



The Effect of Internal Control, Human Resource Competence, and Audit Activities on the Effectiveness of the Use of Village Funds

Intan Nur Maruwah¹, Adinda Felisa Putri², Ida Rosnidah³, Salta⁴

¹Accounting Study Program, Faculty of Economy and Business, Swadaya Gunung Jati University, Cirebon, Indonesia, intannurmaruwah03@gmail.com

²Accounting Study Program, Faculty of Economics and Business, Swadaya Gunung Jati University, Cirebon, Indonesia, adindafelisa7@gmail.com

³Accounting Study Program, Faculty of Economics and Business, Swadaya Gunung Jati University, Cirebon, Indonesia, idarosnidah@ugj.ac.id

⁴Accounting Study Program, Faculty of Economy and Business, Swadaya Gunung Jati University, Cirebon, Indonesia, salta@ugj.ac.id

Corresponding Author: e-mail idarosnidah@ugj.ac.id

Abstract:

Background. The performance of village officials in managing the village budget has a significant impact on the effective utilization of village funds. Indonesian: According to Law No. 16 of 2019 from the Ministry of Villages, Development of Disadvantaged Regions, and Transmigration of the Republic of Indonesia, programs or activities related to the empowerment and development of village communities are prioritized when using all village funds.

Aims. The purpose of this study is to investigate the impact of internal control, human resource competence, and audit practices on the effectiveness of village funds utilization in Village X, District X, Majalengka Regency. The efficiency of village funds is a dependent variable that is analyzed, while internal control, human resource competence, and audit activities are independent factors that are examined.

Methods. This study uses a quantitative methodology. Approximately 100 households were given questionnaires to complete, allowing for the collection of data. The impact of independent and dependent factors on the efficiency of village budget utilization was then determined using multiple regression analysis to test the data.

Result. The findings show that the efficiency of village budget utilization is significantly influenced by internal control, human resource competence, and audit activities. To expand our understanding of the relationships between the variables that have been studied.

Conclusion. The results of this research will help village officials in improving the quality of their performance, for local governments are expected to be able to support by providing resources that have special competencies in their respective fields.

Implementation. This research adds to the global understanding of best practices in public financial management at the local level, particularly in developing countries with similar village fund schemes.

Keywords: internal Control, Human Resource Competence, Audit Activities, Effectiveness of the Use of Village Funds



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INTRODUCTION

The village has the authority to oversee its finances in order to maintain and enhance the welfare of the community. Village funds are funds allocated to the district/city regional revenue and expenditure budget, sourced from the State Revenue and Expenditure Budget, to support village development, governance, and village community empowerment, as stipulated in Law Number 6 of 2014 (W. Lestari et al., 2019). Villages have the authority to manage the interests of the local community and contribute to the realization of these goals, as stipulated in Law Number 6 of 2014 of the Republic of Indonesia (Audela & Kristianti, 2022). Financial assistance and allocation of Village Funds are sourced from grants from external sources, as well as the Regional Revenue and Expenditure Budget (APBD), which is allocated by provinces, Regencies, or Cities (Ministry of Finance, 2017). The performance of village officials in managing the village budget has a significant impact on how effectively village funds are utilized. Indonesian: According to Law No. 16 of 2019 from the Ministry of Villages, Development of Disadvantaged Regions, and Transmigration of the Republic of Indonesia, programs or activities related to the empowerment and development of village communities are prioritized when using all village funds. Lestari, W. et al. (2019) Given the problems faced by the village, including the scarcity of high-quality and high-quantity human resources, the village exclusively assigns local employees to handle financial issues. The values of accountability and openness guide the management of village money. The Regulation of the Minister of Home Affairs of the Republic of Indonesia, PMK Number 201/PMK.07/2022, serves as the basis for administering village funds. This policy aims to prevent theft by ensuring the open and transparent administration of village funds. Lestari, W. et al. (2019) In the fields of environmental control, risk assessment, control activities, information and communication, and monitoring activities, village fund management also faces a number of challenges, including overlap. Lestari, W. et al. (2019)

Effective internal control is essential. To protect assets from waste, condition, and inefficiencies and improve accuracy, which can affect the reliability of financial reporting, a company must implement internal control security. One of the mechanisms that affects systems designed to help achieve corporate goals is internal controls. In 2023, Nurmala Sari and Darmastuti (2023) stated that to achieve the objectives of the Ministry of Villages, internal control is implemented to regulate and motivate technical executives and work unit leaders to effectively and efficiently carry out their roles, responsibilities, and authorities. To establish good governance in companies in Indonesia, internal control encompasses audits,

reviews, evaluations, controls, and other oversight mechanisms to ensure the effective and efficient administration of corporate tasks and functions, thereby providing adequate assurance and establishing effective indicators. (Putra et al., 2024)

The Village Consultative Body (BPD) is an organization that exemplifies democracy in the way village government is run. One way of looking at BPD is as a village council. The BPD's task is to monitor the performance of the village head and approve proposed village regulations. This function is responsible for considering and directing the community's aspirations and conducting internal audits of the use of village resources. Although they do not specifically carry out formal audit activities for BPDs, they act as internal auditors whose role is to ensure transparency and accountability in the management of village resources. However, BPD supervision is not always carried out optimally. Several factors can undermine the effectiveness of this audit function, including a lack of direct oversight, low accountability among BPD members, and limited community involvement.

The use of village funds also has several problems in the control environment, risk assessment, control activities, information and communication, as well as monitoring activities, for example, the lack of regulations and technical guidelines for the use of village funds, low competence of village government, lack of reference in the preparation of the APBDes (village financial planning). Additionally, the preparation of village accountability reports is not subject to standards and is prone to manipulation, including embezzlement, budget abuse, and abuse of authority.

