

Impact of Village Financial Systems, Budget Target Clarity, and Transparency on Village Fund Management Accountability

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ABSTRACT

This study examines the influence of the village financial system, the clarity of budget targets, and transparency on the accountability of village fund management in Pringgabaya District, East Lombok Regency. The research sample consisted of 75 respondents, selected using a purposive sampling approach. Data was collected through questionnaires and analyzed using multiple linear regression techniques. The findings reveal that the village financial system positively influences the accountability of village fund management. Similarly, the clarity of budget targets significantly enhances accountability in fund management. Additionally, transparency was found to have a positive impact on the accountability of village fund management. This cohesive presentation ensures a professional tone while maintaining clarity and logical flow between the paragraphs.

Keywords: Village Financial System; Clarity of Budget Targets; Transparency; Accountability of Village Fund Management.

Dampak Sistem Keuangan Desa, Kejelasan Sasaran Anggaran, dan Transparansi terhadap Akuntabilitas Pengelolaan Dana Desa

ABSTRAK

Penelitian ini mengkaji pengaruh sistem keuangan desa, kejelasan sasaran anggaran, dan transparansi terhadap akuntabilitas pengelolaan dana desa di Kecamatan Pringgabaya, Kabupaten Lombok Timur. Sampel penelitian sebanyak 75 responden, dipilih dengan pendekatan purposive sampling. Data dikumpulkan melalui kuesioner dan dianalisis menggunakan teknik regresi linier berganda. Hasil penelitian menunjukkan bahwa sistem keuangan desa berpengaruh positif terhadap akuntabilitas pengelolaan dana desa. Demikian pula, kejelasan sasaran anggaran secara signifikan meningkatkan akuntabilitas pengelolaan dana. Selain itu, transparansi terbukti berdampak positif terhadap akuntabilitas pengelolaan dana desa. Penyajian yang kohesif ini memastikan nada profesional dengan tetap menjaga kejelasan dan alur logis antar paragraf.

Kata Kunci: Sistem Keuangan Desa; Kejelasan Sasaran Anggaran; Transparansi; Akuntabilitas Pengelolaan Dana Desa.

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INTRODUCTION

Village-based development has become a focal point for the government to address poverty and reduce disparities in development between regions. Strengthening rural development plays a crucial role in building a robust foundation for the national economy. The enactment of Law No. 6 of 2014 on Villages marked a significant milestone for village governance, establishing a new framework for promoting bottom-up development and granting village governments greater autonomy (Law No. 6, 2014). This law also serves as the foundation for the central government to allocate funds directly to village administrations through the State Revenue and Expenditure Budget (APBN), commonly referred to as village funds.

By prioritizing village development through these funds, governance has shifted from centralized control to a more localized approach, empowering regional areas to drive their own growth and development. This shift aims to enhance service delivery, accelerate development, and stimulate regional economic growth (Karim et al., 2023). In support of this initiative, the government, in collaboration with the Ministry of Home Affairs and the Financial and Development Supervisory Agency (BPKP), introduced the Village Financial System (SISKEUDES) in 2015. Initially launched as the Village Financial Management System Application, later known as the Village Regional Management Information System (SIMDA), SISKEUDES is now a cornerstone of village financial management.

SISKEUDES facilitates financial management processes at the village level, encompassing planning, budgeting, administration, reporting, and accountability, all conducted through a computerized system. Its primary goal is to ensure village financial governance that is transparent, orderly, effective, and efficient (Asih & Adiputra, 2022). By producing administrative documents and financial reports aligned with legal regulations, SISKEUDES plays a pivotal role in enhancing accountability. These financial reports, generated through standardized accounting processes, serve as essential tools for ensuring budget accountability and provide critical information about the financial position and transactions of the village government during a given reporting period. This information forms the basis for informed decision-making in subsequent periods (Milenia et al., 2023).

Given the substantial amounts allocated as village funds each year, proper monitoring is crucial to ensure that these funds are utilized effectively and for their intended purposes. Accountability in managing village funds reflects the village head's obligation to responsibly oversee these resources, achieving the predetermined objectives through regular accountability mechanisms (Alya Zhafira, 2022).

The frequent emergence of mismanagement cases involving village funds underscores the necessity for regulations to prevent or mitigate misuse, thereby fostering good governance practices based on the principles of Good Corporate Governance, particularly accountability. To achieve this, active participation from

all stakeholders is essential. Additionally, ensuring the clarity of budget targets, enhancing the competence of village officials, and promoting effective leadership are critical measures to minimize such issues (Krisnawati et al., 2020).

