

Bonifasius Ferdinandus BANGUN¹*Sriwijaya University, Palembang, Indonesia***TAUFIQ**²*Sriwijaya University, Palembang, Indonesia***Luk Luk FUADAH**³*Sriwijaya University, Palembang, Indonesia*

The Effect of Village Financial System Application on Village Financial Report Accountability with Human Resources Competence as a Moderating Variable

Abstract. Based on information from financial reports, it is possible to assess how effectively officials spend financial resources to achieve the strategic goals of village development. This study aims to analyze the effect of village financial system application on the village's financial report accountability with human resources competence as a moderating variable. The sample of this study is 115 respondents from 21 villages, namely representatives of village authorities in Bayung Lenchir District, Musi Banyuasin Regency, South Sumatra Province. This study used primary and secondary data. Primary data were obtained directly from the sampled respondents. Data was collected by filling out a questionnaire containing a list of structured questions addressed to respondents. The secondary data was obtained from books and scientific journals on the topic of the study. The analytical methods used include validity test, reliability test, classical assumption test including normality test and heteroscedasticity test, hypothesis test using simple regression method and coefficient of determination. According to the results of the study, it was found that the village financial system application and the competence of human resources have a significant positive effect on the accountability of the village financial report. At the same time, the competence of human resources as a moderating variable increases the influence of the village financial system application on the accountability of the village financial report. Thus, improving the competence of human resources involved in management is a significant factor in optimizing the use of the rural financial system to increase the accountability of rural financial reports.

Keywords: village financial system application, human resources competence, financial report accountability, local government, South Sumatra.

Suggested Citation

Bangun, B. F., Taufiq, Fuadah, L. L. (2022). The Effect of Village Financial System Application on Village Financial Report Accountability with Human Resources Competence as a Moderating Variable. *Oblik i finansi*, 2(96), 134-142. [https://doi.org/10.33146/2307-9878-2022-2\(96\)-134-142](https://doi.org/10.33146/2307-9878-2022-2(96)-134-142)

¹ **Bonifasius Ferdinandus BANGUN**, Sriwijaya University, Palembang, Indonesia.

ORCID 0000-0003-0003-6655

E-mail: boni_bangun@yahoo.co.id (Corresponding author)

² **TAUFIQ**, Sriwijaya University, Palembang, Indonesia.

³ **Luk Luk FUADAH**, Sriwijaya University, Palembang, Indonesia.

ORCID 0000-0003-2163-9471

Вплив застосування фінансової системи села на підзвітність фінансового звіту села з компетенцією кадрів як посередницькою змінною

Анотація. На основі інформації із фінансових звітів можна оцінити наскільки ефективно посадовці витрачають фінансові ресурси задля досягнення стратегічних цілей розвитку села. Мета цього дослідження – аналіз впливу застосування фінансової системи села на підзвітність фінансових звітів із компетенцією кадрів як модеруючою змінною. Вибірка даного дослідження – 115 респондентів із 21 села, а саме представники сільських органів влади в районі Баюнг Ленчір, регентство Мусі Баньюасін, провінція Південна Суматра. У цьому дослідженні використано первинні та вторинні дані. Первинні дані отримано безпосередньо від респондентів, які входять до вибірки. Збір даних відбувався шляхом заповнення анкети, яка містить перелік структурованих питань, адресованих респондентам. Тоді як використані вторинні дані – це дані, отримані з книг та наукових журналів за темою дослідження. Використані аналітичні методи включають тест на валідність, тест на надійність, класичний тест на припущення, включаючи тест на нормальність і тест на гетероскедастичність, тест на гіпотезу з використанням методу простої регресії та коефіцієнта детермінації. За результатами дослідження виявлено, що застосування фінансової системи села та компетенція кадрів мають значний позитивний вплив на підзвітність фінансового звіту села. При цьому компетенція кадрів як модеруюча змінна посилює вплив застосування фінансової системи села на підзвітність фінансового звіту села. Таким чином, підвищення кваліфікації людських ресурсів, що задіяні в управлінні, є дуже важливим фактором оптимізації застосування сільської фінансової системи задля підвищення підзвітності фінансових звітів села.

Ключові слова: фінансова система села, компетенція кадрів, підзвітність фінансового звіту, місцеві органи управління, Південна Суматра.