In several cases, such as Village X, Regency X, Majalengka Regency, West Java Province, the village government has not been functioning effectively. The increasing proportion of low-income households in Village X is an indication of this. This is because the poor do not fully benefit from the management of village fund allocation, and the distribution of village funds remains consistent across all villages in Majalengka Regency. However, the Village administration, paying village officials, takes a larger portion of Village X's money allocation than it does for funding the development of village infrastructure. Additionally, the Village Consultative Body (BPD) of Village X claims that it has no say in how village funds are allocated or planned.

The phenomenon mentioned above shows problems with the efficiency of the village government. The increase in the number of low-income households is one indicator of many. Data indicate that the increase in the family population in Village X continues to grow. This suggests that the increase has not fully benefited from the management of village

money allocation. The allocation of the village budget, which is managed evenly across all villages in Majalengka Regency, is a problem, resulting in uneven distribution. This makes the distribution of village funds inefficient in overcoming poverty in Village X because it ignores the various needs and conditions of each community. Paying village employees spends a larger portion of the village's cash allocation than building infrastructure, due to improper budget priorities. The economy and general welfare of Village X's residents can be improved through adequate infrastructure development. Village financial management is not under the authority of the Village Consultative Body (BPD). According to the local BPD, they have no say in how village money is allocated or planned. Nevertheless, BPD plays a crucial role in monitoring and ensuring the honest and accountable management of village funds.

The ability to analyze budget needs to support village initiatives indicates more efficient management of village fund allocation. Efficient improvement and management of village finances are crucial for streamlining village funds and ensuring the equitable distribution of development, thereby allowing existing funds to have a positive impact on community welfare. The allocation of village funds should support village welfare, which is the most important indicator, namely the effectiveness of village financial management, as per the findings of research (Rivan et al., t.t.) and Arip Saepul Milah et al. (2024). This will ensure that the financing carried out is more appropriate and as needed.

This study aims to analyze the influence of internal control, human resource competence, and audit activities on the effectiveness of village fund utilization. Theoretically, this study contributes in the context of agency theory by identifying factors that can minimize agency problems in the management of village funds. Strong internal controls, adequate human resource competencies, and effective audits are believed to be able to prevent misuse of funds, increase accountability, and encourage more transparent and professional governance. Practically, the results of this study are expected to serve as a reference for the development of a more optimal internal control system at the village level and provide a better understanding for village governments regarding the factors that affect the effectiveness of using village funds.

LITERATURE REVIEW

Agency Theory

Jensen & Meckling's (1976) Agency Theory defines agency relationships as follows: A contract in which one or more people (principals) hire another person (agent) to perform services on their behalf, thus giving the agent a certain amount of decision-making authority, known as an agency relationship. Jensen and Meckling first proposed the agency theory in 1976. According to Jensen, agency relationships arise when one or more individuals (principals) hire another person (agent) to perform duties and then assign decision-making authority to them. The management that oversees the business is the agent, while the shareholder or investor is the principal. The division of control by management and ownership by investors is a fundamental feature of agency relationships. There will be an agency conflict between the owner and management if the ownership and management roles are divided. Because management may not continuously operate in the best interests of the owner, resulting in agency costs, a conflict of interest arises between the owner and the agent.

The relationship between the business owner, as a principal, and management, as an agent, is explained by agency theory. The principal is the party who directs the other party, i.e., the agent, to perform all the duties on behalf of the principal. Scott (2015) defines agency theory as an evolution of a theory that examines the design of contracts in which agents (management) operate on behalf of principals (investors). According to agency theory, a contractual agreement exists between the principal and the agent, in which the investor or business owner appoints the agent as the manager who runs the business on behalf of the owner.

Effectiveness of the Use of Village Funds

Effectiveness is the ability to choose and achieve the right goals. Effectiveness, thus, is the relationship between the performance or results achieved and the expected goals or outcomes as stated in the plan. Every company is considered adequate if the services it offers accomplish the desired results.

Villages are areas that have the independent right to grow and develop, thereby improving community welfare, as claimed by Zulaifah (2020). The central government, which supports village governments, must continually monitor and encourage the development of village communities through the autonomy of village governments and the active participation of community members in village development. This is in addition to the progress of regional autonomy.

Village financial management, according to Liani and Takari (2024), is a set of procedures that include planning, implementation, supervision, and community accountability for the money received by the village. The primary goal is to foster growth and enhance the well-being of the village community. A comprehensive legal basis for village financial management is regulated in Law Number 6 of 2014 concerning Village Government. For village development goals to be achieved effectively, careful planning is essential. To maintain uniformity and harmony at various levels of government, village governments integrate planning at the district and city levels. For village development to run smoothly and effectively, this planning process aims to integrate various stages, from planning and budgeting to implementation and monitoring. The Village Consultative Body (BPD) and the village community must also actively participate in planning to ensure the proper use of village finances and provide the greatest benefits for everyone.

According to (Dethan & Minarni, 2019), several crucial factors need to be considered when evaluating the effectiveness of the use of village funds: a). Achievement of goals: Village funds are considered adequate if they are used to meet priority needs, so as to achieve those goals; b). Timeliness: allocation and utilization of funds under the schedule of the implementation of activities until the end of the activity; c). Uniformity of benefits: village communities as recipients of the program feel the benefits of village funds; d). The results achieved align with the community's expectations.

Internal control

According to COSO, internal control is a procedure implemented by the board of directors, management, and other staff members within a company, intended to provide a reasonable level of confidence in the achievement of the company's objectives in terms of operations, reporting, and compliance (COSO, 2013). The COSO 2013 framework identifies five interrelated elements of internal control: information and communication, monitoring, risk assessment, control measures, and control environment (COSO, 2013). The following are the elements and concepts of the guide:

Control Environment Components. The control environment, according to COSO, is a collection of procedures, structures, and standards that serve as the foundation of internal control in a company. The five guiding principles of environmental control are as follows (COSO, 2013):

- a) Moral principles and corporate integrity.

