

Research Article

Strengthening Financial Accountability through Human Resource Competence: Evidence from an Indonesian Public Service Agency University

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Abstract: This study examines human resource competence in improving financial management at the Public Service Agency of Gorontalo State University, a public higher education institution that operates under a flexible financial management model while remaining accountable for public funds. The main problem addressed is how financial management personnel translate regulatory knowledge, technical skills, and professional attitudes into efficient, effective, and accountable financial governance. This study aims to analyze the competence of financial management personnel and explain its contribution to strengthening institutional financial management. A qualitative descriptive approach was employed through interviews, observation, and document analysis involving bureau leaders, financial work team officials, treasurers, and financial managers across relevant work units. The findings show that knowledge competence is reflected in personnel understanding of regulations, policies, financial systems, budgeting procedures, reporting requirements, and the linkage between budget and institutional performance. Skills competence is demonstrated through financial administration, transaction recording, document verification, use of financial information systems, reconciliation, reporting, and preparation of accountability documents. Attitudinal competence appears in professionalism, compliance, integrity, prudence, responsibility, and openness to evaluation and audit. Financial management has been directed toward performance-based planning, expenditure control, budget realization monitoring, reporting, supervision, and audit follow-up. However, challenges remain in regulatory adaptation, system integration, data quality, document timeliness, account-code accuracy, inter-unit coordination, and consistency of audit follow-up. The study concludes that strengthening human resource competence is essential for improving financial management that is efficient, effective, accountable, and performance-oriented in public university financial governance.

Keywords: Accountability; Financial Governance; Financial Management; Public Service Agency; Public University.

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1. INTRODUCTION

Public universities operating under a Public Service Agency model are increasingly expected to reconcile institutional autonomy with public accountability. In Indonesia, the Badan Layanan Umum framework provides higher education institutions with financial flexibility to improve service delivery, diversify revenue sources, and respond more efficiently to institutional needs. However, this flexibility also creates stronger demands for transparent reporting, sound internal control, performance-based budgeting, and accountable use of public resources. Previous studies indicate that BLU-type financial governance in higher education depends on the interaction between managerial autonomy, governance structures,

financial information systems, and accountability mechanisms (Anto et al., 2022; Liberato et al., 2023; Puspasari & Kuntadi, 2023; Wiguna et al., 2023).

The transformation of public university financial governance is closely linked to the broader logic of New Public Management, which emphasizes efficiency, measurable performance, service quality, and managerial responsibility. Under this logic, universities are not only administrative entities that comply with budgetary procedures but also performance-oriented public organizations that must demonstrate outcomes from the resources they manage. Studies on public sector financial reform show that autonomy without strong governance may generate accountability risks, while autonomy supported by internal control, competent personnel, and reliable information systems can strengthen institutional performance and public trust (Bucior & Zurawik, 2022; Magued, 2023; Rumani et al., 2024; Touray & Adesopo, 2023).

In the BLU context, financial management is not merely a technical accounting function. It is a governance process that connects planning, budgeting, budget execution, recording, reporting, evaluation, and accountability. Performance-based budgeting becomes a key instrument because it links financial allocations with institutional goals, performance indicators, outputs, and outcomes. The literature suggests that performance-based budgeting can enhance financial accountability when combined with adequate internal controls, leadership commitment, transparent reporting, and human resource capability (Laisila & Purimahua, 2024; Nxumalo et al., 2024; Riyadi, 2023).

Despite these developments, BLU financial management remains vulnerable to several implementation challenges. These include regulatory complexity, fraud risks, uneven internal control maturity, limited system integration, and organizational readiness to change. Higher education institutions often manage diverse funding sources, multiple work units, and complex service mandates, making financial governance highly dependent on the competence of financial managers at both strategic and operational levels. This condition suggests that institutional financial accountability cannot be explained only by rules and systems; it also requires attention to the human resources who interpret regulations, operate systems, verify documents, and produce financial reports (Bucior & Zurawik, 2022; Liberato et al., 2023; Puspasari & Kuntadi, 2023).

