

The Influence of System Knowledge, Coworker Support, and System Usage Frequency on the Effectiveness of Computerized Financial Reporting with Trust in the System as a Moderating Variable

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Abstract: This study aims to examine and analyze, both partially and simultaneously, the influence of system knowledge, coworker support, and frequency of system usage on the effectiveness of computerized financial reporting and trust in the system. Furthermore, this research investigates the moderating role of trust in the system in the relationship between those three independent variables and reporting effectiveness. This study is considered novel as it incorporates three variables not previously explored in combination—particularly trust in the system as a moderating factor. The study was conducted on 391,500 employees from 94 banks across Indonesia, with a sample of 100 employees selected using Slovin's formula. The independent variables in this research are system knowledge, coworker support, and frequency of system usage; the dependent variable is the effectiveness of computerized financial reporting; and the moderating variable is trust in the system. A quantitative descriptive approach was employed, and data were analyzed using Structural Equation Modeling (SEM) with SmartPLS 4.0. The findings reveal that system knowledge, coworker support, and frequency of system usage each significantly affect both computerized financial reporting effectiveness and trust in the system. Trust in the system is also found to significantly impact the effectiveness of computerized financial reporting. Simultaneously, only system knowledge and usage frequency show a significant effect when trust in the system serves as a moderating variable, whereas coworker support does not exert a significant influence under the same condition.

Keywords: Trust, Reporting, System

1. INTRODUCTION

Departments responsible for finance and accounting in every organization are required to conduct financial reporting on a continuous basis. These reports must be transparent, accountable, and comply with the generally accepted financial and accounting standards both in Indonesia and globally (Thao, Vu Thi, Imhof & von Arx, 2021).

To facilitate transparency and accountability, an effective system is needed—one that simplifies access and enables efficient and accurate preparation of financial reports. Such a system is expected to assist management in making sound and well-informed decisions (Wang, Zilong, 2020).

Despite the presence of these systems, users often still lack a thorough understanding of how to use them effectively. This lack of understanding can lead to errors and misinterpretations during audits, whether conducted by internal or external auditors. It is crucial that the reporting system yields financial statements that are reliable, accurate, and

relevant for both management and investors (Rasool, Samma Faiz, 2021).

Therefore, it is essential for users to possess sufficient system knowledge to operate and adapt to technological changes. As digital financial systems evolve rapidly, users must stay current and develop the capability to manage these changes, particularly as they relate to computerized accounting systems (Bawasa, Salmi & Othman, 2024).

Having a strong understanding of digital accounting and financial systems is essential to building trust in technology use. This understanding helps generate financial reports that meet standardized formats and components, ultimately enhancing the effectiveness of reporting practices across organizations transitioning from manual to computerized systems (Gerards, Ruud, van Wetten, Sanne & van Sambeek, 2021).

This view aligns with research by Maulida, Nur Meilianti (2024), which found that system users' knowledge (content) and ease of use significantly influence user satisfaction, a proxy for system trust. Timeliness, accuracy, and formatting also contribute to satisfaction, ultimately improving the effectiveness of system usage.

In addition to technical knowledge, users require support from colleagues. Coworker support plays a crucial role in accelerating adaptation to financial reporting systems, especially for new users. This support can take the form of technical assistance, knowledge sharing, and motivation, all of which help improve users' skills and confidence when working with financial systems (Adil, Muhammad Shahnawaz & Hamid, 2020).

This is corroborated by Setiawan, Lukman & Paris (2022), who emphasized that peer interaction and support significantly influence work effectiveness in system use. Social support and user involvement are key drivers in maximizing system adoption.

However, even with adequate knowledge and support, irregular or infrequent use of the system can diminish its benefits. Frequent system use contributes to increased user familiarity, experience, and efficiency, leading to improved financial reporting performance. The more frequently users interact with the system, the greater their confidence in its reliability and accuracy (Maulida, Nur Meilianti, 2024).

Again, Setiawan, Lukman & Paris (2022) found that consistent system usage correlates with improved report quality, particularly as user trust and experience grow over time.

Nevertheless, discrepancies remain between theory and actual practice. While Setiawan, Lukman & Paris (2022) found that information quality still falls short of expectations in driving reporting effectiveness, they did not explore the role of psychological variables like system trust—an important element in ensuring a system’s effectiveness within an organization.