Accountability in village fund management encompasses the obligation to transparently and honestly report on the success or failure of financial activities. This includes all stages of village financial management, from planning and implementation to administration, reporting, and supervision. Accountability is achieved by providing periodic financial reports that can be accessed and evaluated by all relevant stakeholders. These reports ensure transparency and uphold the public's trust in village governance (Maryono, 2022).

A common issue affecting transparency and accountability in village fund management is the lack of sufficient information disclosure by village governments. For instance, in Luk Village, Rhee District, transparency in providing detailed information about village funds and their utilization is crucial for fostering public trust and participation in accountability processes. Consistent with the principle of open transparency, village governments are expected to routinely disclose details regarding the receipt and allocation of village funds (Sukmawati, 2019).

This study focuses on villages in Pringgabaya District, East Lombok Regency, where budgeting issues have been identified. Specifically, the budgeting process for village funds allocated by the central government in this district is often unclear due to frequent changes in the village budget. These recurring adjustments disrupt the planning of work programs and highlight challenges in implementing the Village Financial System (SISKEUDES). While previous studies have primarily examined the transparency aspects of SISKEUDES, this research extends the scope to explore its impact on accountability, alongside the clarity of budget targets and their influence on effective fund management.

In village governance, clarity of budget targets plays a pivotal role in optimizing fund utilization. When budget targets are clearly defined, village officials have the necessary information to make accurate forecasts and efficient decisions. Conversely, ambiguous budget targets create difficulties for officials in preparing budgets effectively (Sawitri, 2021).

Stewardship theory provides a theoretical framework for understanding accountability in village governance. This theory posits that managers, or stewards, prioritize organizational goals over personal interests, working to achieve objectives that benefit the broader community (Donaldson & Davis, 1991). In the context of village governance, stewardship theory suggests that village officials are responsible for delivering public services, accommodating community aspirations, and ensuring accountability for village funds. A steward's performance is evaluated by the community based on the achievement of organizational goals, emphasizing the need to prioritize the welfare of the village population (Ajzen, 1991).

Several challenges undermine transparency and accountability in Pringgabaya District. These include insufficient reporting and accountability for financial management due to limited managerial competence among village officials, discrepancies in budget information, and conflicting regulations issued by various authorities overseeing village financial management. Additionally, community participation in monitoring and providing constructive feedback remains underutilized. Evidence of these challenges is supported by findings from the Regional Inspectorate and the Village Community Empowerment Service (DPMD). Research by Yuliastuti et al. (2022) highlights the significant influence of transparency, accountability, internal control systems, and community participation on village fund management in Balong Sub-district. Similarly, Alfiani (2021) found that accountability, transparency, and the implementation of village financial accounting systems significantly impact financial management in Pule Village, Trenggalek Regency.

This study investigates the influence of the village financial system, clarity of budget targets, and transparency on the accountability of village fund management in Pringgabaya District, East Lombok Regency. Unlike prior research that primarily addressed transparency and accountability in isolation, this study integrates these factors with a focus on their interplay with SISKEUDES implementation. The sample comprises 75 respondents, including village heads, secretaries, financial officers, and members of village deliberative bodies.

H₁: The Village Financial System has a significant influence on the accountability of village fund management.

One of the key initiatives to enhance accountability in village fund management is the implementation of an application-based accounting information system, known as SISKEUDES (Village Financial Information System), developed by the Financial and Development Supervisory Agency (BPKP). The SISKEUDES application aims to streamline financial reporting, facilitate effective financial management, and serve as a control mechanism to strengthen accountability in village financial governance (Mega et al., 2022). This aligns with stewardship theory, which emphasizes the community's trust in the government to produce transparent and accurate financial reports. Under this theory, the government is expected to act with responsibility, integrity, and honesty to serve the public interest. As a public sector organization, the government is obligated to prioritize community welfare by delivering high-quality, transparent services.

Despite these efforts, challenges remain in the implementation of financial systems in Pringgabaya District due to weak internet access, which hampers the effectiveness of SISKEUDES. However, research by Ayu Wulandari (2022) indicates a positive relationship between the implementation of SISKEUDES and accountability in village fund management. These findings are further supported by studies conducted by Mega et al. (2022), highlighting SISKEUDES as an effective tool in improving accountability.