Human resource competence has therefore become a critical factor in public financial management reform. Competence is commonly understood as an integrated set of knowledge, skills, and attitudes that enables individuals to perform effectively in a particular organizational context. In the public financial management setting, knowledge refers to understanding regulations, policies, accounting standards, and financial procedures; skills refer to the ability to administer transactions, use financial applications, conduct reconciliation, and prepare reports; while attitudes refer to professionalism, integrity, compliance, prudence, and responsibility. This understanding is consistent with competency theory, which views effective performance as the result of alignment between individual capacity and job demands (De Nito & Iacono, 2020).

Recent literature on public financial management reform also confirms that the adoption of accrual-based accounting, transparent financial reporting, and internal control effectiveness depends substantially on human resource capability. Studies on public sector accounting and IPSAS-related reforms repeatedly identify training, information technology support, regulatory understanding, and continuous capacity building as decisive factors for improving reporting quality and accountability outcomes (Prihatmoko et al., 2023; Saputri & Wuryani, 2021; Sujasan & Wibowo, 2021; Yamoah et al., 2022). These findings are particularly relevant for BLU universities, where financial officers are expected to work within a regulatory environment that is technical, dynamic, and highly auditable.

The research gap addressed by this study lies in the limited empirical attention to how human resource competence supports BLU financial management in Indonesian public universities. Many studies discuss financial governance, reporting quality, internal control, or public sector reform in general, yet fewer studies integrate individual competence with public financial management and governance–accountability frameworks. Moreover, BLU universities differ from ordinary public agencies because they combine public service obligations, financial flexibility, income-generating activities, performance targets, and accountability to the state. This complexity requires an analytical framework that links human resource competence with efficiency, effectiveness, and accountability in financial management.

This study aims to analyze human resource competence in improving financial management at the Public Service Agency of Gorontalo State University. The study examines competence through three dimensions: knowledge, skills, and attitudes. It also analyzes BLU financial management through the principles of efficiency, effectiveness, and accountability within the Public Financial Management and Governance–Accountability frameworks. The novelty of the study lies in its multi-level approach: it connects individual competence with institutional financial governance in a public university BLU setting. By doing so, this study contributes to public administration literature by explaining how competent financial personnel help transform regulatory compliance, digital financial systems, performance-based budgeting, and audit readiness into stronger public financial accountability.

2. MATERIALS AND METHOD

This study employed a qualitative descriptive design to investigate human resource competence and financial management practices at the Public Service Agency of Gorontalo State University. A qualitative approach was selected because the research problem concerns meanings, practices, experiences, and institutional processes that cannot be sufficiently explained through numerical measurement alone. The study sought to understand how financial management personnel interpret regulations, operate financial systems, administer documents, coordinate across units, and construct accountability in daily financial governance. Qualitative descriptive research is appropriate for examining public financial management practices because it allows researchers to capture institutional context, actor perspectives, procedural complexity, and governance dynamics in detail (Fitriyani, 2023; Wallace, 2022).

The research was conducted at BLU Gorontalo State University, particularly in units involved in financial planning, budgeting, budget execution, reporting, and accountability. The selection of BLU Gorontalo State University as the research site was based on its status as a public university implementing the BLU financial management pattern, its strategic role in higher education services, and the institutional need to strengthen transparent, efficient, and accountable financial governance. The research focused on two main dimensions. The first was human resource competence, analyzed through knowledge, skills, and attitudes. The second was BLU financial management, analyzed through efficiency, effectiveness, and accountability within the PFM and Governance–Accountability frameworks.

A case study orientation was used because the research examined a specific institutional setting and sought to generate a contextual understanding of how competence operates within BLU financial governance. Case study approaches are commonly used in public sector financial management research because they enable deeper exploration of institutional mechanisms, administrative routines, and accountability practices that are embedded in a particular organizational context (Anshori, 2021; Bustanuddin et al., 2023). In this study, the case was not treated as an isolated administrative unit but as an example of how public university BLU financial management is shaped by the interaction between regulation, human resources, systems, coordination, and audit requirements.