All 94 banks in Indonesia have implemented computerized financial systems. Despite this, many of the 391,500 employees using these systems lack a comprehensive understanding of how they function. As a result, errors in input and data processing are common, reducing usage frequency and weakening system trust. Additionally, limited peer support further hampers understanding and trust, ultimately affecting the effectiveness of financial reporting.

This research is driven by the urgent need to address low levels of system knowledge and usage frequency among bank employees, compounded by minimal coworker support. These factors collectively undermine the effectiveness of computerized financial reporting, prompting this study to be conducted.

2. PROPOSED METHOD

Research Paradigm

This research employs a quantitative descriptive approach using Structural Equation Modeling (SEM) as the primary method of analysis. As noted by Zheng (2024), SEM is an advanced multivariate statistical technique that allows for the simultaneous examination of relationships between latent variables and their respective indicators.

Research Location and Period

The study was conducted across 94 banking institutions in Indonesia during the period of May to July 2025.

Population and Sample

The population in this study consists of approximately 391,500 employees from the 94 banks across Indonesia. The sampling technique used was accidental sampling, which, according to Zheng (2024), refers to the selection of respondents who happen to be present at the time and place of the study.

The sample size was determined using Slovin's formula, as shown below:

$$n = N / (1 + Ne^2) = 391.500 / (1 + 391.500 \times 0.1^2) = 99,97 = 100$$

Thus, a total of 100 respondents were selected as representatives from the banking institutions involved.

Data Sources and Collection Methods

Data were collected through both primary and secondary sources:

- Primary data were obtained by distributing structured questionnaires via WhatsApp to employees working in the selected banks.
- Secondary data included supporting documents sourced from internal bank records, formal publications, official reports, academic literature, and online media sources relevant to the research topic.

Data Quality Testing

To ensure the integrity of the collected data, this study employed a series of tests to evaluate both the validity and reliability of the measurement instruments.

Validity Testing

The validity test was conducted to determine whether the questionnaire items accurately represent the constructs being measured. The validity analysis consisted of the following sub-tests:

- **Convergent Validity:** This test examines the degree to which items that are supposed to measure the same construct are highly correlated. An indicator is considered valid if its outer loading exceeds 0.5.
- **Average Variance Extracted (AVE):** AVE assesses the amount of variance captured by a construct relative to the variance due to measurement error. An AVE value of ≥ 0.5 indicates acceptable convergent validity.
- **Discriminant Validity:** This test confirms that each construct is distinct from the others. Discriminant validity is achieved if the square root of AVE for a construct is higher than the correlation with other constructs.

Reliability Testing

The reliability of each construct was assessed using Composite Reliability (CR). A construct is considered reliable if its CR value is ≥ 0.7 , indicating consistent and dependable responses across the indicators.

Hypothesis Testing

Hypothesis testing in this study was conducted using Partial Least Squares Structural Equation Modeling (PLS-SEM). The evaluation criteria included the following:

- A hypothesis is considered statistically significant if the T-statistic > 1.96 and the p-value < 0.05 .
- Path coefficients were used to determine the strength and direction of the relationships between constructs.

The R-Square (R^2) values were analyzed to determine the proportion of variance in the dependent variables explained by the independent and moderating variables. By analyzing these values, the study assessed the degree to which system knowledge, coworker support, and frequency of system usage, both independently and interactively (through trust in the system), influenced the effectiveness of computerized financial reporting in banking institutions.

3. RESULTS

Descriptive Analysis of Respondent Characteristics

The data used in this study were obtained through questionnaires distributed to 100 employees across 94 banking institutions in Indonesia.

Table 1. Respondents by Gender

GENDER	Number of Respondents	Percentage (%)
MALE	65	65
FEMALE	35	35
TOTAL	100	100

Source: Processed using PLS 4.0, 2025

From the table above, it can be seen that male respondents made up the majority (65%) of participants, while female respondents accounted for 35%.

2. Respondents by Age Group

Age (Years)	Number of Respondents	Percentage (%)
25-30	17	17
31-40	43	43
41-50	33	33
Above 50	7	7
Total	100	100

Source: Processed using PLS 3.0, 2025

The dominant age group in this study was 31–40 years old, accounting for 43% of respondents. Meanwhile, only 7% were over the age of 50.

