

THE ROLE OF RESPONSIBILITY ACCOUNTING IN ENHANCING FINANCIAL TRANSPARENCY AND ACCOUNTABILITY: EVIDENCE FROM PT BANK RAKYAT INDONESIA (PERSERO) TBK

Shabita Nuria Zahra^{1*}, Gracia Chrisma Putri Kusuma², Aulia Wulandari³, Fitri Puspita Ningrum⁴, Maulana Rozak Saputra⁵

*Corresponding author; Email: shabitanz23@gmail.com
^{1,2,3,4,5}Universitas Bina Sarana Informatika, Indonesia

Article history		
Received: June 27, 2025	Revised: September 3, 2025	Accepted: June 30, 2025

Abstract

Responsibility accounting has become an essential managerial control system for enhancing financial transparency, accountability, and organizational performance, particularly within the banking sector where effective financial governance is critical. Although previous studies have examined the relationship between responsibility accounting and managerial performance, limited empirical evidence has specifically investigated its role in simultaneously strengthening financial transparency and accountability in Indonesia's state-owned banking institutions. Therefore, this study aims to analyze the implementation of responsibility accounting at PT Bank Rakyat Indonesia (Persero) Tbk and evaluate its contribution to transparent financial management and accountable corporate governance. This study employed a qualitative descriptive approach using secondary data collected through documentation of the Company's audited Annual Reports for 2023 and 2024, supported by relevant academic literature. The analysis focused on comparing budgeted and actual expenditures, evaluating budget realization, and assessing financial performance using Return on Assets (ROA) and Return on Investment (ROI) as complementary indicators of managerial effectiveness. The findings reveal that responsibility accounting has been effectively implemented, as reflected by high budget utilization rates of 97.60% in 2023 and 97.31% in 2024, stable profitability, consistent ROA performance, and only a marginal decline in ROI. These results indicate effective budgetary control, efficient resource allocation, disciplined financial management, and strengthened managerial accountability. Furthermore, the implementation of responsibility accounting enhances financial transparency by providing systematic financial reporting that supports informed decision-making and reinforces good corporate governance. This study contributes to the management accounting literature by providing empirical evidence of the strategic role of responsibility accounting in improving financial governance within Indonesia's banking industry. Practically, the findings offer valuable insights for financial institutions seeking to strengthen accountability, transparency, and sustainable organizational performance through responsibility-based management systems.

Keywords: Responsibility Accounting, Financial Transparency, Financial Accountability, Corporate Governance, PT Bank Rakyat Indonesia (Persero) Tbk.



By Authors

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INTRODUCTION

The increasingly competitive and dynamic business environment requires organizations to continuously improve their managerial practices to maintain sustainability and achieve long-term competitiveness. An effective management control system has become an essential organizational mechanism for ensuring operational efficiency, financial discipline, and strategic goal attainment. Among the various management accounting tools, responsibility accounting plays a significant role in facilitating cost control, performance evaluation, and managerial accountability across organizational units.

Responsibility accounting is a management accounting system that assigns authority and accountability to individual responsibility centers within an organization. Under this system, each organizational unit is responsible for planning, controlling, and reporting the utilization of resources within its designated budget. Such an approach enables management to identify budget variances, evaluate managerial performance, and implement corrective actions when necessary. Furthermore, responsibility accounting promotes greater transparency in resource allocation and strengthens accountability throughout the organizational hierarchy.

Within the banking industry, the implementation of responsibility accounting is particularly important due to the complexity of banking operations, extensive financial transactions, and the high level of public trust placed in financial institutions. As one of Indonesia's largest state-owned commercial banks, PT Bank Rakyat Indonesia (Persero) Tbk (BRI) has implemented responsibility accounting across its organizational structure, including its extensive network of regional and branch offices. This implementation supports more effective financial control, improves managerial decision-making, and enhances organizational efficiency through systematic performance monitoring.

One of the primary advantages of responsibility accounting is its ability to evaluate managerial performance using measurable financial indicators. Financial performance ratios, such as Return on Assets (ROA) and Return on Investment (ROI), provide management with valuable information regarding the effectiveness of asset utilization and investment performance. These indicators enable managers to assess whether organizational resources have been employed efficiently while supporting strategic planning and long-term corporate decision-making. In addition, reliable and transparent financial reporting contributes to strengthening stakeholders' confidence in the organization's governance practices.