The informants were selected purposively based on their roles, responsibilities, and knowledge of BLU financial management. They included the Head of the Bureau of Finance, Cooperation, and General Affairs, the Head of the Financial Work Team, expenditure and revenue treasurers, assistant treasurers, and financial managers from relevant work units. Purposive selection was considered appropriate because the study required information from actors who directly understood financial governance practices, regulatory implementation, documentation requirements, system use, reporting, reconciliation, and accountability procedures. The composition of informants enabled the study to compare perspectives from strategic leadership, technical coordination, and operational implementation.

Data were collected through interviews, observation, and document review. Semi-structured interviews were used to explore informants' understanding of regulations, systems, technical procedures, reporting requirements, audit readiness, inter-unit coordination, and work attitudes. Observation was conducted to capture financial management practices, document flows, application use, coordination patterns, and administrative challenges. Document review was used to examine regulations, financial reports, budget documents, accountability documents, institutional performance reports, and system-related evidence. The use of multiple data sources follows qualitative public financial management research practices that employ interview, observation, and document analysis to improve the depth and credibility of findings (Alamin et al., 2022; Stein et al., 2022).

Triangulation was applied through comparison among interview data, observation results, and supporting documents. Source triangulation was used to compare information from leaders, financial work team members, treasurers, and unit-level financial personnel. Method triangulation was used to compare verbal statements with observed practices and documentary evidence. This process was important because financial management practices often involve formal procedures and informal coordination mechanisms that may not be fully visible through a single source of data. Triangulation strengthens credibility in qualitative case studies of public sector financial governance because it reduces dependence on a single actor's account and allows the researcher to validate patterns across data sources (Rahayu & Sudaryono, 2022; Ricardo et al., 2023).

Data analysis was conducted inductively through data condensation, categorization, interpretation, and conclusion drawing. The analysis began by organizing interview transcripts, observation notes, and documents according to the research focus. Data related to human resource competence were categorized into knowledge, skills, and attitudes. Data related to financial management were categorized into efficiency, effectiveness, and accountability. The categories were then interpreted using the Public Financial Management and Governance–Accountability frameworks. This analytical process allowed the study to identify not only what competencies were present but also how those competencies supported or constrained financial management practices.

The validity of the findings was strengthened through repeated reading of field data, cross-checking among informants, comparison with institutional documents, and interpretation based on established theoretical frameworks. The study did not aim to generalize statistically to all public universities but to provide analytical insight into the relationship between human resource competence and BLU financial management in a specific institutional context. The findings may therefore be useful for comparable public universities seeking to strengthen financial governance through competence development, system integration, improved coordination, and accountability-oriented work culture.

3. RESULTS

Knowledge Competence of Financial Management Personnel

The findings show that knowledge competence among BLU Gorontalo State University financial management personnel is reflected in their understanding of financial regulations, policies, systems, and financial management processes. At the strategic level, regulations are understood not only as formal legal texts but also as a basis for operational control and institutional financial policy. At the operational level, regulations function as technical guidance for fund disbursement, transaction recording, reporting, and accountability. This finding supports the view that regulatory knowledge is essential for public financial officers because accurate understanding of financial rules enables compliant budget execution, reliable reporting, and stronger accountability (Erlyani et al., 2024; Pauluzzo et al., 2024).

Financial personnel demonstrated awareness that BLU financial management is governed by several regulatory instruments, including rules on BLU financial flexibility, government accounting standards, budget planning, budget execution, and accountability reporting. However, the findings also indicate that regulatory knowledge requires continuous updating because financial regulations are technical and frequently revised. Informants identified several challenging areas, including technical ministerial regulations, performance-based budgeting, fund withdrawal plans, accrual-based government accounting, taxation, expenditure accountability, and audit documentation. These challenges confirm that regulatory literacy is not a static competence; it must be maintained through training, technical guidance, and institutional learning.