To evaluate the relationships between variables, the study employed Structural Equation Modeling (SEM) using SmartPLS 4.0. The following are the key testing components:

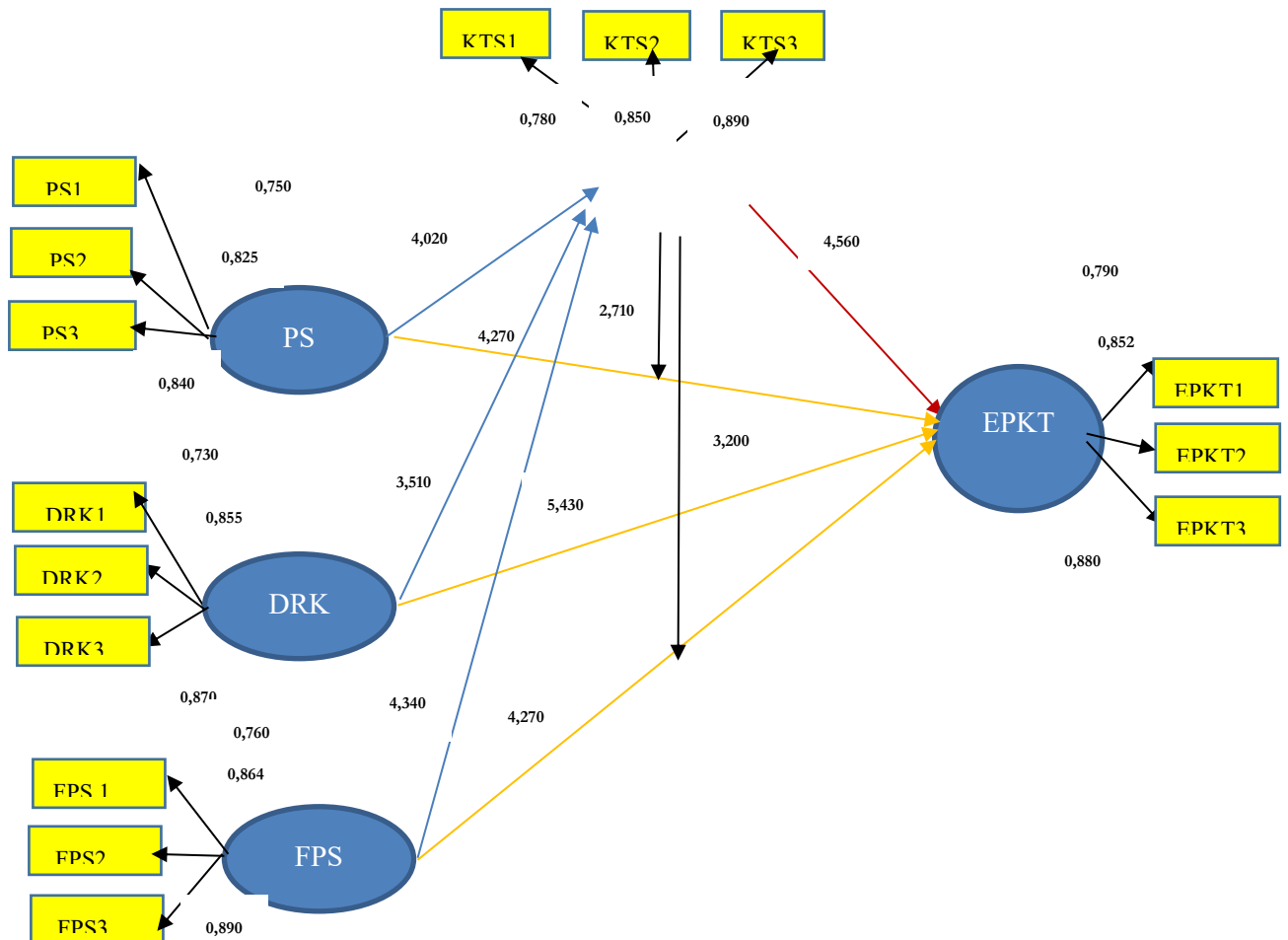


Figure 1. Bootstrapping Diagram

Convergent Validity Results

Convergent validity was assessed using the outer loading values of each indicator. An outer loading ≥ 0.5 indicates adequate indicator validity.