Previous studies have consistently demonstrated the effectiveness of responsibility accounting in improving organizational performance and managerial control. Sari et al. (2022), in their study conducted at PT Bank Syariah Indonesia Medan Branch, examined the use of responsibility accounting information for evaluating the performance of cost

center managers. Their findings indicated that responsibility accounting facilitated managerial control by improving cost management, enhancing operational efficiency, and providing clear and accountable performance reporting. Similarly, Firmansyah (2014) argued that responsibility accounting functions as an essential management control instrument within Islamic banking institutions. The study concluded that the system effectively minimizes budget deviations while enabling management to monitor the performance of decentralized organizational units more efficiently. Furthermore, Fitriyana and Hidayatulloh (2024) investigated the relationship between accountability, internal control systems, and fraud prevention. Their findings revealed that well-implemented accountability mechanisms, including responsibility accounting, significantly strengthen internal control systems and reduce opportunities for financial fraud within organizations.

Although previous studies have confirmed the importance of responsibility accounting in improving managerial performance and internal control, limited research has specifically examined its role in simultaneously enhancing financial transparency and accountability within Indonesia's state-owned banking sector. Given the strategic role of PT Bank Rakyat Indonesia (Persero) Tbk in Indonesia's financial system, further investigation is necessary to understand how responsibility accounting contributes to transparent financial management and accountable corporate governance.

Accordingly, this study aims to examine the implementation of responsibility accounting at PT Bank Rakyat Indonesia (Persero) Tbk and to analyze its contribution to strengthening financial transparency and accountability. Furthermore, the study seeks to identify the organizational factors influencing the effectiveness of responsibility accounting implementation. The findings are expected to contribute both theoretically to the development of management accounting literature and practically by providing insights for improving responsibility accounting practices and corporate financial governance within the banking sector.

LITERATURE REVIEW

Responsibility Accounting

Responsibility accounting is a management accounting system designed to assign authority and accountability to individual organizational units according to their respective functions and responsibilities. Under this system, each responsibility center is entrusted with managing its allocated budget while being held accountable for its operational and financial performance. By clearly defining managerial responsibilities, organizations are able to establish an effective mechanism for performance evaluation, cost control, and strategic decision-making. According to Simamora (2012), responsibility accounting functions as a managerial control system that evaluates performance by comparing budgeted figures with actual outcomes and identifying budget variances that require corrective actions.

The implementation of responsibility accounting enables organizations to decentralize managerial authority while maintaining effective organizational control. Responsibility centers are commonly classified into cost centers, revenue centers, profit centers, and investment centers, each possessing distinct performance indicators and managerial responsibilities. Through this classification, management can evaluate organizational performance more objectively by assigning accountability according to controllable factors rather than organizational outcomes alone.

Responsibility accounting also provides managers with timely and reliable information that facilitates operational planning, budget monitoring, and performance assessment. The availability of accurate responsibility reports enables management to identify operational inefficiencies, allocate resources more effectively, and formulate corrective strategies to improve organizational performance. Firmansyah (2014) argued that responsibility accounting serves as an essential managerial control instrument, particularly within the banking industry, where complex organizational structures require systematic financial monitoring and decentralized decision-making. Consequently, responsibility accounting contributes significantly to strengthening organizational governance by enhancing managerial accountability and improving the quality of financial decision-making.

Financial Transparency

Financial transparency represents one of the fundamental principles of Good Corporate Governance (GCG) and reflects an organization's commitment to providing accurate, timely, and accessible financial information to stakeholders. Transparent financial reporting allows investors, regulators, creditors, and the public to evaluate an organization's financial condition objectively, thereby reducing information asymmetry and strengthening stakeholder confidence.

According to Diwantari et al. (2024), financial transparency is essential for ensuring that budgeting, financial reporting, and resource allocation processes are conducted honestly, fairly, and accountably. Transparent financial information enables stakeholders to monitor organizational performance while improving managerial discipline in utilizing corporate resources efficiently.

Financial transparency is achieved through the preparation of financial statements that comply with applicable accounting standards and are independently audited to ensure reliability and credibility. In the banking industry, transparency is particularly critical because financial institutions manage substantial public funds and operate within a highly regulated environment. Consequently, transparent financial reporting serves not only as a regulatory requirement but also as an important indicator of institutional integrity, financial sustainability, and public trust. For institutions such as PT Bank Rakyat Indonesia (Persero) Tbk, maintaining transparent financial reporting practices is fundamental to preserving corporate credibility and reinforcing stakeholder confidence.

