



ANALYSIS OF EFFECTIVENESS VILLAGE FINANCIAL MANAGEMENT IN NORTH TORAJA DISTRICT

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Abstract:-

This study aims to analyze and explain the effectiveness of village financial management in North Toraja Regency. This research is a causality study where there is a relationship between two or more variables that are causal, there are variables that influence (exogenous variables) and there are variables that are affected (endogenous variables), using data collection techniques using a questionnaire. Data analysis method in this research is multiple linear regression analysis (Multiple Regression Analysis). This research data was processed using the Statistical Package for Social Science (SPSS) program. The results showed that: (1) accountability had a positive and significant effect on the effectiveness of village fund management, (2) transparency had a positive and significant effect on the effectiveness of village fund management, (3) participation had a positive and significant effect on the effectiveness of village fund management, (4) HR quality has a positive and significant effect on the effectiveness of village fund management, and (5) IT utilization moderates the relationship between HR quality and the effectiveness of village financial management.

Keywords: Accountability, Transparency, Community Participation, HR Quality, utilization of information technology, Village Financial Management

Introduction:-

Accountable village financial management is a financial management that can be accounted for starting from the activities of planning, implementation, administration, to village financial reporting. The realization of accountability is the main objective of public sector reform. In general, accountability is defined as a form of obligation to account for a success or failure of the implementation of the organization in achieving the targets that have been applied to previous periods which are carried out periodically (Mustofa, 2012). Effective accountability can be realized if the information conveyed is easy to understand. The community as a party that gives trust to the government to manage public finances is entitled to obtain government financial information to conduct an evaluation of the government (Mardiasno, 2002).

Accountability is intended to ensure public trust in the government and fill the gap between the community and the government (Aucoin & Heintman, 2000). Accountability is also intended as a mechanism of accountability for the performance of public officials which is elaborated through actions that comply with regulations and ethical behavior (Scott, 2000; Mulgan, 2003) in (Mahayani, 2017). Accountability is not just the formal financial responsibility of an organization, but is the responsibility that includes compliance with regulations, organizational environment, society and government (Patton, 1992) in (Mahayani, 2017).

Transparency is a form of openness in providing information by the government to parties who need information related to public resource management activities (Mardiasno, 2002). Transparency means that every community has the same rights and opportunities to know the budget process that concerns the interests and

aspirations of the community, especially meeting the needs of many people in managing village funds. Community participation is the involvement of the community's participation in government activities, so that it impacts on the process of evaluating and controlling government performance and minimizing abuse of authority. Realizing an effective budget requires public participation to provide input in preparing budget directions and policies (Utami & Efrizal, 2013).

There is a phenomenon associated with the management of the Village Fund is the accountability report made by the village does not follow the standards and prone to manipulation. As well as the Village Budget that was compiled does not fully describe the needs of the village (Irma, 2015). A village financial management can be said to be accountable if financial management can be accounted for starting from the activities of planning, implementation, administration, to village financial reporting. Another factor influencing accountability is apparatus resources. The implementation of tasks in the village administration must have competent apparatus resources and be able to account for the tasks assigned to it. Mitrani (2002) which says that competence is the nature of a person which is itself related to the implementation of a job effectively and successfully.

Wida (2017), stated that the accountability stage was still not going well because the human resources of the implementing team in making administrative reports were still lacking, which then hampered the timeliness in delivering the Letter of Responsibility (SPJ). Kholmi (2016) found an obstacle in managing the Village Fund in Kedungbetik village was the lack of understanding of the village apparatus in implementing the Village Fund. Nafidah Research (2017) also found that the ability of human resources is limited, village assistance is less than the maximum and there is an unequal understanding between the village and the local government regarding some budget expenditure allocations for village activities. In contrast to Linggi (2016) found that the village apparatus (Lembang) in North Toraja had carried out accountability in accordance with a predetermined format but the obstacle was the submission of financial reports to the wider community that had not been implemented.

