

# THE EFFECT OF EDUCATION AND TRAINING ON THE QUALITY OF MANAGERIAL DECISION MAKING WITH FINANCIAL MANAGEMENT PERFORMANCE AS AN INTERVENING VARIABLE (Study on Regional Device Organization in Palu City)

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## Abstract

This study aims to highlight the influence of education and training on the quality of managerial decision-making through the performance of financial managers as an intervening variable. This study uses a quantitative method with a survey research design. The sample in this study was the Regional Apparatus Organization (OPD) of Palu City with a total of 41 respondents. The sample was taken based on a census technique in this study population. The data analysis technique used was Partial Least Square with the help of the WarpPLS program version 7.0. The results of this study indicate that the education variable has an influence but is not significant on the quality of managerial decision-making. Meanwhile, the training and performance variables of financial managers have a positive and significant effect on the quality of managerial decision-making, education and training have a positive and significant effect on the quality of managerial decision-making and financial manager performance mediates the relationship between education and training on the quality of managerial decision-making.

Keywords: Education, Training, Quality of Managerial Decision Making, Financial Manager Performance.

## A. Introduction

In the era of globalization and the rapid development of information technology, organizations are required to make decisions quickly, accurately, and based on data. The quality of managerial decision-making is a key factor in determining organizational success, both in the public and private sectors. Quality decisions impact the effectiveness of planning, control, and the achievement of overall organizational goals. One factor influencing the quality of managerial decision-making is the competence of human resources, particularly financial managers. Financial managers play a strategic role in providing relevant, accurate, and timely information as a basis for decision-making. Therefore, improving competence through education and training is crucial to supporting the quality of decisions made.

Education and training are systematic efforts to improve an individual's knowledge, skills, and abilities in carrying out their duties and responsibilities. Through formal education and technical training, financial managers are expected to understand the concepts, methods, and practices of sound financial management. This enables them to produce more accurate analyses and support better decision-making. The extensive use of information technology improves the quality of established budgets, facilitates more effective budget implementation control, and generates accountability in accordance with statutory provisions, thereby improving overall regional performance (Karim et al., 2020). However, in practice, various problems related to the quality of managerial decision-making remain, such as inappropriate decisions, inadequate data bases, and delays in decision-making. This suggests that improving education

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and training does not necessarily directly impact decision quality; rather, it needs to be supported by individual performance in financial management. Financial management performance is an important factor that bridges the relationship between education and training with the quality of decision-making. Good performance is reflected in the ability to prepare reports, conduct financial analysis, and provide relevant and timely information. With optimal performance, the results of education and training can be implemented effectively in daily work practices. According to Government Regulation of the Republic of Indonesia Number 12 of 2019, Article 1, paragraph (32), performance is the output or result of a program of activities to be achieved in relation to budget use with measurable quantity and quality. Therefore, the financial management resources required include quality, fulfillment of the requirements of responsibility with work, personality, skills and character. Managerial decision-making is the decision-making process carried out by managers within an organization to achieve goals and improve performance. However, managerial decisions are often influenced by various factors, such as a dynamic business environment, complex organizational structures, and individual characteristics such as experience and leadership style. Therefore, managers need strong analytical skills, critical thinking skills, and the ability to make appropriate decisions in uncertain situations. Thus, effective managerial decisions can help organizations achieve competitive advantage and improve performance (Robbins & Coulter, 2018).

Managerial performance decisions in Palu City can be seen in the natural phenomena that occurred in 2018, such as earthquakes and liquefaction, which must consider the risk of natural disasters and develop mitigation strategies to reduce their impacts, thus leading to managerial decisions leading to the development of earthquake and liquefaction-resistant infrastructure. Several previous studies have shown that education and training have an influence on employee performance (Wibowo, 2022), and performance has an influence on the quality of decision-making (Elbanna, 2020). However, the results of these studies still show differences in findings, especially regarding the role of performance as an intervening variable in the relationship between education and training and the quality of managerial decisions.