Financial Accountability

Financial accountability refers to the obligation of organizations and managers to justify the management and utilization of financial resources entrusted to them.

Accountability extends beyond financial reporting by emphasizing responsible decision-making, efficient resource utilization, compliance with applicable regulations, and the achievement of organizational objectives. It reflects an organization's commitment to ensuring that every financial activity is conducted transparently, ethically, and in accordance with established governance principles.

According to Julkarnain (2018), financial accountability requires continuous supervision of financial activities to prevent irregularities, misuse of resources, and financial misconduct. Effective accountability mechanisms ensure that financial transactions are properly documented, monitored, and evaluated to maintain organizational integrity and public confidence.

Within the framework of responsibility accounting, financial accountability constitutes a fundamental component because managers are required to explain both the utilization of allocated budgets and the performance outcomes achieved by their respective responsibility centers. Responsibility accounting facilitates both internal and external auditing processes by providing systematic financial documentation that enhances the accuracy and reliability of financial reports. In the banking sector, where institutions manage public funds and operate under strict regulatory oversight, financial accountability serves as a critical indicator of professionalism, institutional credibility, and corporate governance effectiveness.

Objectives and Benefits of Responsibility Accounting

The primary objective of responsibility accounting is to establish a comprehensive managerial framework that supports organizational planning, budgeting, operational control, and performance evaluation. Through clearly defined responsibility centers and systematic performance reporting, organizations can improve managerial accountability while ensuring that financial resources are utilized efficiently to achieve strategic objectives.

According to Mulyadi (2016), responsibility accounting reports provide management with valuable information for evaluating organizational performance and supporting strategic decision-making. By comparing planned budgets with actual expenditures, management can identify operational inefficiencies, assess managerial effectiveness, and implement appropriate corrective measures.

The implementation of responsibility accounting offers several organizational benefits. First, it enhances operational efficiency by encouraging managers to utilize resources responsibly and within established budget limits. Second, it minimizes unnecessary expenditures through systematic budgetary control and continuous performance monitoring. Third, it promotes individual and collective accountability by clearly defining managerial responsibilities and performance expectations. Furthermore, responsibility accounting strengthens organizational governance through structured financial reporting, thereby improving transparency, accountability, and internal control systems.

Over the long term, these advantages contribute to organizational sustainability, financial stability, and improved corporate governance practices. Such benefits are

particularly important for large financial institutions operating under intensive regulatory supervision, including PT Bank Rakyat Indonesia (Persero) Tbk, where effective financial control and accountability are essential for maintaining stakeholder confidence and institutional resilience.

PT Bank Rakyat Indonesia (Persero) Tbk

PT Bank Rakyat Indonesia (Persero) Tbk (BRI) is one of Indonesia's largest state-owned commercial banks, providing extensive financial services through a nationwide network that reaches both urban and rural communities. Its broad operational scale and decentralized organizational structure require a robust management control system capable of ensuring effective financial supervision, operational efficiency, and organizational accountability.

In this study, BRI was selected as the research object because of its established implementation of responsibility accounting across multiple organizational units. The company's responsibility accounting practices facilitate budget planning, performance evaluation, and financial monitoring throughout its extensive branch network. Such practices enable management to compare budget allocations with actual expenditures systematically while supporting informed managerial decision-making.

Based on official financial reports and organizational documentation, BRI consistently applies responsibility accounting principles through comprehensive budgeting systems, performance measurement mechanisms, and periodic financial reporting. Furthermore, the company regularly publishes independently audited financial statements that are publicly accessible, demonstrating its commitment to financial transparency, accountability, and sound corporate governance. These practices make BRI an appropriate empirical setting for examining how responsibility accounting contributes to strengthening financial transparency and accountability within Indonesia's banking industry perspective, or research propositions appropriate to the research design.

RESEARCH METHOD

This study employs a qualitative descriptive research design to systematically examine how the implementation of responsibility accounting supports financial transparency and accountability at PT Bank Rakyat Indonesia (Persero) Tbk. A qualitative approach was selected because it enables an in-depth exploration of responsibility accounting practices through documentary evidence rather than statistical hypothesis testing. The study focuses on explaining how responsibility accounting contributes to budgetary control, performance evaluation, and financial governance based on factual and publicly available financial information.

The population of this study consists of the annual financial reports of PT Bank Rakyat Indonesia (Persero) Tbk, while the research sample comprises the company's 2023 and 2024 Annual Reports, selected using a purposive sampling technique. These reports were chosen because they represent the most recent audited financial statements available during the study period and provide comprehensive information regarding budget

realization, operational expenditures, financial performance, and corporate governance practices.