INTRODUCTION

In the Republic of Indonesia, the government has given the village the authority to regulate and carry out the interests of the community based on original rights, local customs, and socio-cultural values, and establish and manage all existing institutions in the village (Nata, 2017). However, the success of village autonomy cannot be separated from the factors of good and correct governance that is able to increase the prosperity and welfare of the community. Good governance is also known as Good Corporate Governance (GCG). According to the State Administration Agency (LAN) in Ubaedillah, there are nine principles of GCG, namely: participation, law enforcement, transparency, responsiveness, agreement orientation, equality, effectiveness and efficiency, accountability, and strategic vision (Ubaedillah, 2008).

Financial reports are an indicator to be able to find out whether a government has been running well, so the government is required to be able to produce quality financial reports (Herawati, 2014). According to Government Accounting Standards, a financial report is said to be of quality, that is, if it meets four characteristics, namely relevant, reliable, understandable, and comparable. The quality of financial statements is a criterion for the requirements of financial accounting reports that are considered to be able to meet the wishes

of users or readers of financial statements (Harahap & Sofyan, 2013).

Village financial management is inseparable from accountability which is generally defined as a form of obligation to account for the success or failure of the organization's implementation in achieving the targets that have been applied for the previous periods which are carried out periodically (Halim, 2012).

Accountable village financial management is financial management that can be accounted for starting from planning, implementation, administration, to village financial reports. The realization of accountability is the main goal of public sector reform. In order to apply the principles of accountability, resources and supporting facilities are needed, including competent human resources and must be supported by adequate information technology (IT) facilities. The government together with the Ministry of Home Affairs and the Financial and Development Supervisory Agency (BPKP) encourage accountability in village financial management through the development of financial governance using the village financial system application. The village financial system application is an application developed by the Financial and Development Supervisory Agency (BPKP) to improve the quality of village financial governance.

This study examines the factors that affect the village financial report accountability.

LITERATURE REVIEW

According to Lukito (2014), the process of inputting the Village Financial System Application is carried out in accordance with the transactions that have been carried out and can produce output in the form of administrative documents and reports in accordance with the provisions of the legislation.

Rashwan Zuhudy Rafid (2016) found that understanding Government Accounting Standards was able to improve the quality of financial reports produced by local governments, the same thing with the use of an accounting information system that is capable of producing higher quality financial reports. Gayatri & Made Yenni L. (2018) found that the application of the SISKEUDES application for village fund management in Badung Regency was effective in the quality of village fund financial reports.

Stewardship theory

Davis & Schoorman (1997) suggests that stewardship theory is defined as a situation where stewards (managers) do not have personal interests but are concerned with the interests of the principal (owner). The theory assumes that there is a strong relationship between satisfaction and organizational success.

The implications of stewardship theory for this research can explain the existence of the Village Government (steward) as an institution that can be trusted and acts in accordance with the public interest by carrying out its duties and functions appropriately for the welfare of the community (principal). The village government carries out its duties in making financial accountability in the form of presenting accountable and transparent financial statements in accordance with the characteristics of financial reports (relevant, reliable, understandable, and comparable). Stewardship theory assumes a strong relationship between organizational success and organizational performance so that the utility function will be maximized (Budi Rahardjo, 2007).

Village financial management

Good village financial management is management according to the guidelines set by the government, namely in the Minister of Home Affairs Regulation no. 20 of 2018 concerning village financial management, which includes five important points, namely planning, implementation, administration, reporting and accountability. Minister of Home Affairs Regulation No. 20 of 2018 regulates village financial management. In the Village Law, what is meant by village finances are all village rights and obligations that can be valued in money and everything in the form of money and goods related to the implementation of village rights and obligations.

Village financial system application (SISKEUDES)

The village financial system application (SISKEUDES) is a village financial management application that has been developed by the Financial and Development Supervisory Agency (BPKP) to improve the quality of village financial management. The village

financial system application is a tool intended for village financial management starting from the planning, implementation, administration, reporting and accountability stages in a computerized manner. This application has been adapted to the latest village financial management based on the Minister of Home Affairs Regulation No. 20 of 2018 regarding village financial management. Village finance application initially developed by representatives of the Financial and Development Supervisory Agency (BPKP) of West Sulawesi Province in May 2015.