## B. Literature review

### B.1. Performance Theory

Performance is the quality and quantity of work results achieved by employees in carrying out their duties according to their responsibilities. In general, performance is influenced by ability, motivation, and the work environment, and is measured against established standards. Performance encompasses both the final results and the behavioral processes of work. Performance is the work results achieved by an individual in accordance with assigned responsibilities (Robbins & Judge, 2017). Performance is influenced by ability, motivation, and opportunity. This performance theory is highly relevant in explaining financial management performance, providing insight into the effective management, analysis, and presentation of financial information.

According to Afandi (2018:83) it is a result achieved by an individual or group with the intention of a mandate and burden for the purposes of the agency without providing customers with applicable laws. Performance is the final outcome of a given task. An agency also has performance, which is the final outcome for achieving its vision and mission. In management, it is a series of activities designed to improve the performance of an agency or individual (Simanjuntak 2010:1).

### B.2. Managerial Decisions

The quality of managerial decision making is the level of accuracy and effectiveness of decisions taken based on available information (Simon, 1977; Laudon & Laudon, 2018).

- a. Accuracy of Decision
- b. Punctuality
- c. Relevance of information
- d. Completeness of information
- e. Effectiveness of decisions

Simon (1997) argued that management is based on rational decision-making. Simon is known for his concept of Bounded Rationality, where managers make "good enough" (satisfying) decisions due to limited information and time, rather than absolutely optimal decisions. Terry (1958) argued that decisions are choices based on given behaviors. This is the basis of management activities for the purpose of achieving the goals of others. Robbins (2017) defines decision-

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making as a choice from two or more activity processes, providing the complexity of the stages in the process of improving the quality of an institution.

## B.3. Education

Education is a process, activity, and teaching procedure for imparting knowledge from one individual to another according to established classifications (Siagian, 2008). Furthermore, education is the adjustment of structured activities to predetermined standards, and these activities are then carried out by two or more people to improve the individual's non-physical abilities. Therefore, an employee requires education in determining behavior, strategies, and decisions in dealing with problems. It can be understood that education is a process or activity of systematic and structured knowledge transformation based on a predetermined plan and then carried out by two or more people to improve the non-physical abilities of each individual. By having this educational process, an employee can take attitudes, steps, and policies in dealing with a problem in his work. Muzahid (2014) provides the opinion that education can be used as an indicator consisting of:

- a. Level of education.
- b. Education sector.
- c. Quality of education.
- d. Quality of graduation

## B.4. Training

According to Mathis (2002), training is an individual activity aimed at achieving skills necessary for the organization's vision and mission. Thus, training can be provided through specific lessons and skills knowledge that can be applied to the job. Because this process is tied to various organizational goals, training can be viewed both narrowly and broadly. Specifically, training provides employees with specific, identifiable knowledge and skills used in their current jobs. In his research, Muzahid (2014) suggested that training variables can be measured using the following indicators:

- a. Training Field
- b. Quality of Training
- c. Training Period

Training theory focuses on the process of improving employee skills, knowledge and attitudes so that they are able to carry out certain tasks better.

Noe (2017) explains that efforts designed by groups to provide employees with work-related learning opportunities provide the insights, abilities, or actions necessary for job performance.

Gomes (2003) defines training as any effort to improve a worker's performance in a particular job for which he is responsible, or a job that is related to his work.

## B.4. Financial Management Performance

Performance is a comparison of the work results achieved by employees with predetermined criteria (Guritno 2005). This performance can be adjusted by the organization according to the role or task of each individual associated with existing organizational values or rules. The performance of financial managers will be assessed based on the standards set in Government Regulation of the Republic of Indonesia Number 71 of 2010, which regulates accounting standards for regional government financial reporting. Sooriyakumaran et. al. (2023) in their research suggested that training variables can be measured using the following indicators:

- a. Planning
- b. Financial Recording
- c. Financial Analysis
- d. Cash Management
- e. Internal Control

Financial management performance (often referred to as financial performance) reflects the financial health of an organization or entity over a specific period. This theory typically focuses on the efficient use of resources to achieve