Secondary data were collected through the documentation method, utilizing official annual reports published by PT Bank Rakyat Indonesia (Persero) Tbk, relevant academic journals, books, and supporting literature on responsibility accounting, financial transparency, and accountability. Documentary analysis was considered appropriate because it provides reliable evidence for evaluating organizational financial management practices without direct intervention by the researchers.

The analytical framework combines descriptive financial analysis with an evaluation of responsibility accounting practices. Financial performance is assessed by comparing budget allocations with actual expenditure realization to identify budget efficiency and managerial accountability across responsibility centers. In addition, Return on Assets (ROA) and Return on Investment (ROI) are employed as complementary financial performance indicators to evaluate the effectiveness of asset utilization and investment management. The findings are then interpreted descriptively to determine whether the implementation of responsibility accounting contributes to strengthening financial transparency, enhancing accountability, improving managerial performance, and supporting good corporate governance at PT Bank Rakyat Indonesia (Persero) Tbk. This analytical approach provides comprehensive evidence regarding the practical role of responsibility accounting as an internal management control system within the banking sector.

RESULTS AND DISCUSSION

Results

This study aims to examine how the implementation of responsibility accounting at PT Bank Rakyat Indonesia (Persero) Tbk contributes to enhancing financial transparency and accountability within the organization. The analysis utilizes the Company's 2023 and 2024 financial statements to assess financial stability, operational efficiency, and managerial accountability. Particular attention is given to evaluating the effectiveness of budget implementation, management performance in maintaining profitability, and the extent to which the existing financial reporting system reflects the principles of responsibility accounting.

The analysis of the financial statements indicates a positive financial performance over the observation period. Interest income increased from 2023 to 2024, while net profit remained relatively stable, demonstrating the Company's ability to sustain its profitability despite a more challenging business environment. Although interest expenses also increased during the same period, the growth did not materially affect the Company's overall financial performance or operational efficiency. Furthermore, total assets recorded a moderate increase, reflecting BRI's continued business expansion and prudent asset management practices. These findings suggest that the Company has successfully maintained financial stability while adapting to changing economic and banking conditions.

Overall, the financial evidence demonstrates that the implementation of responsibility accounting at PT Bank Rakyat Indonesia (Persero) Tbk has supported effective budgetary control, strengthened managerial accountability, and enhanced financial transparency. The consistency between financial planning and operational outcomes indicates that the Company's responsibility-based reporting system provides management with reliable information for performance evaluation and strategic decision-making. Consequently, the implementation of responsibility accounting contributes to strengthening corporate governance by promoting greater accountability, transparency, and efficiency in financial management.

Discussion

Table 1. PT Bank Rakyat Indonesia (Persero) Tbk Financial Statements for 2023 and 2024 (Figures in million Indonesian Rupiah)

Description	2023	2024
Interest Income	181,214,528	199,266,252
Interest Expense	43,812,507	57,209,062
Profit Before Tax	76,429,712	77,599,110
Net Profit	60,425,048	60,643,808
Total Assets	1,965,007,030	1,992,983,447

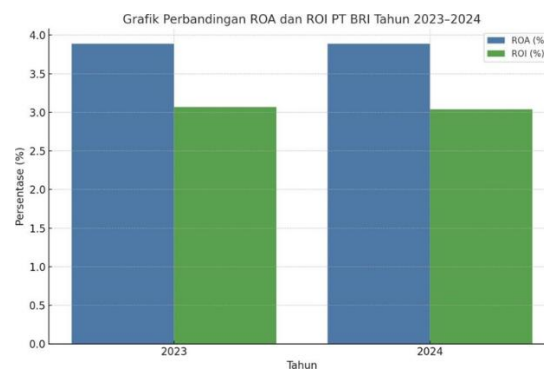
The findings of this study demonstrate that the implementation of responsibility accounting at PT Bank Rakyat Indonesia (Persero) Tbk contributes substantially to strengthening financial transparency and accountability through systematic budgetary control, effective performance evaluation, and disciplined financial management. The consistency observed between budget planning and expenditure realization indicates that responsibility accounting has functioned as an effective managerial control mechanism, enabling each responsibility center to manage financial resources efficiently while remaining accountable for organizational performance. These findings directly address the primary objective of this study, namely to examine how responsibility accounting supports transparent and accountable financial governance within one of Indonesia's largest state-owned banking institutions.