The findings also indicate that financial personnel understand financial management as a connected cycle that includes planning, budgeting, implementation, recording, reporting, and accountability. This understanding is important because weaknesses at one stage may affect the quality of subsequent stages. For example, poor planning can produce inaccurate budgeting; inaccurate coding can create reporting problems; and weak documentation can reduce audit readiness. Studies on public sector financial management similarly emphasize that regulatory understanding and process knowledge support accurate reporting, internal control, and accountable budget execution (Mwanza & Kaira, 2022; Sinervo et al., 2021).

Another important aspect of knowledge competence is the understanding of the relationship between budget and performance. Informants did not view the budget merely as a ceiling to be absorbed but as an instrument for achieving outputs, outcomes, key

performance indicators, institutional performance accountability, and service targets. This finding demonstrates a shift from procedural budgeting toward performance-oriented financial governance. It also reflects the logic of BLU financial management, where flexibility must be balanced by measurable performance and accountability. The workflow of BLU Gorontalo State University financial management, as illustrated in Figure 1, shows the sequential linkage among planning, budgeting, implementation, recording, reporting, and accountability.



Figure 1. BLU Gorontalo State University financial management workflow.

Source: Field data, 2026.

Skills Competence of Financial Management Personnel

Skills competence is evident in the ability of financial management personnel to administer transactions, verify documents, use financial applications, prepare reports, conduct reconciliation, and compile accountability documents. The findings show that financial administration requires accuracy, procedural compliance, and coordination across units. Treasurers and financial officers must ensure that every transaction is supported by complete documents, correctly coded accounts, appropriate budget allocation, valid evidence, and proper approval. Technical financial skills are therefore not limited to recording transactions; they also include verifying compliance, managing documentation, and coordinating budget revisions when program needs change.

The use of financial information systems is a central component of skills competence at BLU Gorontalo State University. Financial personnel use systems such as SIK-BLU and MonSAKTI to support administration, reporting, validation, monitoring, reconciliation, and evaluation. The study found that these systems help improve administrative order and data traceability, but they also require users to possess technical accuracy and system literacy. Errors in data input, account codes, or document matching may produce discrepancies during reconciliation and audit. This confirms previous findings that technical skills in public sector accounting and financial reporting improve reporting quality when supported by reliable information systems and trained users (Azhar et al., 2021; Dissanayake & Dellaportas, 2023; Kuruppu et al., 2021).

The findings also show that several technical challenges remain. These include incomplete documents, delayed submission of supporting files from work units, account-code errors, system constraints, and time pressure before reporting deadlines. At the coordination level, challenges appear in system integration, preparation of business and budget plans, transaction documentation, and consolidation of reports. These challenges suggest that financial management skills must combine manual administrative accuracy and digital competence. This is consistent with the literature on financial information systems, which shows that system effectiveness depends on the competence of financial officers and treasurers who operate, verify, and interpret system-generated data (Benfante et al., 2024; Darma et al., 2025).

The research evidence indicates that BLU Gorontalo State University financial reporting is produced through both manual and computerized procedures, including data collection, transaction recording, summarization, and reporting. SIK-BLU and MonSAKTI play important roles in monitoring, control, supervision, reconciliation, reporting, and evaluation. However, the findings also indicate the need for stronger system integration, more consistent standard operating procedures, regular coordination meetings, and continuous user training. In this sense, skills competence becomes a bridge between formal systems and reliable accountability outputs.

Attitudinal Competence of Financial Management Personnel

Attitudinal competence is reflected in professionalism, compliance, integrity, prudence, responsibility, discipline, and openness to evaluation and audit. The findings show that BLU Gorontalo State University financial personnel interpret professionalism as the ability to work according to regulations, maintain objectivity, verify data carefully, protect institutional accountability, and ensure that every financial transaction can be justified. At the leadership level, professional attitude is demonstrated through control, procedural direction, and supervision. At the operational level, it is demonstrated through careful document checking, timely reporting, responsible fund management, and willingness to correct errors.