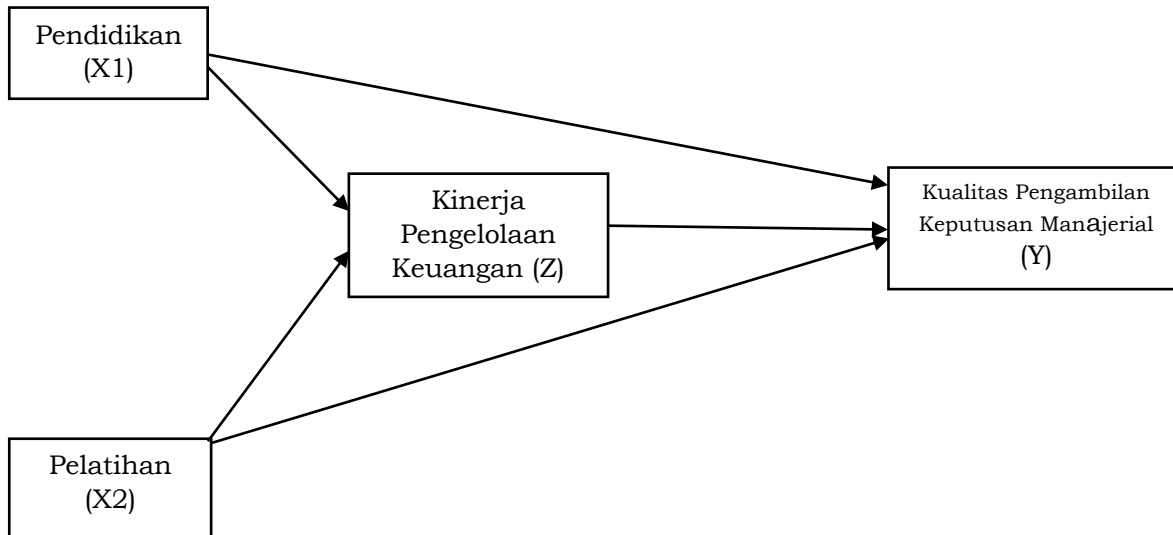
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financial goals. Mardiasmo (2018) In the context of the public sector, financial management performance is a description of the level of achievement of the implementation of an activity, program, or policy in realizing the goals, objectives, mission, and vision of the organization as stated in strategic planning. Sudana (2011) Financial performance describes the financial condition of a company in a certain period, both regarding aspects of fund collection and fund distribution, which are usually measured by indicators of capital adequacy, liquidity and profitability.

## B.8 Framework of Thinking



Data source: Data processed by researchers 2026

Figure 1  
Framework of thinking

## B.8 Hypothesis Formulation

H1: The Influence of Education on the Quality of Managerial Decision Making

H2: The Effect of Training on the Quality of Managerial Decision Making

H3: The Influence of Financial Management Performance on Decision Making Quality Managerial Decisions

H4: The Influence of Education on Financial Management Performance

H5: The Effect of Training on Financial Management Performance

H6: The influence of financial management performance as an intervening variable between Education on the Quality of Managerial Decision Making

H7: The influence of financial management performance as an intervening variable between Training on the Quality of Managerial Decision Making

## C. RESEARCH METHODS

### C.1. Type of Research

This research uses a quantitative model using a survey. According to Sugiyono (2019:17), quantitative research is necessary for research based on real facts, which is useful for populations and samples collected using instruments.

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## C.2. Population and Sample

Population is a general area that contains rationality or personality that has characteristic measurements with provisions from researchers with certain provisions (Sugiyono, 2019:126). The population in this study is all Regional Apparatus Organizations (OPD) of Palu City, totaling 41. Hereinafter referred to as the sample is part of the number and characteristics possessed by the population (Sugiyono, 2019:127). Based on this study because the population is not greater than 100, the sampling technique used is the census technique.