From this observation, if there is something wrong, it can be directly reported to the village government and the Village Consultative Body. According to the findings of the North Toraja Regency Inspectorate team, the financial management of the Village Fund in North Toraja Regency is still faced with several obstacles including bookkeeping transactions that have not been maximized or in accordance with the provisions, managerial resources that are still lacking due to the selection of village officials based on political choice rather than based on ability and knowledge. Previous studies focused more on aspects of accountability, transparency, and community participation in relation to village fund management. This study adds one variable that is considered strategic, namely human resources. Variable human resources can be seen from the suitability of education with the field of work, education and training that is followed, and the ability to work in teams.

Literature Review:-

a) Accountability (X1) is an obligation to provide accountability or answer, and explain the performance of the village government to those who have the right or have the authority to ask for information or accountability. Village Funds management accountability is measured by variable indicators, namely Honesty and information disclosure, compliance in reporting, conformity of procedures, adequacy of information, accuracy of delivery in reporting. Public accountability is also interpreted as an obligation of the agent (government) to manage resources, report, and disclose all activities and activities related to the use of public resources to the mandate (principal) (Mahmudi, 2010).

Transparency (X2). Transparency is something that is real, clear, open and can be accounted for by its existence, which is more emphasized as a form of attitude action taken by a person or group of people towards parties or other people who are interested in something that is done in the community, the selection and decision making about alternative solutions for dealing with problems, implementing efforts to overcome problems and community involvement in the process of evaluating changes that occur

Community Participation (X3). Community Participation is community participation in the process of identifying existing problems and potentials, Adisasmita (2006) several reasons people need to participate and be encouraged to participate, namely: (1) The community understands the real condition of the community's social and economic environment; (2) The community is able to analyze the causes and consequences of various events that occur in the community; (3) The community is able to formulate solutions to overcome the problems and obstacles faced by the community; (4) The community is able to utilize its development resources to increase production and productivity in order to achieve community development goals; and (5) Society with efforts to improve its human resource capabilities and will, so that based on strong self-confidence and self-reliance can eliminate most dependence on outsiders.

HR Quality (X4). In this study includes educational background, the desire to learn, participation in related

education and training activities, knowledge and skills to use IT, financial knowledge. Afrianti (2011) states the quality of human resources is the ability of human resources to carry out the tasks and responsibilities given to them with adequate education, training and experience.

Utilization of IT (Z1). The use of information technology is the optimal use of computers (mainframes, mini, micro), software (software), databases, networks (internet, intranet), electronic commerce, and other types of technology-related. This variable is measured using indicators for the availability of computers / laptops according to need, network availability, accounting processes from the beginning of the transaction until the preparation of financial statements is done computerized, There is a regular maintenance schedule for equipment

Research Methods:-

This study aims to provide an overview of the relationship between Accountability, Transparency and community participation in the effectiveness of Village Fund management in the district government. North Toraja. This study uses a saturated sample (census) with consideration of the quality of information and the decisions taken will be reflected in all villages in the scope of the North Toraja Regency government of 114 villages. Data analysis method in this research is multiple linear regression analysis (Multiple Regression Analysis). This research data was processed using the Statistical Package for Social Science (SPSS) program.

Results:-

Description of Research Results

1. Test Validity and Reliability

Validity test is done by correlating the score of each item with the total score of each attribute, the coefficient formulation used is the Pearson Product Moment Test with SPSS version 25. as shown in Table 1. According to Sugiyono (2001: 123), the correlation between scores total items is an interpretation by consulting the critical r value. If r arithmetic is greater than r critical, then the instrument is declared valid. From the statistical table with $df = (n-2) = (110-2) = 108 = 0.187$. From the validity test conducted on the score of each item with a total score of each attribute in this study, the results obtained are all items of the independent variable and the dependent variable showing valid or valid, with the Pearson correlation value between the questions with the total positive above 0.187 .