Compliance is a particularly important attitude because BLU financial management operates within a framework of flexibility and regulation. Flexibility does not mean discretionary spending without accountability; rather, it requires stronger responsibility because public funds must remain traceable, auditable, and aligned with institutional objectives. The findings show that financial officers tend to work cautiously because they recognize that mistakes in coding, taxation, documentation, or reporting may become audit findings. This finding aligns with public financial management literature showing that integrity, ethical competence, and compliance behavior are crucial for transparent reporting and public trust (Mas'eed, 2024; Sonjaya, 2024).

The study also found that openness to evaluation and audit has become part of the accountability culture among financial personnel. Audit is not only viewed as a control mechanism but also as an opportunity to identify weaknesses, improve procedures, complete documentation, and prevent repeated mistakes. Nevertheless, consistent work culture still needs strengthening. Some challenges remain in adapting to regulatory change, maintaining document discipline, ensuring inter-unit responsiveness, and following up audit recommendations in a measurable manner. Thus, attitudinal competence must be institutionalized through leadership commitment, internal control, ethical guidance, and continuous evaluation.

Efficiency in BLU Financial Management

Efficiency in BLU Gorontalo State University financial management is reflected in performance-based planning, expenditure control, budget realization monitoring, document verification, and supervision. The findings show that budget planning is directed toward real needs, institutional priorities, budget ceilings, regulatory compliance, and university objectives. Expenditure is controlled through document verification, account-code checking, compliance review, and monitoring of budget realization. This indicates that efficiency is not understood merely as spending less but as ensuring that resources are allocated and used according to priorities, rules, and expected benefits.

Budget data show that BLU Gorontalo State University revenue and expenditure ceilings fluctuate across fiscal years, requiring careful planning and control. The research also shows that budget absorption remained high, exceeding 96 percent annually and reaching 99.1 percent in 2022. High absorption may indicate strong budget execution capacity, but the findings suggest that absorption must be interpreted together with expenditure quality, program relevance, and accountability. Literature on efficiency in public financial management similarly emphasizes that performance-based budgeting, expenditure control, budget absorption, and internal control improve service delivery when supported by financial management capacity and reliable reporting systems (Kassu, 2024).

However, several efficiency constraints remain. These include fluctuating BLU revenue, changing policies, limited data on real budget needs, delayed documents, system constraints, account-code errors, and suboptimal coordination across units. These constraints show that efficiency depends not only on budget ceilings and realization rates but also on data quality, planning accuracy, verification discipline, and coordination between planning units, finance units, program implementers, and supervisors. The findings therefore suggest that BLU

financial efficiency requires integration between performance-based planning, disciplined expenditure control, periodic monitoring, and transparent governance.