H₂: The Effect of Clarity of Budget Targets on Accountability of Village Fund Management.

Clarity of budget targets is critical in managing village funds effectively. It refers to the degree to which budget objectives are explicitly defined and communicated, ensuring they are understood by those responsible for achieving them (Kenis, 1979). Clear budget targets provide guidance and motivation for employees, encouraging them to perform optimally to achieve organizational goals. This clarity has significant implications for the accountability of village fund management.

The COSO framework highlights that well-defined budget targets enhance the satisfaction of implementers, as they have a clear understanding of their responsibilities and objectives. This, in turn, maximizes their performance, aligning their actions with the set budget goals. Research by Mantasari, Arianty, and Fatimah (2023) confirms that the clarity of budget targets has a positive and significant impact on the accountability of village fund management. Similar findings are reported in a study by Ermayani et al. (2024), further validating the importance of precise budget targets in fostering accountability.

H₃: The Effect of Transparency on Accountability of Village Fund Management.

Transparency is another crucial factor supporting the accountability of village fund management. It ensures that every community member has equal access to information regarding the budgeting process, particularly in matters affecting their interests and aspirations. Transparency involves providing detailed explanations and justifications to the community about policies and programs, including the resources used for their implementation (Mardiasmo, 2012). By fostering transparency, village governments enable their communities to monitor and understand the entire financial management cycle effectively.

Stewardship theory underscores the relationship between principals (the community) and stewards (the government). In this context, the government acts as a steward entrusted with managing resources for the collective benefit, while the community retains the right to oversee and assess this resource utilization. Research by Audia and Mulyani (2023) demonstrates that transparency positively and significantly affects accountability in village fund management. These results are consistent with the findings of Mantasari et al. (2023), further reinforcing the critical role of transparency in enhancing accountability.

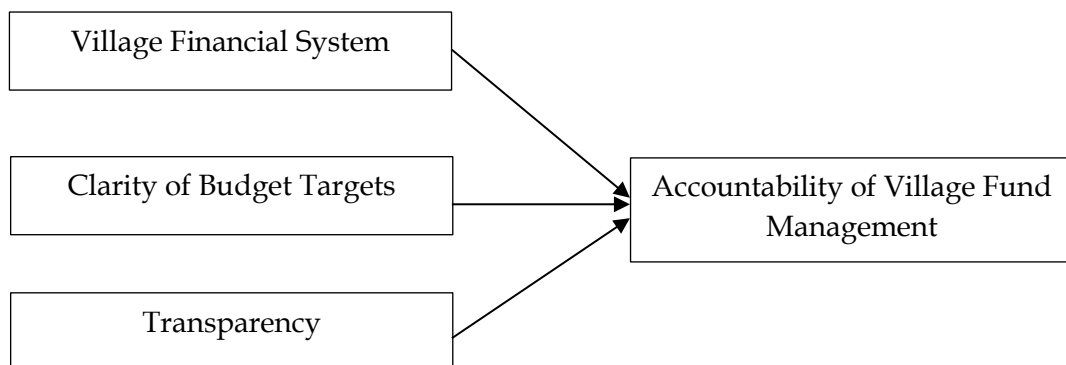


Figure 1. Research Model

Source: Research Data, 2024

RESEARCH METHODOLOGY

The data collection method used in this study was the questionnaire method. The research questionnaire utilized a five-point Likert scale, which is designed to measure the attitudes, opinions, and perceptions of individuals or groups. This study was conducted in Pringgabaya District, East Lombok Regency, as the district's 15 villages still face challenges related to the village financial system and accountability in managing village funds. The research population included all villages in Pringgabaya District, totaling 126 individuals. The sample size consisted of 75 village government officials, selected using the purposive sampling technique. According to Sugiyono (2013: 85), purposive sampling is a method of selecting participants based on specific criteria.

The sample criteria in this study included village heads, village secretaries, finance officers, and members of the Village Consultative Body (BPD). The village head was chosen because they are responsible for government administration, development, and community affairs, carrying out duties based on both their authority and jointly determined policies with the Village Consultative Body. The village secretary was included due to their role in assisting the village head with administrative tasks and providing technical administrative services to village government apparatus and the community. The village treasurer was included because of their responsibility for managing village finances, requiring them to have a thorough understanding of financial management. Members of the BPD were selected for their role in representing community aspirations, which involves gathering input from residents, accommodating their concerns, and channeling this feedback into actionable village policy.