Table 1 Validity test results

Variable	Indicator	R count	R table	Explanation
Accountability (X1)	X1.1	0,623	0,187	Valid
	X1.2	0,644	0,187	Valid
	X1.3	0,738	0,187	Valid
	X1.4	0,624	0,187	Valid
Transparency (X2)	X2.1	0,645	0,187	Valid
	X2.2	0,698	0,187	Valid
	X2.3	0,734	0,187	Valid
	X2.4	0,528	0,187	Valid
Participation(X3)	X3.1	0,596	0,187	Valid
	X3.2	0,643	0,187	Valid
	X3.3	0,633	0,187	Valid
	X3.4	0,663	0,187	Valid
HR Quality (X4)	X4.1	0,644	0,187	Valid
	X4.2	0,657	0,187	Valid
	X4.3	0,713	0,187	Valid
	X4.4	0,508	0,187	Valid
Utilization of information technology(Z)	Z.1	0,495	0,187	Valid
	Z.2	0,674	0,187	Valid
	Z.3	0,652	0,187	Valid
	Z.4	0,624	0,187	Valid
Effectiveness of village fund management (Y1)	Y2.1	0,606	0,187	Valid
	Y2.2	0,383	0,187	Valid
	Y2.3	0,631	0,187	Valid
	Y2.4	0,609	0,187	Valid

Source: Primary data processed, 2020

Reliability testing with internal consistency is done by testing the instrument only once, then the data obtained are analyzed using Cronbach's Alpha. The concept of reliability according to this approach is consistency between items in an instrument. The level of interrelation between question items in an instrument to measure certain variables shows the level of internal consistency reliability of the instrument in question. From the results of data processing, the alpha value of each variable can be seen in the table as follows:

Table 2 Reliability Test Results

Variable	Cronbach's Alpha	Explanation
Accountability (X1)	0,755	Reliabel
Transparency (X2)	0,753	Reliabel
Participation(X3)	0,739	Reliabel
HR Quality (X4)	0,741	Reliabel
Utilization of information technology(Z)	0,729	Reliabel
Effectiveness of village fund management (Y1)	0,687	Reliabel

Source: Primary data processed, 2020

In Table 2 it can be seen that the reliability coefficient can be accepted using Cronbach's Alpha reliability > 0.60 (Zeithaml Berry), where the Cronbach's Alpha coefficient for the accountability variable is 0.755, Cronbach's Alpha coefficient for the transparency variable is 0.753, the coefficient Cronbach's Alpha for participation variable is 0.739, Cronbach's Alpha coefficient for HR quality variable is 0.741, Cronbach's Alpha coefficient for IT utilization variable is 0.729, and Cronbach's Alpha coefficient for variable effectiveness of village fund management is 0.687. The test results as shown in the table above show results greater than 0.6 (> 60%), so the measurements are reliable.

2. Determination test results

This study also found the magnitude of the effect of independent variables on the dependent variable that can be seen from the coefficient of determination (Adjusted R square) and can be seen in the following table:

Table 3 Determination test results

Model Summary ^b					
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.797 ^a	.635	.621	.1815	1.887

a. Predictors: (Constant), HR Quality, Participation, Transparency, Accountability

b. Dependent Variable: Effectiveness of Village Fund Management

Source: Primary data processed, 2020

The coefficient of determination (Adjusted R square) of 0.621 can be interpreted that the independent / independent variable (X) which includes accountability, transparency, participation, and quality of human resources contributed to variations in the effectiveness of village fund management in North Toraja Regency by 62.1%, while the remaining 37.9% is influenced by other variables not included in this study.