Table 2. Financial risk of PT BRI

Tahun	ROA (%)	ROI (%)
2023	3,89	3,07
2024	3,89	3,04

The financial statement analysis reveals that BRI maintained stable profitability throughout the 2023–2024 observation period despite increasing operational costs. Interest income increased considerably during the study period, accompanied by a moderate increase in total assets, indicating sustainable business growth and effective asset utilization. Although interest expenses also increased, the Company successfully maintained relatively stable net profit, suggesting that management exercised prudent cost control and efficient financial planning. Such performance reflects the effectiveness of responsibility accounting in facilitating continuous monitoring of financial performance and supporting managerial decision-making based on reliable financial information.

Figure 1. PT BRI ROA and ROI graph, 2023-2024



The profitability analysis further strengthens these findings. Return on Assets (ROA) remained stable at 3.89% during both years, demonstrating that the Company consistently utilized its assets to generate earnings efficiently. Meanwhile, Return on Investment (ROI) experienced only a marginal decline from 3.07% to 3.04%, which does not indicate any significant deterioration in investment performance. Instead, these relatively stable profitability indicators suggest that BRI maintained sound operational efficiency despite changing economic conditions. From the perspective of responsibility accounting, stable financial ratios indicate that responsibility centers successfully fulfilled their managerial responsibilities while maintaining organizational performance and financial sustainability.

Table 3. Comparison of Budgeted and Actual Expenditures of PT Bank Rakyat Indonesia (Persero) Tbk in 2023 (Figures in million Indonesian Rupiah)

No.	Expense Category	Budget (IDR)	Actual Expenditure (IDR)	Budget Utilization (%)	Budget Variance (IDR)
1	Interest Expense	45,000,000	43,812,507	97.36	1,187,493
2	Personnel Expense	38,000,000	37,850,275	99.61	149,725
3	Promotion Expense	3,200,000	2,822,555	88.20	377,445
4	Other Operating Expenses	45,000,000	43,470,882	96.60	1,529,118

No.	Expense Category	Budget (IDR)	Actual Expenditure (IDR)	Budget Utilization (%)	Budget Variance (IDR)
5	Asset Impairment Loss	30,000,000	29,523,426	98.41	476,574
6	Operational Risk Expense	300	139,721	46.57	160,279
Total		161,500,000	157,619,366	97.60	3,880,634

Another important finding concerns the effectiveness of budget implementation. The comparison between budget allocations and expenditure realization demonstrates exceptionally high budget absorption rates of 97.60% in 2023 and 97.31% in 2024. These results indicate that financial planning was realistic and that expenditures were executed in accordance with organizational priorities. Most expenditure categories—including interest expenses, personnel expenses, asset impairment losses, and other operational expenditures—recorded realization rates exceeding 95%, suggesting that managers effectively controlled financial resources under their respective responsibility centers. Consequently, the budgeting process functioned not merely as a planning instrument but also as an accountability mechanism that enabled continuous evaluation of managerial performance.

Although operational risk expenses recorded relatively low realization rates in both years, this finding should not necessarily be interpreted as evidence of weak financial planning. Instead, operational risk budgets generally function as contingency allocations intended to address unexpected operational events. Therefore, lower utilization may indicate that fewer operational disruptions occurred during the observation period, reflecting effective organizational risk management rather than budget inefficiency. This interpretation is consistent with the principles of responsibility accounting, whereby managers remain accountable not only for expenditure realization but also for prudent financial stewardship and effective risk control.

Table 4. Comparison of Budgeted and Actual Expenditures of PT Bank Rakyat Indonesia (Persero) Tbk in 2024 (Figures in million Indonesian Rupiah)

No.	Expense Category	Budget (IDR)	Actual Expenditure (IDR)	Budget Utilization (%)	Budget Variance (IDR)
1	Interest Expense	60,000,000	57,209,062	95.35	2,790,938
2	Personnel Expense	40,000,000	39,183,567	97.96	816,433
3	Promotion Expense	3,000,000	2,738,427	91.28	261,573

4	Other Operating Expenses	56,000,000	54,838,774	97.57	1,161,226
5	Asset Impairment Loss	42,000,000	41,757,637	99.42	242,363
6	Operational Risk Expense	200	57,788	28.89	142,212
Total		201,200,000	195,785,255	97.31	5,414,745

The findings of this study are consistent with previous research emphasizing the managerial benefits of responsibility accounting. Sari et al. (2022) argued that responsibility accounting enhances managerial performance by improving cost control and operational efficiency through systematic reporting mechanisms. Similarly, Firmansyah (2014) identified responsibility accounting as an essential management control instrument capable of reducing budget deviations and strengthening organizational monitoring. Furthermore, the present findings support the argument advanced by Fitriyana and Hidayatulloh (2024) that accountability-oriented financial systems reinforce internal control mechanisms and contribute to fraud prevention by improving transparency and managerial responsibility. The consistency between the present findings and previous empirical evidence strengthens the theoretical proposition that responsibility accounting represents an important governance mechanism within highly regulated financial institutions.