- b) A measuring tool or parameter for the implementation of tasks and obligations in business management.
- c) Duties, authorities, responsibilities, and structure of the company.
- d) Procedures or actions to find, train, and retain qualified employees.
- e) Firmness in awarding, incentives, and performance evaluations.

Risk Assessment Component. The cornerstone for deciding how risks will be addressed is risk assessment (COSO, 2013). According to COSO, risk is the possibility of something happening that can impact the achievement of a company's goals. According to COSO (2013), identifying and evaluating risks is a dynamic and participatory process. The four guiding principles of risk assessment in the COSO framework (COSO, 2013) are as follows:

- a) Clearly defined and appropriately acceptable corporate goals.
- b) Determine how risks will be addressed by identifying and evaluating them.
- c) Identify and evaluate potential hazards.
- d) Finding and evaluating modifications or upgrades that have a significant impact on the internal controls of the business.

Control Activities Component. The term "control activities" refers to the control policies and processes established by management to ensure the business follows management guidelines and takes precautions against risks (COSO, 2013). According to COSO, control activities are carried out in the technical environment, at various phases of business processes, and at every level of the company. According to COSO, control operations consist of many components, including:

- a) Companies select, assess, and create control measures that can assist risk management initiatives.
- b) The company selects, decides, and creates information technology control activities that will be used to achieve business objectives.
- c) The Company uses established policies and action processes to govern operations.

Information and Communication Component. The information generated or obtained by management, whether from internal and external sources, is intended to support the internal control component, according to COSO (COSO, 2013). According to COSO, crucial information is shared, both internally and externally, throughout the company's environment through communication based on internal and external sources. Management can also convey to all employees that control actions need to be taken seriously by communicating information internally within the company (Schandl & Foster, 2019). The three corporate

concepts that underlie the information and communication components are as follows, according to COSO (COSO, 2013):

- a) The Company supports its internal control role by using, processing, and generating relevant information.
- b) To carry out its internal control role, the company sends information internally.
- c) To assist with its internal control functions, the company contacts other parties and provides information on certain topics.

Monitoring Component. Two continuous evaluation activities and separate evaluations are the monitoring components in the management assessment process for internal control gaps (COSO, 2013). At every level of the company, continuous assessments are developed and implemented in business operations (COSO, 2013). To ensure that the company's operations run smoothly, separate reviews are conducted periodically to assess the effectiveness of the internal control structure's design and operation (COSO, 2013). According to COSO (COSO, 2013), there are two guiding concepts for monitoring activities:

- a) Businesses need to conduct independent assessments on a regular basis to ensure their internal controls are operating as planned.
- b) The business initiates and informs each department whether internal controls are operating as planned.

Human Resource Competencies

Competence is related to the ability and talent of employees in carrying out their work, as noted by Rosenidah et al. (2022). Based on the established job criteria, competence is related to the application of knowledge and abilities supported by work attitudes in the implementation of tasks and work in the workplace.

Dwi Pramudita et al. (2024) emphasized that human resources, which include all employees, their abilities, expertise, and individual contributions in achieving company goals, are important components of every business. One of the company's key resources is its human capital, which encompasses all the individuals who carry out the tasks. Human resources (HR) and non-human resources (NHR) are two categories that encompass all resources within a company. (Hertati et al., 2021)

According to him, there are three indicators that form the competence of human resources, which include: (Stuart et al., 2008)

- a) Knowledge is closely related to work, including awareness and understanding of information in their discipline about duties and obligations in the workplace.
- b) The ability to perform tasks effectively is an individual talent.
- c) Having a creative mindset, a strong work ethic, and the ability to be corporate and plan are examples of work attitudes or behaviors.

Audit Activities

Sigit Ibrahim1mutia et al. (t.t.) stated that in terms of supervision, there are two main ideas: state financial management and regional/local/village finance. In particular, the central and regional levels of the Government Internal Supervision Apparatus (APIP) are responsible for internal supervision. The relevant authorities in this case are the Financial and Development Supervisory Agency (BPKP), Ministries, Provinces, and Regency/City Inspectorates. External supervision, on the other hand, comes from the Audit Board (BPK), which reports its findings to the DPR/DPRD. According to Government Regulation No. 60 of 2008, which is also known as the Government Internal Control System (PP SPIP), article 1 number 3, internal supervision is an effort to supervise the implementation of government duties and other tasks by the central and regional governments through audits, reviews, evaluations/monitoring, and other supervisory activities. This is done in the context of implementing good and clean governance. Based on Ministerial Regulation No. 19 of 2009, the Regional Apparatus Authority (APIP) consists of the Financial and Development Supervisory Agency (BPKP) and the Inspectorate. The Regent, in his capacity as a regional leader, held the district inspectorate accountable for the implementation of his duties and authority. Therefore, the inspectorate is responsible for supervising various agencies and villages that are under the scope of the district government, as well as the Regional Apparatus Company (OPD).

Neither the regional regulations nor their implementing regulations regulate the supervision of regional funds. The Government Internal Control System (PP SPIP) is regulated in Government Regulation No. 60 of 2008, which provides special guidelines for the implementation of monitoring village fund management. The central government disburses funds to each APIP annually, and this PP requires each APIP to oversee the management of these funds. Additionally, PP SPIP requires local governments, including governors, regents, and mayors, to play an active role in supporting and overseeing the management of village funds. (Sigit Ibrahim1mutia et al., n.d.)

According to the report, there are four general indicators of audit activities, which include: (So Paulo & Asti, 2020)

- a) Availability of village fund technical guidelines: review that technical guidelines exist and are accessible to the relevant parties
- b) Timeliness of distribution: measures the timing of the distribution of funds from RKUN to RKUD and beyond, with certain delay criteria.
- c) Data amount suitability: deny that the amount of funds received is as planned
- d) Administrative accountability: measures how well the administration of village funds is managed according to the set criteria.