Legal basis of village financial system application

- a) Law no. 6 of 2014 concerning Villages;
- b) Government Regulation (PP) No. 43 of 2014 in conjunction with Government Regulation no. 47 of 2015 concerning Implementing Regulations of Law no. 6 of 2014 concerning Villages;
- c) Government Regulation (PP) No. 60 of 2014 juncto PP Government Regulation (PP) No. 22 of 2015 concerning Village Funds sourced from the State Revenue and Expenditure Budget (APBN);
- d) Minister of Home Affairs Regulation No. 20 of 2018 regarding the management of Village Finance;
- e) Minister of Home Affairs Regulation No. 114 of 2014 concerning Village development;
- f) Minister of Finance Regulation (PMK) No. 247 of 2015 concerning the allocation, distribution, use, monitoring and evaluation of village funds.

Human resources competence

According to Wibowo (2014), competence is an ability to carry out or perform a job or task based on knowledge and skills and supported by the work attitude required by the job. Competence shows skills or knowledge that are characterized by professionalism in a particular field as the most important and superior thing in that field. Meanwhile, according to Edison et al. (2016), competence is an individual's ability to carry out a job correctly and has an advantage based on matters relating to knowledge, skills and attitudes.

Accountability

According to Lukito et al. (2014), accountability is the obligation of providers or implementation of public activities to be able to explain and answer all matters concerning all decisions and processes that have been carried out, as well as accountability for results and performance. At the same time, public accountability is the obligation of the trustee (agent), who must provide accountability, present, report and disclose all activities and activities that are accountable to the parties who give the mandate (principal), who have the right and authority to ask for accountability.

Accountability aims to find answers to questions related to services, namely what, why, who, where, where, and how accountability should be implemented (Adisasmita & Rahardjo, 2011).

RESEARCH METHODOLOGY

Based on the theoretical basis and the formulation of the problem in this study, the researchers identified variables that illustrate the effect of the village financial

system application (SISKEUDES) on the village financial report accountability with human resources competence as a moderating variable (Figure 1).

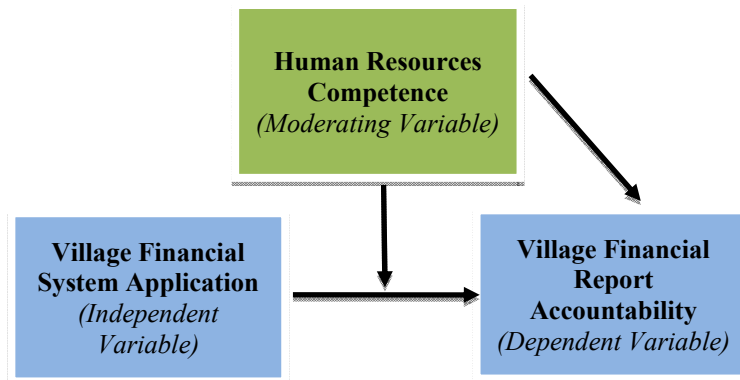


Figure 1. Research conceptual framework

Research hypothesis

- H₁ = The village financial system application (SISKEUDES) has a positive effect on village financial report accountability;
- H₂ = Human resources competence has a positive effect on village financial report accountability;
- H₃ = Human resources competence moderates the influence of village financial system applications on village financial report accountability.

The scope of research

This study aims to examine the effect of the application of the village financial system (SISKEUDES) in improving the quality of village financial report accountability with human resources competence as a moderating variable. This research will be carried out in villages throughout the Bayung Lencir Sub-district, Musi Banyuasin Regency with the object of research from the village government and technical implementation of the village financial system.

Data types and sources

This research uses empirical evidence. According to Sugiyono (2013), empirical studies are techniques carried out by a researcher in the stage of observing by the human senses so that other people can observe and know the procedures used.

In this study, the authors use primary data and secondary data. Primary data is obtained directly from respondents who are members of the sample. Data collection is obtained by giving a questionnaire containing a list of structured questions addressed to respondents. While the secondary data used is external data that comes from books and research journals.

Data collection technique

The questionnaire method was used to collect primary data. The questionnaire used a five-point Likert scale. To obtain secondary data for this research, the data collection method was carried out by means of library research

through journals, and direct access to information from various sources.

Research sample

The population in this study was 115 respondents consisting of the village government and technical implementers in charge of managing village finance in 21 villages located in the Bayung Lencir district, Musi Banyuasin Regency.