The operational definition of the Village Financial System variable refers to village financial information encompassing planning, implementation, and reporting through electronic supervision of village financial management. The operational definition of the Clarity of Budget Targets variable reflects the extent to which budget objectives are explicitly and specifically stated, ensuring they can be understood by those responsible for achieving them. Clear budget targets influence how resources are allocated to meet government objectives, while a lack of clarity can lead to confusion and dissatisfaction among implementers. The operational definition of the Transparency variable refers to the openness of government officials in providing public information about the management of resources. Transparency ensures that every community member has the right to know about budget processes, particularly those related to the management of village funds to address community needs. The operational definition of the Accountability variable relates to the principle of public accountability, emphasizing that the entire budgeting process—from preparation to implementation—must be documented and reported transparently to achieve set goals.

Village Financial Management is defined as all activities, including planning, implementation, administration, reporting, and accountability, involved in the governance of village finances. To achieve good governance within the village administration, financial management should adhere to

principles of transparency, accountability, and participatory governance, conducted in an orderly and disciplined manner.

A five-point Likert scale was used to measure each variable. The questionnaire utilized in this study was adapted from previous research (Ikhwan Wadi, 2019). Multiple linear regression analysis was employed to test the influence of the independent variables on the dependent variable using the following formula:

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + e \dots \dots \dots (1)$$

Where:

- Y : Accountability of Village Fund Management
- α : Constant
- β : Regression coefficient
- X1 : Village Financial System
- X2 : Clarity of Budget Targets
- X3 : Transparency
- e : Standard Error at 5% level

RESULTS AND DISCUSSION

The validity test results indicate that all question items and variables have a calculated r-value greater than the table r-value at a 5% significance level, confirming that the question items are valid. The reliability test demonstrates that the Cronbach's alpha values for all variables exceed 0.60, signifying that the research instrument is reliable. The normality test yields an exact significance (sig.) value of 0.433, which is greater than the threshold of 0.05, indicating that the data are normally distributed. The multicollinearity test results show that the tolerance values for all variables are above 0.10 and the variance inflation factor (VIF) values are below 10, confirming the absence of multicollinearity. The heteroscedasticity test, conducted using the Park Test, reveals that the significance (sig.) values for all variables are greater than 0.05, indicating that the data do not exhibit heteroscedasticity.

Table 1. Results of Descriptive Statistical Analysis

	N	Minimum	Maximum	Mean	Std. Deviation
Village Financial System	75	12	20	15.69	1.786
Clarity of Budget Targets	75	9	19	13.44	2.440
Transparency	75	14	30	22.83	2.304
Accountability of Village Fund Management	75	12	22	18.12	2.073
Valid N (listwise)	75				

Source: Research Data, 2024

Table 1 illustrates the descriptive statistics for the variables examined in this study. The village financial system variable (X1) has a minimum value of 12 and a maximum value of 20, with a mean of 15.69 and a standard deviation of 1.786. Since the standard deviation is smaller than the mean, the data for this variable exhibit low variability. For the budget target clarity variable (X2), the minimum value is 9 and the maximum value is 19, with a mean of 13.44 and a standard deviation of 2.440. The standard deviation, being smaller than the mean, also indicates low variability in the data. The transparency variable has a minimum value of 14 and a maximum value of 30, with a mean of 22.83 and a standard deviation of 2.304. Similar to the other variables, the standard deviation is smaller than the mean, signifying less variation in the data. The accountability of village fund management variable (Y) shows a minimum value of 12 and a maximum value of 22, with a mean of 18.12 and a standard deviation of 2.073. The smaller standard deviation relative to the mean suggests that the data for this variable are also less varied.

Table 2 Reliability Test

Variabel		<i>Cronbach Alpha</i>	<i>Rule of Thumb</i>	Keterangan
Village Financial System		0.875	0.7	Reliabel
Clarity of Budget Targets		0.756	0.7	Reliabel
Transparency		0.846	0.7	Reliabel
Accountability of Village Fund Management		0.724	0.7	Reliabel

Source: Research Data 2024

Based on table 2, the Cronbach Alpha value is higher than the Composite Reliability of 0.7 and is said to be reliable.