The Effect of the Internal Control System on the Effectiveness of the Use of Village Funds

According to Karena, the internal control system can affect accountability and decision-making in village government. The internal control mechanism implemented among village government officials positively influences accountability in the management of village budget allocation. (Ramadan & Indra Arza , 2021)

Internal controls, according to COSO, are procedures that involve the company's board of commissioners, management, and other members and are intended to provide a reasonable level of certainty that the company's goals will be achieved in terms of operations, reporting, and compliance. Effective internal audits can improve the performance of village governments and have a positive impact on preventing fraud. The financial administration of the village can become more transparent and safer from theft with the help of efficient internal audits.

Under the principle of agency theory, village government supervision is necessary to ensure that its management is conducted according to applicable rules and guidelines. Information reduces inequality as communities receive more egalitarian information due to greater responsibility from village authorities. When information inequality is reduced, the potential for fraud will also decrease. The effectiveness of village funds encompasses all actions taken by individuals or companies aimed at achieving the desired goals, as measured by predetermined results.

The relationship between agency theory and internal control over the effectiveness of the use of village funds is in line with the results of the research (Andi Nurhaeda & Baiq Solatiah, 2024) (Rahmah Sari et al., n.d.), which (S. A. Lestari et al., 2023) states that

the internal control system on the effectiveness of the use of village funds has a positive effect.

Based on the explanation above, the researcher formulated the first hypothesis as follows:

H1: Internal Control System Affects the Effectiveness of Village Fund Use

The Influence of Human Resource Competence on the Effectiveness of the Use of Village Funds

According to the village government's expertise in financial management, it is expected to support the achievement of its company's goals. Work experience in related sectors demonstrates individual competence and enhances the ability of village officials to manage village finances efficiently, which maximizes benefits for village communities. Human resource competence is crucial and closely related to the preparation of financial statements, which in turn impacts the quality of government financial statements. The proficiency of the village government is another criterion for effective village financial management, according to research (Pahlawan et al., 2020). A capable village government will find it easier to carry out its duties if it can manage regional finances. Thus, the efficiency of utilizing village income is greatly influenced by the competence of human resources. (Agnes Derang Duli et al., 2024) (Adam et al., n.d.)

Human resource competencies are essential for planning, implementing, and managing related entities. Competence is the basis for a person to perform best in completing their work. Without competence, human resources cannot carry out their duties successfully, economically, and efficiently. Work results will not be achieved on time in this situation, and resources can be wasted. The village government must ensure that management is carried out by all applicable laws and regulations, as per agency theory. The community receives more balanced information as the village government's responsibility increases, which suggests that information disparities can be reduced. This condition is less likely to occur when the information disparity is smaller. All actions taken by individuals or companies with the aim of achieving predetermined outcomes are included in the effectiveness of village funding.

The relationship between agency theory and human resource competence in the effectiveness of village fund use aligns with the research results, which indicate that human

resource competence has a positive effect on the effectiveness of village fund use. (Restiti Nintyari et al., 2019) (Andi Nurhaeda & Baiq Solatiah, 2024) (Anas, 2022)

Based on the explanation above, the researcher formulated the second hypothesis as follows:

H2: Human resource competence affects the effectiveness of the use of village funds

The Effect of Audit Activities on the Effectiveness of the Use of Village Funds

Audit activities play a crucial role in ensuring transparency and accountability in the use of village funds. The audit aims to identify and prevent potential irregularities or fraud related to the use of village funds, thereby enhancing public trust in the village government. The effectiveness of internal audits has a positive impact on preventing fraud and improving performance in the village government. Efficient internal audits can minimize the risk of fund misuse and enhance transparency in village financial management.

According to agency theory, village government supervision is essential to ensure that its administration is conducted by applicable laws and guidelines. As a result, public information has become more egalitarian with greater responsibility from village governments, which suggests that information disparities may be reduced. Accidents are less likely to occur when information disparities are reduced. All actions taken by individuals or companies aimed at achieving predetermined goals, in the form of results, are included in the effectiveness of village finances.

The relationship between agency theory and audit activities on the effectiveness of the use of village funds is in line with the results of the study, and which states that audit activities on the effectiveness of the use of village funds have a positive effect. (Pratiwi et al., n.d.) (Stuart et al., 2023) (Firza Alpi & Sinaga, n.d.)

Based on the explanation above, the researcher formulated the third hypothesis as follows:

H3: Audit activities affect the effectiveness of the use of village funds

METHOD

This study employs a quantitative method because it aims to examine the causal relationship between independent variables (internal control, human resource competence, and audit activities) and dependent variables (the effectiveness of using village funds). This

study employs a survey method, where data are collected through a questionnaire distributed to the relevant respondents.

Population and sample

The population in this study consists of all related parties, including 314 village officials, 56 Village Consultative Bodies (BPD), and 112 community leaders in the District X area of Majalengka Regency, West Java Province.

Given the large population, this study employs a sampling technique to determine the sample size, resulting in a sample of 83 people. The sample size is determined using the following Sölvyn formula:

$$\begin{aligned}
 n &= \frac{N}{(1 + N \times e^2)} \\
 &= \frac{482}{(1 + 482 \times 10\%^2)} \\
 &= 82,817 = 83 \\
 \text{Minimum sample} & 83 \\
 \text{Response rate} &= \frac{143}{200} \\
 &= 0.715 = 71.5\%
 \end{aligned}$$

Data Collection Techniques

The Village Consultative Body (BPD), community leaders, village officials, and villagers became respondents to the structured questionnaire used in the data collection method of this study. This survey used closed-ended questions on a Likert scale of 1 to 5 to measure respondents' opinions on internal control, human resource competence, audit activities, and efficiency in the use of village funds.