Data analysis technique

Multiple linear regression analysis is a linear relationship between two or more independent variables and the dependent variable. The use of this analysis aims to determine the positive or negative relationship between variables. So in this study, the test used is multiple linear regression, Moderate Regression Analysis (MRA). While the multiple regression equation formula used (Sugiyono, 2019) is as follows:

$$Y = a + b_1X_1 + b_2X_2 + \varepsilon$$

Where:

- a* = Constants
- Y* = Village financial report accountability
- X*₁ = Village financial system application (SISKEUDES)
- X*₂ = Human resources competence
- b*₁, *b*₂, *b*₃ = Regression coefficient
- ε* = Error

Moderation regression equation with interaction test:

$$Y = a + b_1X_1 + b_2X_2 + b_3X_1X_2 + \varepsilon$$

Where:

- Y* = Village financial report accountability
- a* = Constants
- b*₁, *b*₂, *b*₃ = Regression coefficient
- X*₁ = Village financial system application (SISKEUDES)
- X*₂ = Human resources competence
- X*₁*X*₂ = Interaction
- ε* = Residual value

RESULTS AND DISCUSSION**Data quality test**

The validity test showed that for the Human Resources Competency and Accountability variable have an r-count value greater than r-table (0.152) so that all questionnaire items can be said to be valid. So that all questionnaire items can be continued for analysis, while the reliability test result displayed that Cronbach-alpha result was more than 0.6. This meant that all variables were valid and reliable.

Classic assumption test**Normality test**

On table 1 it can be seen that the village financial system application (SISKEUDES), human resources competence and accountability variables have an asymptotic significance value greater than 0.05, so all these variables are normally distributed.

Table 1

One-sample Kolmogorov-Smirnov test

		Accountability	Application SISKEUDES	HR Competence
N		115	115	115
Normal Parameters ^a	Mean	64,996	63.1304	50.8870
	Std. Deviation	2.68041	5.07923	3.07727
Most Extreme Differences	Absolute	.111	.073	.100
	Positive	.076	.051	.100
	negative	-.111	-.073	-.093
Kolmogorov-Smirnov Z		1.187	.781	1.076
asymp. Sig. (2-tailed)		.119	.576	.197

a. Test distribution is Normal.

Multicollinearity test

Based on Table 2 the VIF value for the village financial system application (SISKEUDES) variable and human resources competence is not greater than 10. It can be said that there is no multicollinearity in the village financial system application (SISKEUDES) variable and human resources competence variable.

Table 2

Multicollinearity test results

		Unstandardized Coefficients		Standardized Coefficients		Collinearity Statistics		
Model		B	Std. Error	Beta	T	Sig.	Tolerance	VIF
1	(Constant)	30,124	2.610		11,541	.000		
	Application SISKEUDES	.027	.049	.034	.362	.718	.397	2,519
	HR Competence	.705	.081	.809	8,681	.000	.397	2,519

Autocorrelation test

The Durbin Watson value obtained is 2.228. According to table 3 the Durbin-Watson values in the sample = 115 and K = 1 are dL = 1.352 and dU = 1.489. Thus, the Durbin-Watson value in the study is 2,228, which is greater than the upper limit (dU) 1.489 but smaller than 4 - the upper limit (4-dU) 2.521, so this study cannot be concluded whether or not residual autocorrelation occurs, because the data processed is not are times-series data.

Table 3

Autocorrelation test results

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.783 ^a	.614	.607	1.68096	2.228

a. Predictors: (Constant), HR competence, application SISKEUDES

b. Dependent variable: Accountability

Heteroscedasticity test

Heteroscedasticity test was carried out using the scatterplot method. The following are the results of the heteroscedasticity test which are presented in the figure 2.