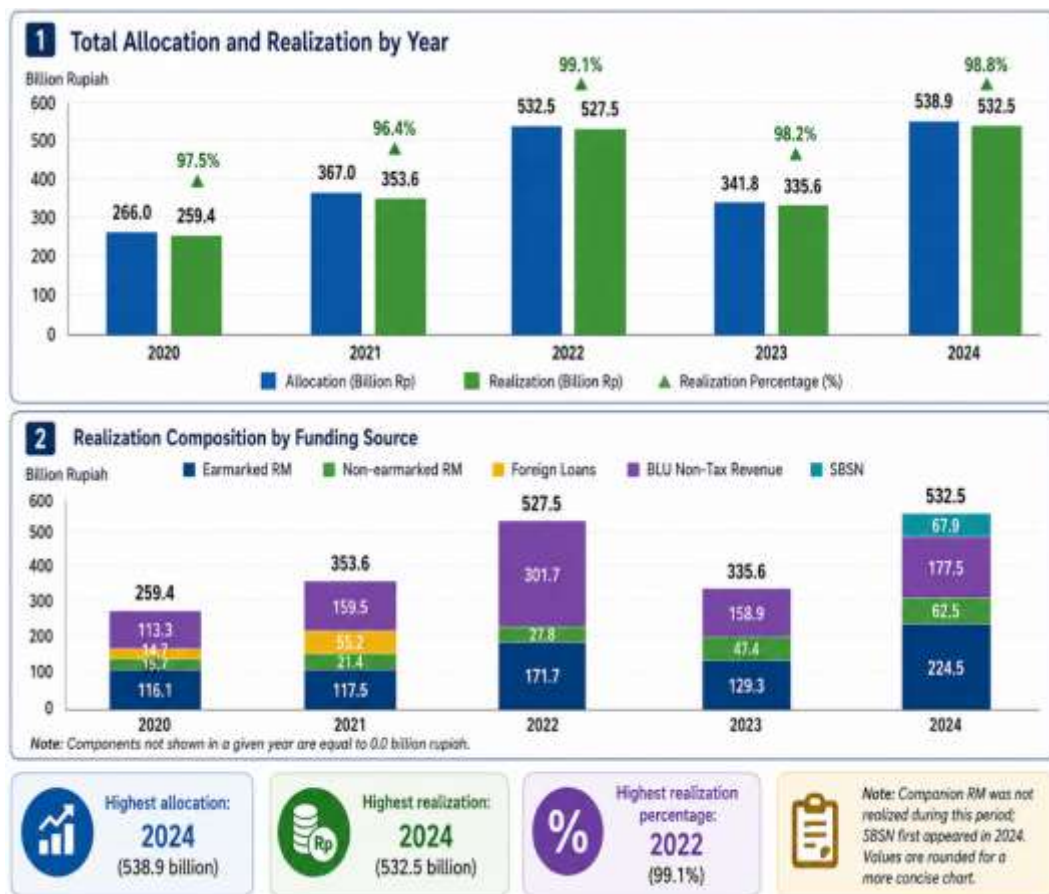


Figure 2. Allocation and absorption of BLU UNG funds, 2020–2024. Source: Field data, 2026.

Effectiveness in BLU Financial Management

Effectiveness is reflected in the alignment between budget allocations and institutional goals, program targets, outputs, outcomes, key performance indicators, SAKIP, and university service targets. The findings show that the Business and Budget Plan functions as a strategic instrument for connecting finance and performance. Financial managers understand that budgets must support measurable outputs and outcomes, rather than being treated as administrative allocations to be spent. This indicates that BLU Gorontalo State University financial management has moved toward performance-oriented budgeting.

The integration between budgeting and performance is strengthened through monitoring, evaluation, and audit mechanisms. These mechanisms are used to assess whether budget realization supports planned activities and whether activities contribute to institutional performance. This finding aligns with literature showing that performance-based budgeting and budget alignment with performance indicators can improve public university financial management when supported by internal control, human resource capacity, and transparent reporting (Oluyemi et al., 2023; Tran et al., 2021).

Nevertheless, effectiveness still faces several challenges. These include the need to improve synchronization between programs and performance indicators, strengthen data quality, improve coordination across units, and deepen understanding of performance-based budgeting among financial managers and program implementers. Some activities may be administratively budgeted but require stronger evidence of linkage to outputs, outcomes, and service targets. Therefore, the effectiveness of BLU financial management depends on the quality of planning, clarity of indicators, integration of financial and performance data, and the ability of personnel to translate institutional goals into budget execution.

Accountability in BLU Financial Management

Accountability in BLU Gorontalo State University financial management is built through recording, verification, reconciliation, reporting, archiving, internal control, supervision, evaluation, audit, and follow-up. Financial reports are understood as instruments of accountability for the use of public funds. The findings show that accountability depends on complete transaction evidence, accurate recording, conformity with accounting standards, timely reconciliation, document traceability, and the ability of internal and external parties to verify reports. This confirms the view that financial accountability requires internal control, transparent reporting, and audit follow-up mechanisms (Zweni et al., 2022).

The role of internal supervision is important in maintaining operational compliance and data integrity. External supervision strengthens public accountability by ensuring that financial statements and accountability documents can withstand independent review. Informants viewed evaluation and audit as mechanisms for organizational learning, not merely inspection. Audit findings are expected to lead to corrective actions, improved procedures, better documentation, clearer responsibility, and prevention of repeated errors.