Validity and Reliability Tests

To ensure that the questionnaire is trustworthy and valid in accurately measuring research variables, validity and reliability tests are carried out before data analysis. To assess

how consistently the questionnaire measured the research variables, a validity test was performed. Some of the validity tests used in this study include:

a) Content Validity

- 1) Anything significant to the topic being measured should be covered in the questionnaire. Internal control measures should cover a wide range of topics, including information and communication, monitoring, risk assessment, environmental control, and control measures.
- 2) The test method is carried out by expert judgment in the field of internal control, human resource management, audit and village fund management. Experts will assess whether the items in the questionnaire are relevant and comprehensive in measuring the concept in question.

b) Construct Validity

- 1) The questionnaire must correspond to the theoretical construct underlying the concept being measured. For example, if the theory states that strong internal control will increase the effectiveness of the use of village funds, then the results of the study must also show a similar relationship.
- 2) Method of testing: is carried out with factor analysis to see if the items of statements in the questionnaire are really grouped according to the expected theoretical construct.

c) Criterion Validity

- 1) The questionnaire must be able to predict or correlate with relevant external criteria. For example, the effectiveness of the use of village funds is valid, so the score from the questionnaire should be positively correlated with other indicators of effectiveness.
- 2) Method of testing: analysis of the correlation between questionnaire scores and external criteria.

Classic Assumption Test

To ensure the data meets the necessary statistical assumptions, traditional assumption tests are performed before performing multiple regression analysis. The traditional assumption test used in this study consisted of:

- a) Normality Test: The Kolmogorov-Smirnov or Shapiro-Wilk test can be used to test normality in these investigations. Data transformations such as logarithmic or square root transformations are necessary if the data is not distributed regularly.
- b) Multicollinearity Test: VIF values or tolerance values can be used to test for multicollinearity in this study. Multicollinearity is indicated if the tolerance value is less than 0.1 or the VIF score is greater than 10.
- c) Heteroscedasticity Test: The Glejser or White test can be used to test heteroscedasticity in this study. Techniques such as least weighted least square analysis or data manipulation are required if heteroscedasticity is present.

Multiple Regression Test

The multiple regression test in this study was used to achieve two objectives, including the simultaneous and partial influence of independent variables, namely internal control, human resource competence and audit activities on dependent variables, namely the effectiveness of the use of village funds. In this study, multiple regression tests include:

- a) Regression Coefficient: shows the magnitude of the influence of each independent variable on the dependent variable. A positive regression coefficient means that an increase in the independent variable will increase the dependent variable, and vice versa.
- b) Coefficient of Determination (R-squared): indicates the extent to which the independent variable explains the variance of the dependent variable. The ability of regression models to explain the variance of dependent variables increases with their R-squared values.
- c) Multiple Regression Equation: to explain the relationship between the independent variable, namely internal control, human resource proficiency, and audit activities with the bound variable, namely the efficiency of village financial utilization.

$$EPDD = a + \beta_1 PI + \beta_2 KSMD + \beta_3 AA + e$$

Information:

EHR : Dependent variables (effectiveness of use of village funds)

A : Constant

$\beta_1, \beta_2, \beta_3$: the regression coefficient for each independent variable

PI : Independent variable 1 (internal control)

KSMD : Independent variable 2 (HR competence)

AA : Independent variable 3 (audit activity)

e : Error (residual), the possibility of problems arising in one regression analysis

Hypothesis test

T Test

The t-test is used to determine whether each independent variable individually significantly affects the dependent variable.

- a) Significance Value (p-value): The null hypothesis is rejected if the p-value of the t-test is less than the significance threshold (α), which is usually 0.05. This suggests that there is sufficient statistical support to draw the conclusion that independent variables have a substantial influence on dependent variables.
- b) Regression Coefficient Sign: The dependent variable will rise in response to the increase of the independent variable if the regression coefficient is positive. The negative regression coefficient indicates that the dependent variable will decrease as the independent variable increases.

Test F

The f-test is to test whether all independent variables together significantly affect the dependent variables.

Significance value (p-value): if the p-value of the F test is less than the established level of significance (α) usually 0.05, then the null hypothesis is rejected. This means that there is enough statistical evidence to conclude that all independent variables together significantly affect the dependent variables.

DISCUSSION

As a result of the research and discussion, it is expected to conduct routine training for village officials related to financial management, budget planning and financial reporting with the regulation of the Minister of Home Affairs PMK Number 201/PMK.07/2022 so that the management of village funds becomes transparent and accountable. Provide training to members of the Village Consultative Body (BPD) to be able to carry out the functions of internal supervision and audit optimally, increasing the feasibility and transparency of village fund management. Ensure that BPD is actively involved in planning and supervising budget implementation as an internal audit.

Validity test

The validity of the questionnaire is assessed through a validity test. If the questions on the questionnaire correctly reflect the subject matter being measured, the questionnaire is considered valid (Ghozali, 2016). By comparing the item's score with the overall score, the validity of an item can be ascertained. An instrument item can be considered valid if the correlation coefficient (r) is greater than 0.05. On the other hand, an instrument item is considered invalid and needs to be changed or omitted if the correlation coefficient (r) is less than 0.05.

The validity of this study was tested by the researcher using IBM SPSS computer software version 25. The value of N items, as determined by the validity test, is 30. A double-sided test with a significance threshold of 0.05 is used to check the probability and determine the R table. Thus, the value $df = 30 - 2 = 28$ is clearly visible. As a result, the R value of the validity test table in this analysis was 0.361. The following table shows the results of the validity test further:

A. Validity of Variables of Effectiveness of Village Fund Use (Y)

Table 4.1 Validity of Variables of Effectiveness of Village Fund Use

Variable	Calculation	Table	Information
Effectiveness of Village Fund Use (Y)			
Y1	0,914	0,361	Valid
Y2	0,909	0,361	Valid
Y3	0,944	0,361	Valid
Y4	0,848	0,361	Valid
Y5	0,921	0,361	Valid
Y6	0,860	0,361	Valid
Y7	0,906	0,361	Valid
Y8	0,733	0,361	Valid

Data processed: 2025

All variables in variable Y, namely the efficiency of village fund utilization, are valid based on the results of the validity test shown in the table above. This is due to the higher correlation value of the Rcal than the Rtable, which is 0.361.