Table 3. Convergent Validity

Variable	Indicator	<i>Outer Loading</i>
System Knowledge (X1)	PS1	0,750
	PS2	0,825
	PS3	0,840
Coworker Support (X2)	DRK 1	0,730
	DRK 2	0,855
	DRK 3	0,870
Frequency of System Usage (X3)	FPS 1	0,760
	FPS 2	0,864
	FPS 3	0,890
Effectiveness of Reporting (Y)	EPKT 1	0,790
	EPKT 2	0,852
	EPKT 3	0,880
Trust in the System (Z)	KTS1	0,780
	KTS 2	0,850
	KTS 3	0,890

Source: Processed using SmartPLS 4.0, 2025

All indicators have met the minimum requirement for validity with outer loadings greater than 0.5.

Average Variance Extracted (AVE)

Table 4. AVE Values

Variable	AVE
System Knowledge (X1)	0,651
Coworker Support (X2)	0,733
Frequency of System Usage (X3)	0,682
Effectiveness of Reporting (Y)	0,701
Trust in the System (Z)	0,749

Source: SmartPLS 4.0, 2025

All AVE values exceed 0.5, confirming sufficient convergent validity for each construct.

Composite Reliability

Table 5. Composite Reliability

Variable	<i>Composite Reliability</i>
System Knowledge (X1)	0,893
Coworker Support (X2)	0,911
Frequency of System Usage (X3)	0,876
Effectiveness of Reporting (Y)	0,905
Trust in the System (Z)	0,918

Source: SmartPLS 4.0, 2025

Each construct demonstrates strong internal consistency with CR values above 0.7.

R-Square (R²) Values

Table 6. Coefficient of Determination (R²)

Variable	R-Square
System Knowledge (X1)	0,821
Coworker Support (X2)	0,898
Frequency of System Usage (X3)	0,840
Effectiveness of Reporting (Y)	0,810
Trust in the System (Z)	0,861

Source: SmartPLS 4.0, 2025

The model explains 86.1% of the variance in trust and 81.0% of the variance in reporting effectiveness, indicating a high level of explanatory power.

Hypothesis Testing

Table 7. Hypothesis Testing Results

Hypothesis	Relationship Examined	T-Statistics	P-Value	Results
H1	System Knowledge → Reporting Effectiveness	4,020	0,000	Significant
H2	Coworker Support → Reporting Effectiveness	3.510	0,001	Significant
H3	Usage Frequency → Reporting Effectiveness	4,340	0,000	Significant
H4	System Knowledge → Trust in the System	5.430	0,002	Significant
H5	Coworker Support → Trust in the System	4,270	0,000	Significant
H6	Usage Frequency → Trust in the System	5,440	0,000	Significant
H7	Trust in the System → Reporting Effectiveness	4.650	0,002	Significant

H8	System Knowledge → Reporting Effectiveness (moderated by Trust)	2,710	0,007	Significant
H9	Coworker Support → Reporting Effectiveness (moderated by Trust)	1,800	0,074	Not Significant
H10	Usage Frequency → Reporting Effectiveness (moderated by Trust)	3,200	0,002	Significant

Source: SmartPLS 4.0, 2025

The findings indicate that most hypotheses are supported, with significant relationships confirmed between system knowledge, coworker support, and usage frequency with both reporting effectiveness and trust in the system. However, the moderating role of trust in the relationship between coworker support and reporting effectiveness was not statistically significant.

4. DISCUSSION

H1 – System Knowledge and Reporting Effectiveness

The results confirm that employees' understanding of financial systems significantly contributes to reporting accuracy and reliability. This is consistent with findings from Rawashdeh & Tamimi (2020), who emphasized that employees equipped with system knowledge are better prepared to utilize it effectively.

H2 – Coworker Support and Reporting Effectiveness

The study found that support from colleagues enhances the ability to navigate digital systems, thereby improving reporting effectiveness. Andrew, Bako, and Mashi (2023) similarly noted that strong team dynamics positively affect employee performance in using digital systems.

H3 – Frequency of System Usage and Reporting Effectiveness

Consistent with Kwahk (2020), the results demonstrate that routine interaction with the system fosters familiarity, improves proficiency, and enhances the overall quality of financial reports.