## C.3 Data Analysis Techniques

According to (Ghozali and Latan, 2015), Partial Least Squares is a powerful analysis method and is often referred to as soft modeling because it eliminates regression assumptions. PLS provides an approach that assumes the data is normal and can accommodate different types of scales with different measurements.

## D. Results and Discussion

### D.1. Results

#### D.1.2. Reliability Test Results

An instrument can be considered reliable if its composite reliability and alpha values are consistent. Instrument validity is determined by its convergent validity and discriminant validity. The test results for this data can be seen in Table 2:

**Table 2**  
**Composite Reliability and Cronbach's Alpha Values**

Latent Variable	Composite Reliability	Cronbach's Alpha
Education ( $X_1$ )	0.960	0.954
Training ( $X_2$ )	0.963	0.958
Financial Management Performance (Z)	0.943	0.933
Managerial Decision Making Quality (Y)	0.966	0.961

Source: Data Processed by Researchers, 2026

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**D.1.3. Validity Test**

Validity is defined as the validity of an instrument. A research instrument can be considered valid if its statements demonstrate its measurability. This test can be based on convergent and discriminant parameters.

Validity parameters are determined based on the average variance extracted (AVE) value when evaluating convergent validity (>0.50). This can be explained as follows:

**Table 3**  
**Loading Value ( Loading Factor )**

<b>Variables</b>	<b>Loading Value</b>
<b>Education (X<sub>1</sub>)</b>	
X1.1	0.825
X1.2	0.802
X1.3	0.732
X1.4	0.856
X1.5	0.911
X1.6	0.811
X1.7	0.865
X1.8	0.919
X1.9	0.828
X1.10	0.856
<b>Training (X<sub>2</sub>)</b>	
X2.1	0.834
X2.2	0.841
X2.3	0.848
X2.4	0.833
X2.5	0.903
X2.6	0.838
X2.7	0.835
X2.8	0.825
X2.9	0.895
X2.10	0.861
<b>Financial Management Performance (Z)</b>	
Z1	0.713
Z2	0.799
Z3	0.748
Z4	0.763
Z5	0.808
Z6	0.808
Z7	0.820
Z8	0.886
Z9	0.759
Z10	0.789
<b>Managerial Performance Decision Quality (Y)</b>	
Y.1	0.870
Y.2	0.875
Y.3	0.883
Y.4	0.846
Y.5	0.872
Y.6	0.835

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Variables	Loading Value
Y.8	0.852
Y.9	0.824
Y.10	0.883

Source: Data Processed by Researchers, 2026

At this level of testing, the goal is to differentiate between the measurements of other concepts. This begins by examining the cross-loading values within a construct to predict indicators of other constructs. This is presented in the following table:

**Table 4**  
**Discriminant Validity Value**

Latent Variable	PDK	PLT	Corruption Eradication Commitment	KPK M
Education (X <sub>1</sub> )	0.842	0.569	0.628	0.550
Training (X <sub>2</sub> )	0.569	0.851	0.516	0.460
Financial Management Performance (Z)	0.628	0.516	0.791	0.683
Managerial Decision Making Quality (Y)	0.550	0.460	0.683	0.860

Source: Data Processed by Researchers, 2026

Based on the data presentation, it can be seen that the AVE value is on the diagonal line. This result can be compared to the correlation value of the square AVE, which was met in this study.

**D.1.4. Test of the Coefficient of Determination (R<sup>2</sup>)**

This test is conducted to provide an overview of the percentage of constructs in the model. It can be described as follows:

**Table 4**  
**R-Squared Value**

Variables	R-Squared
Education (X <sub>1</sub> )	0.277
Training (X <sub>2</sub> )	0.174
Financial Management Performance (Z)	0.049

Source: Data Processed by Researchers, 2026

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## D.1.5. Effect Size Test ( $f^2$ )

This test is carried out by calculating the contribution value in the latent variable with the r squared value with categories 0.02 (small), 0.15 (medium), and 0.35 (large).