3. Multiple Linear Regression Analysis Test

The data analysis technique used in this study uses multiple linear regression analysis techniques with the assumption of the equation as follows:

$$Y = b_0 + b_1x_1 + b_2x_2 + b_3x_3 + b_4x_4 + e$$

Explanation : Y=(Efektivitas Pengelolaan Dana Desa), X1=(Akuntabilitas), X2=(Transparansi), X3=(Partisipasi), X4=(Kualitas SDM), b0 =(Konstanta), b1-5 =(Koefisien regresi), e =(Residual atau random error)

By using SPSS Version 25 data analysis program tools, the regression coefficient values of each variable obtained include accountability, transparency, participation, and quality of human resources included in the following models:

$$Y = 0.515 + 0.243X_1 + 0.162X_2 + 0.292X_3 + 0.229X_4$$

The multiple linear regression equation above can be interpreted as follows:

The formulation of multiple linear regression above obtained a constant value of 0.515 which means that if the variable scores which include accountability, transparency, participation, and quality of human resources are constant / constant, the effectiveness of village fund management in North Toraja Regency has a value of 0.515.

Table 4 Results of regression calculations

Model		Coefficients ^a						
		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	.515	.286		1.805	.074		
	Accountability	.243	.082	.254	2.965	.004	.474	2.112
	Transparency	.162	.076	.182	2.134	.035	.476	2.099
	Participation	.292	.078	.289	3.756	.000	.588	1.701
	HR Quality	.229	.104	.235	2.203	.030	.306	3.264

a. Dependent Variable: Effectiveness of Village Fund Management

Source: Primary data processed, 2020

The value of the accountability regression coefficient (X1) of 0.243 means that there is a positive and significant influence of accountability on the effectiveness of village fund management in North Toraja Regency by 0.243 so that if the accountability score rises by 1 point it will be followed by an increase in the effectiveness score of village fund management by 0.243 points. Transparency regression coefficient (X2) of 0.162 means there is a positive and significant effect of transparency on the effectiveness of village fund management in North Toraja Regency by 0.162 so that if the regulation score rises by 1 point it will be followed by an increase in the effectiveness score of village fund management in North Toraja Regency by 0.162 points. The value of the participation regression coefficient (X3) of 0.292 means that there is a positive and significant effect of participation on the effectiveness of village fund management in North Toraja Regency by 0.292 so that if the participation score rises by 1 point it will be followed by an increase in the effectiveness score of village fund management in North Toraja Regency by 0.292 points. HR quality regression coefficient value (X4) of 0.229 means that there is a positive and significant effect of HR quality on the effectiveness of village fund management in North Toraja Regency by 0.229 so that if the HR quality score rises by 1 point it will be followed by an increase in the effectiveness score of village fund management in Toraja Regency North by 0.144 points.

Hypothesis Testing

To test the variables partially or individually the independent variable (X) against the dependent variable (Y) can be used t test. This can be seen in the analysis results of SPSS version 25 data processing as set out in the following table:

Table 5 T test results

Model		Coefficients ^a						
		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	.515	.286		1.805	.074		
	Accountability	.243	.082	.254	2.965	.004	.474	2.112
	Transparency	.162	.076	.182	2.134	.035	.476	2.099
	Participation	.292	.078	.289	3.756	.000	.588	1.701
	HR Quality	.229	.104	.235	2.203	.030	.306	3.264

a. Dependent Variable: Effectiveness of Village Fund Management

Source: Primary data processed, 2020

From the description of the t test using SPSS version 25 data analysis program, it is known that the four independent / independent variables (X) have a positive and significant effect on the effectiveness of village fund management in North Toraja Regency with the following summary:

1. Accountability document variable (X1) with a value of 2.965 > t table 1.983.
2. Transparency variable (X2) with a value of 2.134 > t table 1.983.
3. Participation variable (X3) with a value of 3.756 > t table 1.983.
4. HR quality variable (X4) with a value of 2.203 > t table 1.983.