H4 – System Knowledge and Trust

Employees with greater system knowledge are more likely to trust its functions and reliability, which aligns with Darici (2021), who noted that experience leads to increased user confidence in digital tools.

H5 – Coworker Support and Trust

Support from peers was found to build trust in the system, confirming Schmetterer's (2023) assertion that interpersonal support contributes to technological acceptance and comfort in system use.

H6 – Frequency of Usage and Trust

Frequent use not only improves effectiveness but also instills confidence in the system. This supports Nienaber et al. (2023), who highlighted that habitual system use strengthens user trust and perceived reliability.

H7 – Trust and Reporting Effectiveness

The study confirms that trust in the system is crucial for achieving effective and efficient financial reporting. Bawasa and Othman (2024) also found that trust promotes deeper engagement with the system and minimizes user resistance.

H8 – Trust Moderates the Effect of System Knowledge

Trust strengthens the impact of system knowledge on reporting effectiveness. According to Hyungjun et al. (2022), employees who are knowledgeable and trust the system are better positioned to produce accurate financial reports.

H9 – Trust Does Not Moderate Coworker Support's Effect

Unlike other variables, coworker support does not significantly influence reporting effectiveness through trust. Song (2020) indicated that social support alone is insufficient if users lack trust or technical familiarity with the system.

H10 – Trust Moderates Usage Frequency’s Effect

When users frequently engage with the system and simultaneously trust it, reporting effectiveness increases significantly. This aligns with Darici (2021), who emphasized that frequency and trust together contribute to sustained digital performance.

The results of this study align with previous findings that emphasize the importance of technological competence and trust in enhancing reporting efficiency. Safitri et al. (2025), for example, highlight that the application of Good Corporate Governance practices contributes to investor confidence, which can support the development of more accountable financial reporting systems. Similarly, research by Purba et al. (2024) indicates that investigative audits supported by adequate professional competence and prudence can be effective tools in minimizing the risk of fraud, an essential aspect of report credibility.

In a separate study, Maisyarah (2019) revealed that the systematic preparation of audit working papers in central government agencies significantly influences audit quality, demonstrating the need for technical capabilities in audit procedures. Moreover, Haliza et al. (2022) found that the quality of audits in the banking sector can be enhanced through factors such as auditor reputation, audit tenure, and rotation, especially when moderated by an active audit committee. These elements collectively strengthen the structure and reliability of the computerized financial reporting process.

5. CONCLUSIONS

This study revealed several key issues concerning the use of computerized financial reporting systems in the Indonesian banking sector. Despite the widespread adoption of digital systems across 94 banks, many employees still lack a comprehensive understanding of how the system functions. This gap in system knowledge contributes to frequent data entry errors and inaccurate reporting, which in turn lowers the frequency of system usage and erodes user trust. In addition, limited support from colleagues further weakens user confidence and comprehension of the reporting process.

Based on the analysis, the following conclusions can be drawn:

- System knowledge, coworker support, and frequency of system usage each have a significant and direct effect on both the effectiveness of computerized financial reporting and trust in the system among banking employees in Indonesia.
- Trust in the system also plays a crucial role in enhancing the effectiveness of computerized financial reporting.
- When considered together, system knowledge and usage frequency continue to show a significant influence on reporting effectiveness, even when moderated by trust. However, coworker support does not exhibit a significant effect on reporting effectiveness when moderated by trust in the system.
- These findings demonstrate the critical role of both technical competence and system usage habits in shaping employee trust and performance within digital financial environments.

RECOMMENDATIONS

In light of the findings, several recommendations are proposed:

- Banking institutions in Indonesia should implement regular training and socialization programs to enhance employees' understanding of the computerized financial reporting system. These initiatives will help ensure proper system usage and promote consistent engagement.
- Efforts should be made to encourage more frequent interaction with the system to strengthen both technical competence and user trust.
- Organizations are encouraged to create a culture of peer learning and technical collaboration, where coworkers support one another in adapting to digital systems. However, such support should be coupled with individual system training to achieve meaningful impact.
- Future researchers should consider adding a new endogenous variable, such as digital financial reporting performance, to further explore the direct and indirect influences of system knowledge, coworker support, and usage frequency within a broader framework.

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