Despite these positive practices, accountability still requires strengthening. Challenges include delayed documents, differences between physical documents and system data, incomplete transaction evidence, time pressure, policy changes, and coordination problems. Follow-up on audit recommendations also needs clearer deadlines, responsible persons, monitoring mechanisms, and periodic evaluation. These findings indicate that accountability is not achieved only through formal reporting but through a continuous governance process that connects people, systems, controls, documentation, and institutional learning.

4. DISCUSSION

Human Resource Competence as the Micro-Foundation of BLU Financial Governance

The findings demonstrate that human resource competence functions as the micro-foundation of BLU financial governance. Regulations, systems, and procedures may provide the formal architecture of financial management, but their effectiveness depends on the capacity of financial personnel to interpret, implement, and monitor them. Knowledge competence enables personnel to understand the legal and procedural basis of financial decisions. Skills competence enables them to administer transactions, operate systems, reconcile data, and prepare reports. Attitudinal competence ensures that financial work is conducted with integrity, caution, responsibility, and openness to accountability.

This finding strengthens the argument that competence must be understood as an integrated set of knowledge, skills, and attitudes rather than as a narrow technical capability. In BLU Gorontalo State University, financial personnel operate in a complex environment involving regulatory change, performance-based budgeting, multiple applications, diverse work units, and audit requirements. Such a setting requires not only administrative ability but also strategic understanding, digital literacy, and ethical commitment. The findings therefore support competency-based approaches to public financial management that emphasize alignment between individual capability and institutional governance demands (Saputri & Wuryani, 2021).

From Compliance-Based Administration to Performance-Oriented Financial Management

The study shows that BLU Gorontalo State University financial management is moving from compliance-based administration toward performance-oriented financial governance. This shift is visible in the way financial personnel understand the connection between budget, output, outcome, key performance indicators, SAKIP, and service targets. Budgeting is no longer understood only as an annual allocation process but as a performance instrument that must support institutional goals. This finding is consistent with New Public Management principles, which emphasize efficiency, effectiveness, measurable performance, and managerial responsibility in public organizations (Nxumalo et al., 2024; Riyadi, 2023).

However, the transition toward performance-oriented governance remains incomplete. The findings reveal persistent challenges in data quality, program-performance synchronization, document timeliness, and inter-unit coordination. These challenges indicate that performance-based budgeting requires more than formal planning documents. It requires integrated data, shared understanding across units, strong coordination, and personnel who can interpret performance indicators in financial terms. Without these supporting conditions,

the relationship between budget and performance may remain administrative rather than substantive.

Digital Financial Systems and the Need for Integrated Competence

The use of SIK-BLU, SIRBA, MonSAKTI, and related systems demonstrates that BLU Gorontalo State University financial management has become increasingly digital. Digital systems support monitoring, reporting, reconciliation, control, and traceability. They can strengthen accountability by providing structured records and enabling faster verification. However, the findings show that digital systems do not automatically produce accurate financial governance. Their value depends on the ability of users to input correct data, match system records with physical documents, apply proper account codes, conduct reconciliation, and resolve discrepancies.

This finding is consistent with studies emphasizing that public sector financial information systems improve accountability only when supported by competent users, training, and organizational readiness (Benfante et al., 2024; Darma et al., 2025). System integration therefore must be accompanied by human resource development. In BLU Gorontalo State University, the challenge is not merely to operate applications but to ensure that digital workflows are aligned with regulations, documents, performance targets, and audit requirements. Digital competence should thus be treated as part of financial management competence, not as a separate technical skill.

Efficiency, Effectiveness, and Accountability as Interdependent Outcomes

The findings indicate that efficiency, effectiveness, and accountability are interdependent rather than separate outcomes. Efficiency is supported by accurate planning, expenditure control, budget monitoring, and prevention of waste or duplication. Effectiveness is supported by alignment between budget allocations and institutional performance targets. Accountability is supported by reliable documentation, reporting, supervision, audit, and follow-up. Weakness in one dimension can affect the others. For example, poor data quality may reduce planning efficiency, weaken budget-performance alignment, and create accountability problems during reporting.