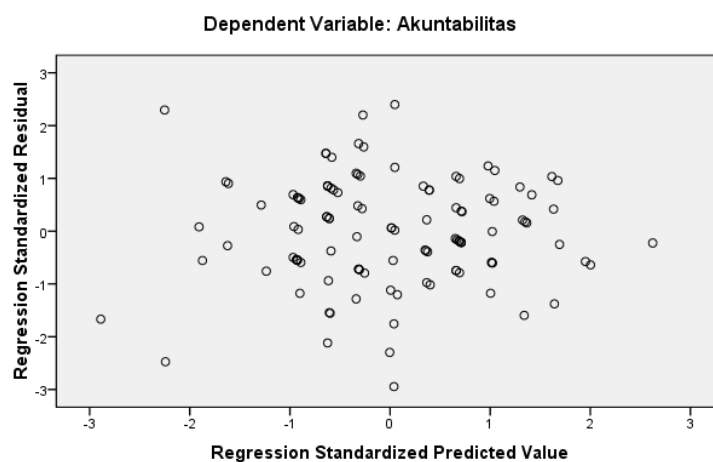


Figure 2. Scatterplot of heteroscedasticity test results

The scatterplot above shows that the points spread randomly (randomly) below or above the number 0 on the Y axis. Thus, it can be concluded that in this regression model there is no heteroscedasticity, so the regression model is feasible to use.

Test multiple linear regression results

Table 4

The effect of the applying SISKEUDES on accountability

Model Regression	Variable Free	Coefficient Regression	T count	Sig
I	Constant	45.058	17,825	0.000
	Application SISKEUDES (X ₁)	0.314	7,863	0.000
	R		0.595	
	R Square		0.354	

The equation shows that the constant is 45.058, this shows that if the village financial system application (SISKEUDES) variable is considered zero, then the accountability variable is 45.058 units. The X₁ regression coefficient of 0.314 indicates that each increase in the SISKEUDES application by one unit will increase accountability by 0.314. Based on these results indicate that the direction of this regression model is positive. This test aims to determine the significance of the village financial system application (SISKEUDES) variable on the accountability variable. Based on the results of the tests that have been carried out, obtained a significance value of 0.000, which is smaller than the level of significance of 0.050 (0.000 < 0.050). The regression coefficient has a positive direction of 0.354, so the first hypothesis which states "village financial system application (SISKEUDES) variable has a positive effect on accountability" is accepted.

The results of this study support the first hypothesis which states that "there is a positive influence between the village financial system application (SISKEUDES) variable on accountability". The relationship between the village financial system application (SISKEUDES) variable and accountability is positive and significant, which is indicated by a significance value smaller than the level of significance of 0.05 or (0.000 > 0.050). The regression coefficient is 0.314 which has a positive direction, which means the higher the village financial system application (SISKEUDES) variable the higher the accountability. The correlation coefficient is 0.595 and the coefficient of determination is 0.354 (35.4%), which means that the village financial system application (SISKEUDES) variable has a positive effect on accountability of 35.4%. The results of this study are supported by previous research, namely (Puspasari & Purnama, 2018; Gayatri & Latrini, 2018).

The effect of the human resources competence on accountability

Model Regression	Variable Free	Coefficient Regression	T count	Sig
II	Constant	30,162	11,609	0.000
	Human resources competence (X_2)	0.682	13,383	0.000
	R		0.783	
	R Square		0.613	

The equation shows that the constant is 30,162, this shows that if the human resources competence variable is considered zero, then the accountability variable is 30,162 units. The X_2 regression coefficient of 0.682 indicates that each increase in human resources competence by one unit will increase accountability by 0.682. Based on these results indicate that the direction of this regression model is positive. This test aims to determine the significance of the human resources competence variable on the accountability variable. Based on the results of the tests that have been carried out, obtained a significance value of 0.000, which is smaller than the level of significance of 0.050 ($0.000 < 0.050$). The regression coefficient has a positive direction of 0.613, so the second hypothesis which states "human resources competence has a positive effect on accountability" is accepted.

The results of this study support the second hypothesis which states that "there is a positive influence between human resources competence on accountability". The relationship between human resources competence and accountability is positive and significant, as indicated by a significance value less than the level of significance of 0.05 or ($0.000 < 0.050$). The regression coefficient is 0.682 which has a positive direction, which means the higher the human resources competence, the higher the accountability. The correlation coefficient is 0.783. The value of the coefficient of determination is 0.613, which means that human resources competence has a positive effect on accountability by 61.3% while the remaining 38.7% is influenced by other variables outside the study. The results of this study are supported by previous research (Prasetya et al., 2017), which states that human resources competence has a positive influence on the quality of village financial reports.