Table 3. Multiple Linear Regression

Model	Unstandardized Coefficients			
	B	Std. Error	t	Sig.
(Constant)	6.534	2.442	2.676	0.009
Village Financial System	0.276	0.135	2.044	0.045
Clarity of Budget Targets	0.257	0.192	2.497	0.012
Transparency	0.237	0.103	2.296	0.025

Source: Research Data 2024

The equation of the moderation regression analysis of this study is as follows

$$Y = 6.534 + 0.276X_1 + 0.257X_2 + 0.237 X_3 + e \dots\dots\dots(1)$$

The regression equation is interpreted as follows: the constant value of 6.534 indicates that if the village financial system (X1), clarity of budget targets (X2), and transparency (X3) are all equal to zero, the accountability of village fund management (Y) will be 6.534. The regression coefficient for the village financial system (X1) is 0.276, meaning that a one-unit increase in X1, with all other variables held constant, will increase the accountability of village fund management (Y) by 0.276. Similarly, the regression coefficient for clarity of budget targets (X2) is 0.257,

indicating that a one-unit increase in X2 will lead to an increase of 0.257 in Y, assuming other variables remain unchanged. The transparency variable (X3) has a regression coefficient of 0.237, meaning a one-unit increase in X3 will result in a 0.237 increase in Y, holding other variables constant.

The village financial system variable (X1) has a significance value of 0.045, which is less than the threshold of 0.05. This indicates that the village financial system significantly influences the accountability of village fund management in Pringgabaya District, East Lombok Regency. An effective financial system minimizes the risk of fund mismanagement and enhances accountability by facilitating the creation of accurate and transparent reports. Empirical evidence from the questionnaires distributed in Pringgabaya District reveals that the use of the SISKEUDES application supports the preparation of financial reports, strengthens knowledge of financial processes, and improves practical implementation. This finding aligns with the study by Milenia (2023), which identified SISKEUDES as effective based on indicators such as the accuracy of templates, reporting timeliness, compliance with procedures, and feedback mechanisms. Furthermore, the research supports the observation that village accountability reports demonstrate both vertical and horizontal accountability, despite challenges with the adequacy of supporting documentation (SPJ) during reporting. These results are consistent with Karim (2023) and Harafonna (2019), who concluded that SISKEUDES positively impacts village fund accountability.

The clarity of budget targets (X2) shows a regression coefficient of 0.257 with a significance value of 0.012, confirming that clarity of budget targets has a significant positive effect on village fund management accountability. This implies that clearer budget objectives enable village officials to better allocate resources and fulfill their responsibilities, ultimately enhancing accountability. Agency theory explains this relationship, highlighting the obligation of village heads and officials to report on activities and fund usage to the community as principals. Clear budget targets simplify accountability processes and promote effective fund management. These findings are consistent with research by Sawitri (2021), Luh Komang (2024), and Krisnawati (2020), who demonstrated that clarity in budget targets positively influences fund accountability in various village settings.

Transparency (X3) has a regression coefficient of 0.237 and a significance value of 0.025, which is below the 0.05 threshold. This indicates that transparency has a significant positive effect on the accountability of village fund management. Improved transparency enhances community access to information about budgeting processes, promoting trust and accountability. Transparency is a key component of good financial governance, fostering openness, accessibility, and clarity in public services. Stewardship theory supports this perspective, emphasizing that government openness to the community leads to effective, efficient, and accountable governance that aligns with public aspirations. These findings align with research by Ulfi Nella Audia and Erly Mulyani (2023), who also highlighted the importance of transparency in creating accountable financial management systems. However, this study contrasts with findings by Ikhwan Wadi (2019), Yuliasuti (2022), and Putri (2022), who reported a negative relationship between transparency and accountability in East Lombok Regency.

Their research attributed this to discrepancies between reported budgets and actual outcomes, undermining trust in the transparency process.

CONCLUSION

The findings of this study indicate that the village financial system, clarity of budget targets, and transparency all have significant positive effects on the accountability of village fund management. A robust financial system improves reporting and oversight, clarity in budget targets enhances resource allocation and performance, and transparency fosters community trust and engagement in governance.

This study is limited by the exclusion of variables beyond the research model. Future research could explore additional variables to provide a more comprehensive understanding of the factors influencing accountability in village fund management. It is recommended that the village financial system be continuously improved to enhance accessibility and transparency, ensuring that every stage of the budgeting process is fully accountable and supports good governance in village administration.

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