Table 6. Results of Multiple Linear Regression Utilization of IT in Moderating the Quality of Human Resources to the Effectiveness of Village Fund Management

		Coefficients ^a					Collinearity Statistics	
		Unstandardized Coefficients		Standardized Coefficients				
Model		B	Std. Error	Beta	t	Sig.	Tolerance	VIF
1	(Constant)	1.047	.253		4.133	.000		
	HR Quality	.275	.107	.281	2.562	.012	.303	3.302
	Utilization of IT	.512	.106	.531	4.843	.000	.303	3.302

a. Dependent Variable: Effectiveness of Village Fund Management

		Coefficients ^a					Collinearity Statistics	
		Unstandardized Coefficients		Standardized Coefficients				
Model		B	Std. Error	Beta	t	Sig.	Tolerance	VIF
1	(Constant)	6.867	2.237		3.070	.003		
	HR Quality	-1.168	.561	-1.195	-2.082	.040	.010	95.409
	Utilization of IT	-.965	.574	-1.002	-1.683	.095	.010	102.652
	interaction X4*Z	.364	.139	2.887	2.618	.010	.003	352.203

a. Dependent Variable: Effectiveness of Village Fund Management

Source: Primary data processed, 2020

Based on Table 6 it can be seen that the significance of moderate variables (Utilization of IT as a moderate variable) shows the value of t arithmetic of 2.618 with a significance of 0.010 which is smaller than $\alpha = 0.05$. Thus, the results of this study support the hypothesis that the better utilization of IT will improve the relationship between the quality of human resources and the effectiveness of village fund management. Conversely the worse the use of IT, it will reduce the relationship between the quality of human resources and the effectiveness of village fund management.

Discussion:-

The Effect of Accountability on the Effectiveness of Village Fund Management

Accountability is an obligation to provide accountability or compile reports of responsibilities and explain the performance and actions of a person / leader of an organizational unit to those who have the right or have the authority to hold them accountable. In the context of government organizations, accountability will measure the accountability of local governments in realizing programs and activities that are supported by the use of budgets in the form of local government financial reports. Ayu Komang (2014) explains that accountability will be even better if it is supported by an accounting system that produces accurate, reliable, timely and accountable information. Accountability is an obligation to provide accountability or answer and explain the performance and actions of regional heads or SKPD heads to parties who have the right or have the authority to hold them accountable. Accountability is important to guarantee values such as efficiency, effectiveness, reliability and predictability. An accountability is not abstract but concrete and must be determined by law through a set of very specific procedures regarding what issues must be accounted for.

Through testing the hypothesis, it is shown that the t-count of 2.965 is greater than the t table of 1.983

which means that the accountability variable has a positive and significant effect on the effectiveness of village fund management in North Toraja Regency, thus the hypothesis is accepted. This means that both the accountability (accountability) of the village government in using its budget, the more effective management of village funds, and vice versa decreasing accountability will reduce the effectiveness of village fund management. The results of this study are also in line with research conducted by Sukmawati and Nurfitriani (2019). In this study it was found that accountability affects the management of village finances. Accountability is important to guarantee values such as efficiency, effectiveness, reliability and predictability. An accountability is not abstract but concrete and must be determined by law through a set of procedures that are very specific about what issues must be accounted for.

The Effect of Transparency on the Effectiveness of Village Fund Management

Transparency in its implementation can be equated with openness in carrying out the decision making process and openness in presenting material and relevant information regarding village government organizations. Transparency is the main value of the government system, the main context of government activity must be believed based on transparency. This means that improving transparency will increase the effectiveness of village fund management, and vice versa decreasing transparency will reduce the effectiveness of village fund management.

The results of this study are in line with the opinions of Deddi Nordiawan (2008) and Moh Mahsun et al (2015). Deddi Nordiawan (2008) explains that transparency is providing open and honest financial information to the community based on the consideration that the public has the right to openly and comprehensively acknowledge the government's responsibility in managing the resources entrusted to him and his compliance with laws and regulations. Moh Mahsun et al (2015) argued that transparency is providing open and honest financial information to the community based on the consideration that the public has the right to openly and comprehensively know about the government's responsibility in managing the resources entrusted to it and its adherence to laws and regulations.