Table 6

Summary of MRA test results (moderated regression analysis)

Regression Model	Variable Free	Coefficient Regression	T count	Sig
III	Constant	2,916	0.113	0.910
	Application SISKEUDES (X_1)	0.209	2,239	0.018
	Human resources competence (HR) (X_2)	0.778	2,659	0.009
	Application SISKEUDES * HR Competence	0.010	1,948	0.039
	R		0.787	
	Adjusted R Square		0.733	
	F		60,198	

Based on the results of table 6, the correlation value (r) is positive at 0.787 and the resulting Adjusted R square is 0.733 (73.3%). This means that the variation in accountability can be explained by the independent variables of the village financial system application (SISKEUDES) and human resources competence. While the rest ($100\% - 73.3\% = 26.7\%$) is explained by other reasons outside the model.

Simultaneous significance test (Statistical Test F) aims to determine the significance of the effect of the moderating variable on the relationship between the village financial system application (SISKEUDES) variable and human resources competence on the accountability variable. Based on the results of the tests that have been carried out, the Anova test or F test produces a calculated F value of 60,198 with a significance level of 0.000. Because the significance probability is much smaller than 0.05, the regression

model can be used to predict accountability or it can be said that the village financial system application (SISKEUDES) and human resources competence together have an effect on accountability.

Individual parameter significance test (Statistical t Test) of the two independent variables included in the regression, the village financial system application (SISKEUDES) variable and human resources competence have a significant effect on accountability. The village financial system application (SISKEUDES) variable provides a parameter coefficient value of 0.209 with a significance level of 0.018. The human resources competence variable provides a parameter coefficient value of 0.778 with a significance level of 0.009. The moderate variable which is the interaction between the village financial system application (SISKEUDES) variable and human resources competence has a significance value of 0.039 ($0.039 < 0.050$). So it can be

concluded that the human resources competence variable has an effect on the relationship between the village financial system application (SISKEUDES) variable and accountability. So the third hypothesis which states that "the village financial system application (SISKEUDES) variable has a positive effect on accountability with human resources competence as a moderating variable" is supported in this study.

The results of this study support the third hypothesis which states that "the village financial system application (SISKEUDES) variable has a positive effect on accountability with human resources competence as a moderating variable". The result of the significance value is less than the level of significant 0.05 or ($0.039 > 0.050$). The correlation coefficient is 0.787, the coefficient of determination is 0.733 (73.3%). The results of this study indicate that the human resources competence variable has an effect on the relationship between the village financial system application (SISKEUDES) variable and accountability. This result is in contrast to research of Gofi (2019), which shows that human resources competence does not moderate the effect of village financial system applications on the quality of village financial reports.

CONCLUSIONS

The results of this study indicate that the application of the village financial system (SISKEUDES) significantly affects the accountability of village financial reports. This indicates that the more optimal the application of the village financial system (SISKEUDES), the higher the accountability of village financial reports. Therefore, implementing the village financial system application (SISKEUDES) facilitates optimal financial reporting and is a control tool for village finance following applicable laws and regulations.

Competence of human resources has a significant positive effect on the accountability of village financial statements. Human resources competence depends on the level of education and personal knowledge about village finance.

In addition, the competence of human resources significantly moderates the relationship between village financial system application and village financial report accountability. That is, this factor, in synergy with the village financial system application, can improve the accountability of village financial reports. Therefore, the increase in human resources competence is significant in optimizing the village financial system application (SISKEUDES) in creating accountability for village financial reports.