B. Validity of Internal Control System Variables (X1)

Table 4.2 Validity of Internal Control System Variables

Variable	Calculation	Table	Information
Internal Control System (X1)			
X1.1	0,755	0,361	Valid
X1.2	0,877	0,361	Valid
X1.3	0,916	0,361	Valid
X1.4	0,795	0,361	Valid
X1.5	0,834	0,361	Valid
X1.6	0,807	0,361	Valid
X1.7	0,706	0,361	Valid
X1.8	0,888	0,361	Valid
X1.9	0,884	0,361	Valid
X1.10	0,879	0,361	Valid
X1.11	0,870	0,361	Valid
X1.12	0,869	0,361	Valid
X1.13	0,890	0,361	Valid
X1.14	0,809	0,361	Valid
X1.15	0,903	0,361	Valid
X1.16	0,856	0,361	Valid
X1.17	0,912	0,361	Valid
X1.18	0,824	0,361	Valid
X1.19	0,919	0,361	Valid
X1.20	0,869	0,361	Valid
X1.21	0,811	0,361	Valid
X1.22	0,859	0,361	Valid
X1.23	0,807	0,361	Valid
X1.24	0,906	0,361	Valid
X1.25	0,881	0,361	Valid
X1.26	0,813	0,361	Valid
X1.27	0,843	0,361	Valid
X1.28	0,860	0,361	Valid
X1.29	0,817	0,361	Valid
X1.30	0,796	0,361	Valid
X1.31	0,784	0,361	Valid
X1.32	0,825	0,361	Valid

X1.33	0,877	0,361	Valid
X1.34	0,857	0,361	Valid

Data processed: 2025

All variables in the X1 variable, or internal control system, are valid based on the validity test results shown in the table above. This is due to the higher calculated R correlation value than the table R value of 0.361.

C. Validity of Human Resources Competency Variables (X2)

Table 4.3 Validity of Human Resources Competency Variables

Variable	Calculation	Table	Information
Human Resources Competencies (X2)			
X2.1	0,922	0,361	Valid
X2.2	0,904	0,361	Valid
X2.3	0,890	0,361	Valid
X2.4	0,938	0,361	Valid
X2.5	0,934	0,361	Valid
X2.6	0,837	0,361	Valid

Data processed: 2025

All variables in the X2 variable, or human resource competence, are valid based on the validity test results shown in the table above. This is due to the higher calculated R correlation value than the table R value of 0.361.

D. Validity of Audit Activity Variables (X3)

Table 4.4 Validity of Audit Activity Variables

Variable	Calculation	Table	Information
Audit Activity (X3)			
X3.1	0,913	0,361	Valid
X3.2	0,917	0,361	Valid
X3.3	0,933	0,361	Valid
X3.4	0,922	0,361	Valid
X3.5	0,929	0,361	Valid
X3.6	0,878	0,361	Valid
X3.7	0,922	0,361	Valid
X3.8	0,900	0,361	Valid

All variables in the X3 variable, i.e. the audit activity, are valid based on the validity test results shown in the table above. This is due to the higher calculated R correlation value than the table R value of 0.361.

Reliability Test

According to Sugiyono (2019), reliability testing is carried out to show and ensure that the instrument data is valid enough to be used as a data collection tool. A Cronbach's Alpha score greater than 0.6 indicates that the alpha coefficient is considered credible. IBM SPSS software version 25 will be used to compute the data. The following table shows the reliability test results for each variable:

Table 4.5 Reliability and

Reliability Statistics	
Cronbach's Alpha	N of Items
.957	8

The reliability test of the variable effectiveness of the use of village funds (Y) yielded a reliable value with a Cronbach Alpha result of 0.957, as seen in the table. All questions are trustworthy, based on the data results, because a variable is considered reliable if its Cronbach Alpha value is more than 0.6.

Table 4.6 Reliability X1

Reliability Statistics	
Cronbach's Alpha	N of Items
.988	34

The table shows that the internal control variable (X1) produces a reliable value with a Cronbach Alpha result of 0.988 based on the reliability test. The data collected shows that all variables are trustworthy, because a variable is considered reliable if its Cronbach Alpha value is more than 0.6.

Table 4.7 Reliability X2

Reliability Statistics	
Cronbach's Alpha	N of Items
.955	6

The table shows that the human resource competency variable (X2) produces a reliable value with a Cronbach Alpha result of 0.955 based on the reliability test. The data findings show that all variables are trustworthy, as a variable is considered reliable if its Cronbach Alpha value is more than 0.6.

Table 4.8 Reliability X3

Reliability Statistics	
Cronbach's Alpha	N of Items
.972	8

The table shows that the audit activity variable (X3) produces a reliable value with a Cronbach Alpha result of 0.972 based on the reliability test. The data findings show that all variables are trustworthy, as a variable is considered reliable if its Cronbach Alpha value is more than 0.6.

Classic Assumption Test

Normality Test

The purpose of the normality test is to find out whether the residual or disruptive variables in a regression model are normally distributed. If the independent and dependent variables are normally distributed, the regression equation is said to be satisfactory (Ghozali, 2016). The IBM SPSS statistical software version 25 is used to create a normal probability plot for the normality test. The One Sample Kolmogorov-Smirnov test was used in this study, and the following decision-making procedures were followed:

1. If the sig value > 0.05 then the data is distributed normally
2. If the sig value < 0.05, then the data is not distributed normally

Table 4.9 Normality Test Results

One-Sample Kolmogorov-Smirnov Test		
		Unstandardized Residual
N		143
Normal Parameters ^{a,b}	Mean	.0000000
	Std. Deviation	2.41582375
Most Extreme Differences	Absolute	.057
	Positive	.057
	Negative	-.037

Test Statistic	.057
Asymp. Sig. (2-tailed)	.200 ^{c,d}
a. Test distribution is Normal.	
b. Calculated from data.	
c. Lilliefors Significance Correction.	
d. This is a lower bound of the true significance.	