**Table 5**  
Effect Size For Path Coefficient value

Variable Relationship	Effect Size ( $f^2$ )	Category
$X_1 \rightarrow Y$	0.143	Intermediate
$X_2 \rightarrow Y$	0.104	Intermediate

Source: Data Processed by Researchers, 2026

## D.1.6 Predictive Validity Test ( $Q^2$ )

Q-Squared ( $Q^2$ ) This test is given for the relationship between exogenous and endogenous variables. In this case, it is greater than 0, which is explained in:

**Table 6**  
Q-Squared Value

Variables	Q-Squared
Financial Management Performance (Z)	0.451
Managerial Performance Decision Making Quality (Y)	0.617

Source: Data Processed by Researchers, 2026

The test gave results that from 0 to a value of 0.574 for the financial management performance variable and the quality of managerial decision making.

## Model Fit Test

This test serves to provide an overview of the suitability of data within a model. This is illustrated by the model fit assessment using the fit indicators, which can be illustrated as follows:

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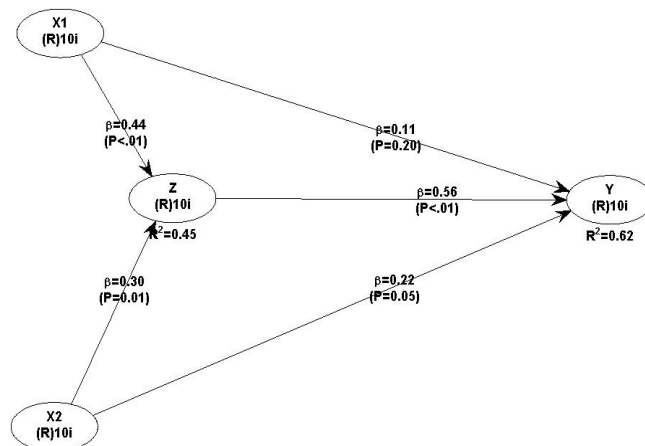
**Table 7**  
**Model Fit Test Results**

Model fit and quality indices	Index	P-Value	Criteria	Information
Average path coefficient (APC)	0.326	P<0.001	P<0.5	Fulfilled
Average R-Squared (ARS)	0.534	P<0.001	P<0.5	Fulfilled
Average Adjusted R-Squared (AARS)	0.504	P<0.001	P<0.5	Fulfilled
Average Block VIF (AVIF)	1,756	<5, and ideally <3.3		Fulfilled
Average Full Coloniality VIF (AFVIF)	1,916	<5, and ideally <3.3		Fulfilled
Tenenhaus GoF (GoF)	0.611	Small $\geq 0.1$ , medium $\geq 0.25$ , large $\geq 0.36$		Large

Source: Data Processed by Researchers, 2026

**D.1.8 Hypothesis Testing**

In hypothesis testing, we examine the significance of the relationship between variables. A significance level of <0.05 is acceptable. The results of the hypothesis test can be seen in the path relationship between the variables below:



Source: Data Processed by Researchers, 2024

**Figure 3**  
**Value Model of Research Results**

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## E.1. Discussion

### E.1.1. Education on the Quality of Managerial Decision Making

The education variable (X1) shows a positive but insignificant influence on managerial decision making (Y), with a path coefficient value of 0.11 and a p-value of 0.20. This finding implies that directionally, education tends to improve the quality of managerial decision making, but this increase is not strong enough to be declared statistically significant. This condition indicates that formal education is not the only factor that determines managerial decisions. In practice, decision making is also influenced by experience, access to information, analytical skills, organizational conditions, and other psychological and situational factors. Ghasemaghaei et al (2018) suggest that what more closely influences decision quality is not just formal education, but analytical competence and knowledge that is actually used in the job, and Cristofaro et al. (2022) explain that managerial decisions are influenced by the interaction of cognition and affect, not by education alone.