References

- Halim, A. (2012). *Akuntansi Sektor Publik Akuntansi Keuangan Daerah*. Keempat. Penerbit Salemba Empat.
- Adisasmita, & Rahardjo. (2011). *Manajemen Pemerintahan Daerah*. Graha Ilmu.
- Badan Pengawasan Keuangan Dan Pembangunan. (2016). *Buku Kerja Aplikasi Siskeudes*. Pusdiklatwas BPKP.
- Budi Rahardjo. (2007). *Keuangan Akuntansi*. Graha Ilmu.
- Davis, J. H., & Schoorman, F. D. (1997). Towards a Stewardship Theory of Management. *Academy of Management Review*, 22, 20–47.
- Dewi, & Risnawati. (2017). Pengelolaan Aset Desa dalam Upaya peningkatan kesejahteraan di Desa Krayan bahagia Kecamatan long ikis Kabupaten Paser.Samarinda. *EJurnal Ilmu Pemerintahan.Fakultas Ilmu Sosial Dan Ilmu Politik, Universitas Mulawarman. Samarinda*, 5, 01.
- Edison, E., Anwar, Y., Komariyah, I. (2016). *Manajemen Sumber Daya Manusia*. Bandung: Alfabeta.
- Gayatri, G., & Latrini, M. Y. (2018). Efektivitas penerapan sistem keuangan desa dan kualitas laporan keuangan desa. *Jurnal Ilmiah Akuntansi Dan Bisnis*, 113.
- Gayatri, & Made Yenni L. (2018). Efektivitas Penerapan SISKUEUDES dan Kualitas Laporan Keuangan Dana Desa. *Jurnal Ilmiah Akuntansi Dan Bisnis Universitas Udayana Bali*, 13, 2.
- Ghozali, & Imam. (2017). *Analisis Multivariat dan Ekonometrika dengan EvIEWS 10*. Semarang: Badan Penerbit Universitas Diponegoro.
- Ghozali, & Imam. (2018). *Aplikasi Analisis Multivariate dengan IBM SPSS 25*. Badan Penerbit Universitas Diponegoro.
- Gofi, H. (2019). Pengaruh Aplikasi Sistem Keuangan Desa terhadap kualitas laporan keuangan dengan kompetensi sumber daya manusia sebagai variabel pemoderasi. *Jurnal Akuntansi*.
- Harahap, & Sofyan. (2013). *Analisa Kritis atas Laporan Keuangan*. PT Raja Grafindo Persada.
- Herawati, T. (2014). Pengaruh sistem pengendalian intern terhadap kualitas laporan keuangan (Survei pada organisasi perangkat daerah pemda Cianjur). *STAR*, 11(1), 1-14.
- Prasetya, I. K. Y. B., Prayudi, M. A., Diatmika, I. P. G., AK, S., & Si, M. (2017). Pengaruh kompetensi sumber daya, pemahaman, dan pengawasan terhadap kualitas sistem keuangan desa di kabupaten buleleng. *JIMAT (Jurnal Ilmiah Mahasiswa Akuntansi) Undiksha*, 8(2).
- Jehan M. Malahika, D. (2018). Penerapan Sistem Keuangan Desa (Siskeudes) Pada Organisasi Pemerintahan Desa (Studi Kasus Di Desa Suwaan Kecamatan Kalawat Kabupaten Minahasa Utara). *Riset Akuntansi Going Concern*, 13, 578–583.
- Peraturan Kementerian Dalam Negeri (Permendagri) tentang Pengelolaan Keuangan Desa, (2018).
- Lukito, P. K. (2014). Membumikan transparansi dan akuntabilitas kinerja sektor publik: tantangan berdemokrasi ke depan. Jakarta: Grasindo.
- Mahmudi. (2013). *Manajemen Kinerja Sektor Publik*. Sekolah Tinggi Ilmu Manajemen YKPN.

- Nata. (2017). *Tata Kelola Pemerintahan Desa Era UU Desa*. Yayasan Obor Indonesia.
- Puspasari, O. R., & Purnama, D. (2018). Implementasi sistem keuangan desa dan kualitas laporan keuangan pemerintah desa di kabupaten kuningan. *Jurnal Kajian Akuntansi*, 2(2), 145-159.
- Peraturan Presiden Republik Indonesia Nomor 192 tentang Badan Pengawasan Keuangan dan Pembangunan, (2014).
- Rafid, R. Z. (2016). *Pengaruh Pemahaman Standar Akuntansi Pemerintahan dan Pemanfaatan Sistem Informasi Akuntansi terhadap Kualitas Laporan Keuangan dengan Kompetensi Sumber Daya Manusia sebagai Variabel Moderasi* (Studi Empiris pada Pemerintahan Kabupaten Bone) (Doctoral dissertation, Universitas Islam Negeri Alauddin Makassar).
- Sugiyono. (2013). *Metode Penelitian Kuantitatif, Kualitatif dan R&D*. CV. Alfabeta.
- Sugiyono. (2019). *Metode Penelitian Kuantitatif, Kualitatif dan R&D*. Bandung: Alfabeta.
- Ubaedillah, A. R. (2008). *Pendidikan Kewarganegaraan (Civic Education)*. Demokrasi, Hak Asasi Manusia, & Masyarakat Madani.
- Wibowo. (2014). *Manajemen Kinerja*. PT. RajaGrafindo Persada.
- Widjaja, H. A. W. (2008). *Otonomo Desa: Merupakan otonomi Yang Asli Bulat dan Utuh*Rajawali Pers.