Source : Data processed in 2025

Based on Table 4.1, the results of the normality test show that the Asymp Sig. (2-tailed) value obtained is 0.200, greater than 0.05. Therefore, the data in this study is distributed regularly.

Multicollinearity Test

The purpose of the multicollinearity test is to ascertain whether the independent variables in a regression model are correlated. The regression model is said to be good if the independent variables do not correlate with each other. By monitoring the Variance Inflation Factor (VIF) and tolerance, multicollinearity can be identified. One can conclude that the regression model does not have multicollinearity if the VIF is less than 10 and the tolerance is more than 0.1 or 10% (Ghozali, 2013).

Table 4.10 Multicollinearity Test

Coefficient			
Type		Collinearity Statistics	
		Tolerance	VIVID
1	Internal Control	.701	1.426
	Human Resource Competencies	.654	1.529
	Audit Activities	.830	1.205
a. Dependent Variable: Effectiveness of the Use of Village Funds			

Data processed: 2025

Based on Table 4.2, the following three variables have a tolerance level greater than 0.10: internal control (X1), human resource competence (X2), and audit activity (X3). Meanwhile, the VIF values for the three independent variables X1, which represents internal controls, X2, which represents human resource competence, and X3, which represents audit activities are all less than 10.00. Therefore, it can be ascertained that there is no evidence of multicollinearity among the independent variables in this case study.

Heteroscedasticity Test

To determine whether residual variance is not the same for all data in a linear regression model, a heteroscedasticity test is used. For a regression model to be considered heteroscedasticity, the error variance must be unequal on all observations of each independent variable. The heteroscedasticity test aims to find out whether residual variance is not the same in all regression model data. A regression model that is free of heteroscedasticity is considered excellent by Ghozali (2018). The Glejser test was used to assess heteroscedasticity in this study. The test results are shown in the table below.

Table 4.11 Heteroscedasticity Test Results

Coefficient					
Type	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	2.570	1.623		1.584	.116
Internal Control	-.002	.012	-.016	-.160	.873
Human Resource Competencies	-.092	.052	-.185	-1.791	.075
Audit Activities	.057	.041	.127	1.383	.169

a. Dependent Variable: ABS_RES

Source : Data processed in 2025

The significance value for each variable, including the internal control variable (X1), was 0.873, the human resource competency variable (X2), and the audit activity variable (X3), was 0.169, based on the results of the heteroscedasticity test using the Glejser test in the table above. All significance values are higher than 0.05. Thus, it can be concluded that this study shows that the regression model is heteroscedasticity.

Multiple Regression Test

Multiple linear regression analysis can be used to determine how dependent variables, namely the effectiveness of village fund utilization, are influenced by independent variables, which include internal control factors, human resource competence, and audit activities. The analysis was carried out using SPSS (Statistical Program for Social Sciences) version 25 which was run on a computer. The impact of audit activities, human resource competence, and internal control factors on the dependent variables of the efficacy of village fund utilization are shown in the following table:

Table 4.12 Multiple Linear Regression Analysis

Coefficient						
Type		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.385	2.641		.525	.601
	Internal Control	.067	.020	.220	3.288	.001
	Human Resource Competencies	.621	.084	.512	7.397	.000
	Audit Activities	.201	.067	.184	2.996	.003

a. Dependent Variable: Effectiveness of the Use of Village Funds

Source: Data processed in 2025

The multiple linear regression equation model can be derived as follows using table 4.4:

$$Y = 1.385 + 0.067 X1 + 0.621 X2 + 0.201 X3 + \epsilon$$

The equation can then be interpreted as follows:

1. Based on the above equation, the value of constant (a) is 1.385 which indicates that the effectiveness of the use of village funds is 1.385 if the variables of internal control, human resource competence, and audit activities have a value of 0.
2. The effectiveness of the use of village funds will increase by 0.067 if internal control increases by 1, based on the value of the coefficient of the internal control variable (X1). The effectiveness of using village funds and internal control has a positive regression coefficient. This indicates that the efficiency of village funds will increase in tandem with improvements in internal management.
3. The effectiveness of the use of village funds will increase by 0.621 if the competence of human resources increases by 1, based on the value of the variable coefficient of human resource competence (X2). The effectiveness of using village funds and the competence of human resources have a positive regression coefficient. This indicates that the efficiency of utilizing village funds will increase in tandem with the improvement of human resource competence.

The effectiveness of using village funds will increase by 0.201 if the audit activity increases by 1, according to the value of the audit activity variable coefficient (X3) of 0.201. The efficacy of village budget utilization and audit activities had a positive regression relationship. This indicates that the efficiency of village fund utilization will increase in tandem with the expansion of audit activities.

Hypothesis Test

The purpose of hypothesis testing is to evaluate the feasibility of a previously developed theory. The F test (simultaneous) and the T test (partial) are two forms of hypothesis testing.

Test F

The following table presents the results of simultaneous tests, also known as the F-test.

Table 4.13 Test F

NEW ERA						
Type		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	1074.238	3	358.079	60.059	.000b
	Residual	828.741	139	5.962		
	Total	1902.979	142			
a. Dependent Variable: Effectiveness of the Use of Village Funds						
b. Predictors: (Constant), Audit Activities, Internal Control, Human Resource Competence						

Source: Data processed in 2025

With $df(n1) = 2$ and $df(n2) = 140$, the F-table is 3.061, as shown in Table 4.6. The value of Fcount is 60.059, and the value of Ftable is 3.061, based on the results of a simultaneous test or test F. This indicates that, at the threshold of significance of $0.000 < \alpha 0.05$, $F_{count} > F_{table}$. Thus, the hypothesis states that H1 must be accepted and H0 must be rejected; This means that audit activities, human resource competencies, and internal controls all play a role in determining how well the city spends its money.