### E.1.2 . Training on the Quality of Managerial Decision Making

The results of the hypothesis testing in this study obtained a value of 0.05, so H2 can be accepted. Therefore, it can be concluded that training (X2) has a positive and significant effect on the quality of managerial decision-making. Training can strengthen a person's knowledge, technical skills, and analytical abilities. This impacts the quality of managerial decision-making performance by having better competence, problem-solving skills, and being able to choose the right decision. According to Siebert et al. (2021), training can improve a person's cognitive abilities in decision-making, thereby providing decision-making satisfaction. Financial managers in regional government organizations require training as a platform for personal development and contribution to decision-making. Providing training to the finance department will enhance the planning, monitoring, and evaluation functions within the regional government organization. According to Busso et al. (2023), training programs focused on human resources can improve program effectiveness within an agency. This demonstrates that providing training within an agency can improve human resources, increasing productivity, and further improving the agency's performance.

This research aligns with Ulandari and Rustan (2021), who argued that training has a positive and significant effect on the quality of managerial decision-making. Research conducted by Busso et al. (2023) found that managerial training has a positive and significant effect on the quality of managerial decision-making. Thus, training positively impacts the quality of managerial decision-making due to improved cognitive skills, information analysis skills, and decision-making competencies, which impact managerial performance. The conclusion of this study is that training can improve managerial performance if it improves managerial competency, information utilization, and decision-making quality.

### E.1.3. Financial Management Performance on the Quality of Managerial Decision-Making

The results of the hypothesis testing in this study obtained a value of 0.10 so that H3 can be accepted. Therefore, it can be concluded that the performance of financial managers has a positive and significant effect on the quality of managerial performance decision-making. Managerial decisions supported by good financial management can minimize waste, reduce unnecessary costs, and optimize the operational efficiency of the agency. In addition, financial management also has an impact on achieving agency goals more easily. This can be seen if managerial decisions are quality, the implementation of agency programs and strategies tends to be more effective so that organizational targets are more easily achieved. According to Rahma (2020), the role of financial managers can provide well-organized financial information so that in evaluating program achievements provided by officials to the public, it becomes a strict performance oversight of related managerial decisions in a program.

Leaders of regional government agencies (ROA) need facts to support quality decision-making. High-performing financial managers are able to provide accurate, relevant, and timely financial data, enabling them to make more precise and objective managerial decisions. According to Novitasari & Prabowo (2020), management by agency financial managers will assist in evaluating the performance of agency officials in achieving the program goals desired by the agency's leadership. The results of this study are in line with Rahayu and Kanita (2023) who stated that financial manager performance has a positive and significant effect on the quality of managerial performance decision-making. Research conducted by Rozak and Suhendi (2016) argued that financial manager performance has a positive and significant effect

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on the quality of managerial performance decision-making because managerial performance decisions in agencies are highly dependent on the quality of financial information provided by financial managers. The conclusion of this study is that financial manager performance can improve the quality of managerial performance decision-making, which has a direct impact on budget planning, efficient use of human resources, strengthening internal control, and increasing accountability and transparency in regional financial management.

### E.1.4. Education on Financial Management Performance

The results of the hypothesis regarding the education variable on financial manager performance were accepted. Education has a positive and significant effect on financial manager performance. This illustrates that education is highly relevant to performance because it is related to financial managers' readiness to face modern developments, thus enabling changes in policies and laws and regulations in the financial reporting process. Education is essential for financial managers in regional government organizations. A higher education background can help financial managers understand accounting concepts and financial regulations in depth. According to Kuddy et al. (2023), the appropriateness of education in terms of assigning positions or duties to financial managers also influences an agency's performance. If a position or task is assigned that is not in line with an educational background, it will affect the timeliness of financial reporting and, in the worst case, impact the agency's planning.

This research aligns with Chaeril et al. (2018) who stated that education has a positive and significant effect on financial manager performance. Furthermore, research conducted by Kuddy et al. (2023) found that education has a positive and significant effect on financial manager performance. The conclusion of this study is that education is a crucial factor in driving effective, efficient, and accountable financial manager performance.