The Effect of Participation on the Effectiveness of Village Fund Management

Community participation is one of the factors that influence the success of rural development and development programs. An analysis is needed on community participation in empowerment programs and the conditions of community participation and the factors that influence it so that community empowerment programs can be sustained. Community participation not only involves the community in making decisions in every development program, but the community is also involved in identifying problems and trends in the community. Without community participation every development activity will fail. Whatever its form, participation aims to increase the ability of everyone involved directly or indirectly in a development by involving the community in decision making and subsequent activities. This means that increasing participation will increase the effectiveness of village fund management, and vice versa decreasing participation will reduce the effectiveness of village fund management.

The results of this study are in line with the concept of participation put forward by Utami and Efrizal (2013) which states that community participation is the involvement of community participation in government activities, thus impacting on the process of evaluating and controlling government performance and minimizing abuse of authority. Realizing an effective budget requires public participation to provide input in preparing budget directions and policies.

The Effect of HR Quality on the Effectiveness of Village Fund Management

In good village financial management, village officials must have quality human resources, supported by educational and training backgrounds, and have experience in finance. So that human resources (HR) are able to understand accounting logic well in the application of accounting systems. If the human resources of the accounting system do not have the required capacity and quality, the quality of accounting information as a product of the accounting system will have a low quality. The information generated becomes information that has little or no value (Ariesta, 2013). Through hypothesis testing, it was shown that the HR quality variable had a positive and significant effect on the effectiveness of village fund management in North Toraja Regency. This means that improving the quality of human resources will increase the effectiveness of village fund management, and vice versa decreasing the quality of human resources will reduce the effectiveness of village fund management.

The results of this study support the opinion expressed by Arsyiati et al (2008) which explains that in an organization that is driven by a group of people who play an active role trying to achieve organizational goals. The achievement of organizational goals is only possible because of the efforts of actors in the

organization. This can be seen from the performance achieved. If employee performance is good, organizational performance is also good. Likewise, good governance will produce good performance. For local governments, the scope of performance achievements can be known through financial reports that are presented in high quality.

The Effect of Utilization of Information Technology in Moderating the Relationship Between HR Quality and the Effectiveness of Village Financial Management

Information technology is a technology that is used to process data, including processing, obtaining, compiling, storing and manipulating data. Information technology is used in both private and governmental organizations to achieve effective, efficient, transparent and accountable financial management.

The demands of the work of the village government apparatus especially those involved in financial reporting where the speed, accuracy, and accuracy of data which must be simultaneously realized in a village financial report are the main driving factors for using up to date information technology.

Through hypothesis testing, it is shown that the variable IT utilization moderates the relationship between the quality of human resources and the effectiveness of village financial management. This means that the better the utilization of IT will increase the relationship between the quality of human resources and the effectiveness of village financial management. Conversely the worse the use of IT, it will reduce the relationship between the quality of human resources and the effectiveness of village fund management. In several previous studies found the influence of the use of technology on the quality of financial statements. Nurillah (2014) concluded that the use of information technology has a positive effect on the quality of local government financial reports. This was also revealed in a study conducted by Santoso (2016) which stated that the use of information technology has a positive effect on regional financial accountability.

Conclusion:-

Based on the results of the analysis in this study, several conclusions can be drawn as follows:

1. Accountability has a significant effect on the effectiveness of village fund management in North Toraja Regency. In other words, the more accountable the management process, the more effective village financial management is in North Toraja Regency.
2. Transparency has a significant effect on the effectiveness of village fund management in North Toraja Regency. Thus the more transparent the financial managers, the more effective the management of village finances in North Toraja Regency.
3. Participation has a significant effect on the effectiveness of village fund management in North Toraja Regency. In other words, the more the community or stakeholders are involved in the planning process, the more effective village financial management is in North Toraja Regency.
4. The quality of human resources significantly influences the effectiveness of village fund management in North Toraja Regency. In other words, the more qualified the HR, the more effective the management of village finances in North Toraja Regency.
5. The better utilization of IT will improve the relationship between the quality of human resources and the effectiveness of village fund management. Conversely the worse the use of IT, it will reduce the relationship between the quality of human resources and the effectiveness of village fund management. In other words the use of IT in village financial management will strengthen the desire of human resources to improve their quality to make village financial management effective.

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