T Test

To determine the individual impact of each independent variable on the dependent variable, hypothesis testing is conducted. This study employs hypothesis testing to investigate the impact of audit activities, human resource competence, and internal control on the efficiency of utilizing village funds. A dependent variable is affected by an independent variable if the calculated t-value exceeds the table's t-value. In summary, here are the results of the hypothesis testing:

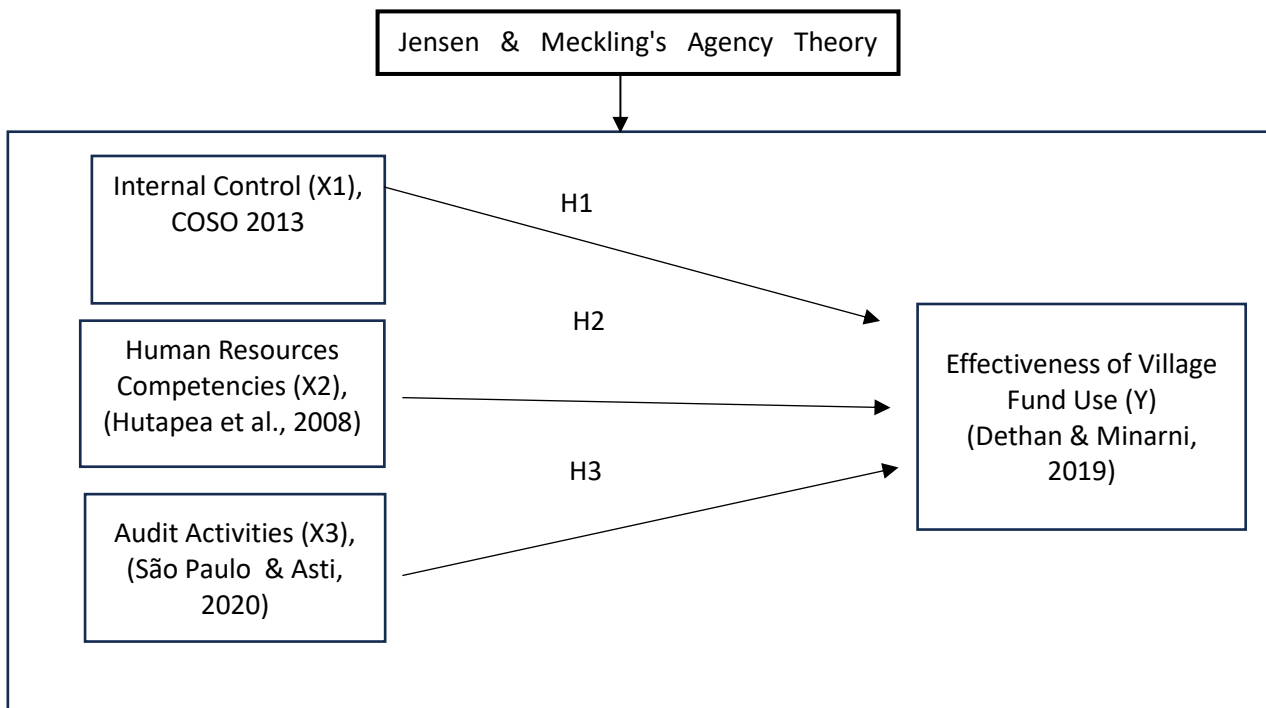
Table 4.14 Results of the T Test Analysis

Coefficient						
Type		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.385	2.641		.525	.601

Internal Control	.067	.020	.220	3.288	.001
Human Resource Competencies	.621	.084	.512	7.397	.000
Audit Activities	.201	.067	.184	2.996	.003
a. Dependent Variable: Effectiveness of the Use of Village Funds					

Source: Data processed in 2025

Picture



1. The results of the study examined the impact of internal control on the efficiency of village budget utilization.

The t-values of the calculation and the table are 3.288 and 1.977, respectively, according to the data in the table above. With a significance level of $0.001 < 0.05$, it can be concluded that the calculated t-value exceeds the t-value. The hypothesis states that H1 is true, while H0 is false. As a result, the efficiency of villages in spending their funds is positively and significantly influenced by internal control variables.

2. Research findings that examine how good human resource management affects the efficiency of using village funds.

From the data in the table, it can be concluded that the t-value is 7.397, while the t-value of the table is 1.977. With a significance level of $0.000 < 0.05$, it can be concluded that the calculated t-value is higher than the t-value. We accept H2 and reject H0 as hypothetical. As

a result, a positive and statistically significant relationship exists between the efficacy of using village funds and the variable of human resource competence.

The research findings examined how audit operations impact the efficiency of village budget utilization. We can conclude that the $t\text{-value} > t\text{-table}$ and reaches a significant value of $0.003 < 0.05$ because, according to the table above, the $t\text{-value}$ is 2.996 and the $t\text{-table}$ is 1.977. H_0 is rejected and H_3 is accepted as hypothetical. Thus, the efficacy of using village money is partially and significantly influenced by the variables of audit activities.

CONCLUSION

Based on the findings of the study and discussion, it can be said that internal control has a significant and positive effect on the effectiveness of the use of village funds; In other words, the more effective the internal control, the more effective the use of village funds. The effectiveness of the use of village finances is positively and significantly influenced by the competence of human resources; This means that the more competent the human resources of the village apparatus, the more efficient the use of village funds. The effectiveness of the use of village finances is positively influenced by audit activities; Therefore, the more successful the audit activity, the more effective the use of village funds.

IMPLICATION

The research findings can serve as a reference for students and those interested in the topic of village financial management, accountability, and the effectiveness of development programs at the local level. Increasing the effectiveness of village fund utilization through better management can support prioritized village community empowerment programs. With better village fund management effectiveness, it is hoped that equitable development across all regions can be achieved, in line with the objectives of Law of the Republic of Indonesia Number 6 of 2014 concerning Village Funds. This research adds to the global understanding of best practices in public financial management at the local level, particularly in developing countries with similar village fund schemes.

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