### E.1.5. Training on Financial Management Performance

The results of the hypothesis regarding the training variable on financial manager performance were accepted. Training had a positive and significant effect on financial manager performance. Training empowered financial managers to operate financial information systems, thus streamlining work processes. Frequent training will minimize the risk of misrepresentation of financial reports, allowing financial managers to develop current knowledge or adapt to the times, resulting in work results that meet the established quality standards. The majority of respondents responded that training is essential for financial managers to address low performance in achieving assigned targets. According to Kuddy et al. (2023), intensity is needed for regional apparatus organizations to improve human resources in the region. This also has an impact on financial managers. If they are given regular training, their performance will produce positive results. This research aligns with Kosmus et al. (2024) who stated that training has a positive and significant impact on financial manager performance. Research conducted by Syavardie (2019) found that training has a positive and significant impact on financial manager performance. The conclusion of this study is that training can improve human resource competency, productivity, and the ability of financial managers to be effective, efficient, transparent, and accountable.

### E.1.6. Financial Manager Performance as an Intervening Variable Between Education and the Quality of Managerial Decision-Making

Based on the test results, it can be seen that education indirectly influences the quality of managerial decision-making through the performance of financial managers. This indicates that higher education will have an impact on improving the competence and professionalism of financial managers in carrying out their assigned duties and responsibilities. This improvement leads to the availability of accurate, relevant, and timely financial information, thereby supporting the quality of managerial decision-making to be more effective, efficient, accountable, and transparent. These results indicate that education does not significantly improve the quality of managerial decision-making directly, but rather that education first improves the performance of financial managers, and through this improved performance, the quality of managerial decision-making also improves. In other words, Financial Manager Performance acts as an intervening variable in the relationship between Education and Managerial Decision-Making Quality. Novitasari & Prabowo (2020) emphasized that good regional financial management is evidenced by the managerial performance output provided to the community. One of the driving factors of these results is that education plays a significant role in providing performance to the community.

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Research conducted by Kuddy et al. (2023) found that financial manager performance mediated the relationship between education and the quality of managerial decision-making. Similar results were found by Rasmini et al. (2016) who found that financial manager performance mediated the relationship between education and the quality of managerial decision-making. The conclusion of this study is that education contributes to managerial decisions by improving the ability, accuracy, and professionalism of financial managers in producing accurate, relevant, and reliable financial information. Valero (2021) argues that education is an important part of human capital that helps managers or administrators work with better management practices. Managerial and workforce education is positively correlated with the quality of management practices. Therefore, the better a person's education, the greater the chance they will have analytical skills, procedural understanding, and technical competencies that support financial management performance. Furthermore, when financial manager performance improves, organizations tend to have better, more relevant, and more timely financial and accounting information. The literature on management accounting systems confirms that management accounting systems contribute to organizational growth through quality decision-making processes. Furthermore, research on the use of performance information shows that decision-makers tend to prioritize issues and make decisions based on objective and well-processed performance information. Chang et al. (2023) support that good financial manager performance is an important pathway that translates education into better managerial decisions.

## E.1.7 Financial Manager Performance as an Intervening Variable between Training and the Quality of Managerial Decision Making

Based on the test results, it can be seen that training can indirectly impact the quality of managerial decision-making through the performance of financial managers. Improving staff through training can improve financial manager performance. Good performance will result in quality financial information that supports more efficient and effective managerial decisions. Training provides accurate, relevant, complete, and timely information from financial managers to support management needs. Furthermore, training contributes to planning, which can help monitor budget implementation and evaluate the achievement of measurable targets. Purwati et al. (2025) emphasized that training is necessary for regional government organizations to provide additional knowledge regarding frequently changing accounting regulations and laws. This will improve the performance of financial managers, making them more accurate and relevant in making managerial decisions that meet the needs of the community.

This research aligns with Novitasari & Prabowo (2020)'s findings that financial manager performance mediates the relationship between training and managerial decision-making. Similar findings were found by Ulandari and Rustan (2021) who found that financial manager performance mediated training and the quality of managerial decision-making. The conclusion of this study is that training provided to financial officials or managers not only directly improves work skills but also improves financial manager performance. This improved performance then results in more accurate, relevant, timely, and reliable financial information, thus supporting OPD leaders in making more appropriate and quality managerial decisions.