This interdependence is central to the Public Financial Management framework. Efficient spending without performance relevance may produce high absorption but limited institutional value. Effective budgeting without documentation and audit readiness may weaken accountability. Accountability mechanisms without competent personnel may become formal rather than substantive. Thus, the contribution of human resource competence is evident in its ability to connect these dimensions through daily financial practices. This finding strengthens the view that public financial management quality depends on the interaction between human resource capacity, internal control, reporting systems, and governance mechanisms (Prihatmoko et al., 2023; Sujasan & Wibowo, 2021; Yamoah et al., 2022).

Practical and Theoretical Implications

The practical implication of this study is that BLU Gorontalo State University needs a continuous and structured competence development strategy. Training should focus on technical regulations, performance-based budgeting, accrual accounting, taxation, document verification, account coding, system use, reconciliation, reporting, audit preparation, and ethics. Capacity building should not be occasional but embedded in institutional routines through technical guidance, mentoring, standard operating procedures, coordination forums, and post-audit learning. Financial managers also need stronger support in data management, especially to ensure that budget proposals reflect real needs, program priorities, and performance targets.

The theoretical implication is that this study expands the discussion of public financial management by placing human resource competence at the center of financial governance. The study shows that BLU financial accountability cannot be fully explained by formal autonomy, regulation, internal control, or information systems alone. Competence functions as the mechanism through which these structures are translated into practice. By integrating competence theory, PFM, and governance–accountability perspectives, this study provides a multi-level understanding of financial governance in public universities.

5. CONCLUSION

This study concludes that human resource competence is a strategic factor in improving financial management at the Public Service Agency of Gorontalo State University. Knowledge competence is reflected in financial personnel's understanding of regulations, policies, systems, and the full cycle of BLU financial management. Skills competence is demonstrated through financial administration, transaction recording, document verification, use of SIK-BLU and MonSAKTI, reporting, reconciliation, and preparation of accountability documents. Attitudinal competence is shown through professionalism, compliance, integrity, prudence, responsibility, and openness to evaluation and audit.

The financial management of BLU Gorontalo State University has been directed toward efficiency, effectiveness, and accountability. Efficiency is reflected in performance-based planning, expenditure control, budget realization monitoring, and document verification. Effectiveness is reflected in the alignment between budgets and institutional goals, program targets, outputs, outcomes, key performance indicators, SAKIP, and service targets. Accountability is reflected in orderly reporting, document-based responsibility, data traceability, supervision, evaluation, audit, and follow-up.

Nevertheless, several areas still require improvement, including regulatory adaptation, system integration, data quality, document timeliness, account-code accuracy, inter-unit coordination, and consistency in audit follow-up. The study contributes to public administration scholarship by integrating human resource competence, Public Financial Management, and Governance Accountability frameworks in the context of a public university BLU. Future research may compare BLU financial management across universities or use quantitative approaches to measure the effect of competence on efficiency, effectiveness, and accountability.

Author Contributions

Conceptualization: I.L., U.H., and M.A.; Methodology: I.L. and U.H.; Software: I.L.; Validation: U.H. and M.A.; Formal analysis: I.L.; Investigation: I.L.; Resources: I.L.; Data curation: I.L.; Writing—original draft preparation: I.L.; Writing review and editing: U.H. and M.A.; Visualization: I.L.; Supervision: U.H. and M.A.; Project administration: I.L.; Funding acquisition: I.L. All authors have read and agreed to the published version of the manuscript.

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Data Availability Statement

The data supporting the findings of this study are not publicly available due to institutional confidentiality and privacy considerations related to interview participants and internal financial management documents. Relevant anonymized data and supporting materials may be made available from the corresponding author upon reasonable request and with permission from the relevant institution.

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Conflicts of Interest

The authors declare no conflict of interest. Since this research received no external funding, no funders had any role in the design of the study; in the collection, analysis, or interpretation of data; in the writing of the manuscript; or in the decision to publish the results.

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