From a practical perspective, the findings imply that responsibility accounting extends beyond traditional budgetary control by contributing to broader corporate governance objectives. Through systematic financial reporting, periodic budget evaluation, and clearly defined managerial responsibilities, BRI has established a governance structure that promotes transparency, accountability, operational efficiency, and stakeholder confidence. Such governance practices are particularly important within the banking industry, where public trust and regulatory compliance constitute fundamental organizational assets. Consequently, responsibility accounting should be viewed not only as a management accounting tool but also as a strategic governance mechanism that supports organizational sustainability and long-term financial performance.

Overall, this study demonstrates that responsibility accounting plays a critical role in improving financial transparency and accountability at PT Bank Rakyat Indonesia (Persero) Tbk. The empirical evidence indicates that effective budgetary control, stable profitability, disciplined expenditure management, and systematic financial reporting collectively strengthen managerial accountability and support good corporate governance. These findings contribute to the growing body of management accounting literature by providing empirical evidence regarding the practical role of responsibility accounting within Indonesia's state-owned banking sector while offering useful

managerial insights for organizations seeking to enhance financial governance through responsibility-based management systems.

CONCLUSION

This study demonstrates that the implementation of responsibility accounting at PT Bank Rakyat Indonesia (Persero) Tbk plays a significant role in strengthening financial transparency, accountability, and managerial performance. The findings reveal that the responsibility accounting system facilitates systematic budgetary control by assigning clear financial responsibilities to each responsibility center, thereby enabling more effective monitoring of budget utilization and operational performance. The consistently high budget utilization rates recorded in both 2023 (97.60%) and 2024 (97.31%) indicate that financial planning was realistic and that expenditures were executed efficiently in accordance with organizational objectives.

The financial performance analysis further confirms the effectiveness of the responsibility accounting system. Although interest expenses increased during the observation period, the Company maintained stable profitability, supported by consistent ROA performance and only a marginal decline in ROI. These findings indicate that BRI successfully optimized asset utilization, maintained investment efficiency, and sustained prudent financial management despite a dynamic business environment. The integration of responsibility accounting with financial performance evaluation therefore contributes to more transparent reporting, stronger managerial accountability, and improved corporate governance.

Furthermore, the findings suggest that the successful implementation of responsibility accounting is supported by several organizational factors, including management commitment, competent human resources, effective internal control mechanisms, and integrated financial information systems. These elements collectively enhance the quality of financial reporting, strengthen organizational discipline, and improve decision-making processes. Consequently, responsibility accounting should be viewed not merely as an administrative accounting system but as a strategic management control mechanism that supports organizational sustainability, operational efficiency, and stakeholder confidence within the banking industry.

Suggestion for Future Research

Future studies are encouraged to extend this research by employing quantitative approaches or mixed-method designs to statistically examine the causal relationships between responsibility accounting, financial transparency, managerial performance, and corporate governance. Such approaches would provide stronger empirical evidence regarding the effectiveness of responsibility accounting across different organizational settings.

Further research may also incorporate additional explanatory variables, such as internal control effectiveness, organizational culture, digital financial reporting systems, corporate governance quality, and managerial competency, to obtain a more comprehensive understanding of the factors influencing responsibility accounting

implementation. Comparative studies involving state-owned banks, private commercial banks, and Islamic banking institutions would also enrich the literature by identifying similarities and differences in responsibility accounting practices across financial institutions.

In addition, future studies should consider using longitudinal data covering longer observation periods to evaluate the long-term impact of responsibility accounting on financial performance, operational efficiency, and organizational sustainability. Finally, investigating the role of digital transformation, enterprise resource planning (ERP) systems, artificial intelligence, and real-time financial reporting in enhancing responsibility accounting practices would provide valuable insights for both researchers and practitioners, particularly in response to the ongoing digitalization of the banking industry.

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