## D. Conclusion

### D.1. Conclusion

Based on the research results that have been explained in the discussion, it can be concluded that;

- 1. Education has a positive but not significant effect on the quality of managerial decision making.**  
Education tends to improve the quality of managerial decisions, but its direct effect is not statistically strong enough. This suggests that decision-making quality is not solely determined by formal education but is also influenced by experience, analytical skills, access to information, and organizational conditions.
- 2. Training has a positive and significant effect on the quality of managerial decision making.**  
Training has been proven to strengthen knowledge, technical skills, and analytical abilities, thereby helping financial officials or managers in choosing more appropriate, rational, and effective decisions.
- 3. Financial management performance has a positive and significant impact on the quality of managerial decision making.**

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The better the performance of financial managers, the better the quality of the financial information produced. Accurate, relevant, and timely information will support leaders in making more objective, efficient, and accountable managerial decisions.

#### **4. Education has a positive and significant influence on the performance of financial managers.**

Appropriate education helps financial managers better understand accounting concepts, regulations, and financial management procedures. Thus, education is a crucial factor in improving the effectiveness, efficiency, and accountability of financial managers' performance.

#### **5. Training has a positive and significant impact on the performance of financial managers.**

Ongoing training helps financial managers improve their competencies, adapt to evolving systems and regulations, and minimize errors in financial reporting. This has a direct impact on productivity and work quality.

#### **6. Financial manager performance mediates the influence of education on the quality of managerial decision making.**

Education doesn't directly impact the quality of managerial decisions, but it does improve the competence, professionalism, and performance of financial managers. This improved performance then results in reliable financial information that supports quality managerial decisions.

#### **7. Financial manager performance mediates the effect of training on the quality of managerial decision making.**

Training not only directly improves the capabilities of staff but also enhances the performance of financial managers. This improved performance results in more accurate, relevant, complete, and timely information, thus strengthening the quality of managerial decision-making.

### **D.1.2. Research Implications**

The implication of this study is that improving education and training for financial managers can significantly improve their performance, ultimately supporting better and more accurate managerial decision-making. Regional government organizations are advised to focus on developing the competencies of financial managers through relevant education and training programs to enable them to produce timely, relevant, and reliable financial information, thus making decision-making more effective and efficient. Furthermore, financial manager performance serves as an important intervening variable, so improving this performance should be a priority in efforts to improve the quality of managerial decision-making.

### **D.1.3. Research Limitations**

The limitations of this study include the lack of other factors influencing managerial decision-making besides education and training, such as experience, access to information, analytical skills, organizational conditions, and other psychological and situational factors. Furthermore, the results of this study are limited to the context of Regional Apparatus Organizations (OPD) in Palu City and cannot be generalized to other organizations or regions. Furthermore, the researcher lacked the time to delve deeper into the research.

### **D.1.4. Suggestions**

Based on the research results in the journal, the suggestions that can be given are as follows:

- 1) Improving Education and Training Programs: Regional government organizations are expected to continue to improve the quality of education and training programs for financial managers so that they can improve their performance, which will ultimately improve the quality of managerial decision-making.
- 2) Financial Manager Competency Development: It is important for organizations to focus on developing financial manager competencies through relevant and ongoing training so that their performance can be optimal and support higher quality decision-making.
- 3) Strengthening Financial Manager Performance as an Intervening Variable: Organizations are advised to pay attention to financial manager performance as an important variable that mediates the influence of training and education on the quality of decision-making, so that performance improvement programs should be a priority.

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- 4) Research Expansion: Further research is recommended to expand the scope and variables studied, including other factors that influence managerial decision making, so that the results can be more general and comprehensive.
- 5) Financial Information System Improvement: Organizations need to improve their financial information systems so that the data produced is more accurate, relevant, and timely, supporting more effective and efficient decision-making.

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