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ABSTRACT

Villages are public sector organizations, so accountability is an important principle that must be reflected in their financial management. The accountability in managing the village funds is a demand for the local government as the village funds manager, as an implementation of the constitution number 6, 2014. The existed influence factor of the accountability in managing the village funds are internal control systems and accessibility. Increasing accountability in village fund management, the potential for fraud in fund management can be reduced. This research aim to determine the effect of internal control systems and accessibility of financial reports on accountability of village financial management, and the effect of accountability of village financial management on the potential for fraud in village financial management. The primary data used in this research were acquired by administering questionnaires to respondents. A total of 115 questionnaires were distributed directly to 29 villages in Samosir Regency. Rate of returned and completed questionnaire is 100%. Data analysis was carried out using the PLS with WarpPLS 7.0 software. The research results supported all hypotheses and found that; 1. internal control systems positively significant affect the accountability of village financial management, 2. accessibility of financial reports positively significant affect the accountability of village financial management and 3. The accountability of village financial management negatively significant affects the potential for fraud in village financial management. The research results indicated that The Internal Control System has a greater influence than accessibility. This in turn implies that the public would consider that village financial management is accountable if its financial report is prepared in accordance with the applicable standards and easily accessed. In addition, the potential for fraud will be reduced with increasing accountability in village financial management. These results expect the village government to improve internal control and accessibility in managing village funds.



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Introduction

The enactment of Law Number 6 of 2014 concerning Villages became a turning point in the reform of the role of villages in the national development process (Prasetyo & Dinarjito, 2021; Zulfian, 2017). Villages are given the authority to plan and manage village-based development programs according to village needs (Permatasari et al., 2021) which are aligned with national priorities. The autonomy will give the authority to the regions that regulate, manage and administer the government affairs and financial management themselves.

Law Number 6 of 2014 becomes the beginning of change in accountability and governance in the implementation of broad village autonomy (Artini & Putra, 2020). The government shall provide the government structure which is accountable in providing the service to the society (Shadrina & Hidajat, 2023). The purpose is for the village to be able to dig the potential to conduct the equitable development with priority scale activity program based on the village deliberation (Bhakti et al., 2015; Indraswari & Rahayu, 2021; Laksmi & Sujana, 2019).

To support this matter, the government provides a village fund allocation of at least 10% which comes from a combination of central government financial balance funds (APBN) and regional funds (APBD) which will be used to fund village governance, village development, community development and empowerment (Aprilia & Yuniasih, 2021). However, Hariawan et al. (2020) said that the provision of village fund in large amount gives a risk of the occurrence of irregularities in village financial management. The irregularities will result in the reputational destruction of the organization, loss of state finances, damage to employee morale, hampered development and prosperity (Putri Hernanda et al., 2020). Siallagan (2022c) state that fraud is a dishonest action causing the real loss potential which occurs because of the existence of opportunity, probability and situation of the organization to commit fraud. Therefore, the governance is required so that the village financial management from the planning process, implementation, administration, reporting and responsibility are well conducted.

The good governance is reached if the taken activity is accountable. The accountability is a form of financial integrity responsibility, disclosure, and compliance to the law regulations. The accountability will be able to foster the public trust to the government (Din et al., 2017) t, however, in reality, the accountability of village financial management can still be said to be low (Istiqomah, 2015) so that resulting in administrative failure and high levels of corruption (Nyland & Pettersen, 2015).

The issue of accountability of village management funds can be explained by applying agency theory. Agency theory is a branch of game theory that studies the design of contracts intended to motivate rational agents to act in accordance with the interests of the principal when their own interests conflict with the interests of the principal (Siallagan, 2020). Agency problems in an organization arise when there is a conflict of interest between the principal as the party who owns the funds and the agent as the party tasked with managing the funds to achieve organizational goals. Village funds in Indonesia come from government funds, namely the APBN. Therefore, the government and the community have a great interest in seeing the accountability of village fund management because they are the part that is directly affected by the use of the funds. This is in line with the opinion of (Fatmawati et al., 2018) that the village government must be able to provide optimal services that are centered on village progress.

Accountability demands managers of public sector organization ensure that public funds or resources are used wisely and supported by adequate record-keeping methods and presented in the prescribed manner that would allow it to be available to and accessible by the public and delivered in a timely manner to be scrutinized by the public. For village government, accountability is a regulator owned by village official for what they do as a form of government responsibility to the society. Thus, the accountability highly determines the village government responsibility to the society, that can improve public trust to the government

The accountability for village financial management can be realized one of which is by implementing the control over all village fund implementation activities and presentation of financial

reports (Arfiansyah, 2020). The government internal control system plays a role in supervising the government performance. The regional government implementation which is realized by a good internal control will encourage a good governance (Siallagan, 2022a). The government internal control system is organizational process in performing the activity efficiently and effectively. Therefore, the internal control aims to provide the conviction upon the effectiveness and efficiency of organization as well as the compliance of regional government to the law regulations in producing the accountable financial report (Ledo & Ayem, 2017). Other than able to give conviction that each action will encourage the achievement of organizational purposes, the good internal control system will also create a good village financial management (Yesinia et al., 2018).

Government Regulation Number 60 of 2008 explain that the government internal control system is an integral process on action and activity which are conducted continuously by the leader and all employees to provide sufficient trust upon the achievement of organizational purposes through effective and efficient activities, financial report accountability, state asset management, and compliance with the law regulations. The internal control system in a good governance is able to facilitate the leader in supervising the activity, because this system will give a confidence that everything is going well.

Other than the internal control system, the accessibility of the community to get financial report information is also able to show the financial report accountability (Khoirina & Widaryanti, 2023). Basically, the community has a basic right to the government, to get the information related to the welfare of the community. One of the information that shall be provided by the government is Government financial report. The accessibility to the financial report means providing the access to the concerned parties to get the financial report easily (Nurhayati, 2020).

The accessibility also can be said as a form of regional government transparency (Yuliani, 2017). The financial report accessibility is showed by the facility for the community to acknowledge and find the required information (Nurhayati, 2020). Hehanussa (2015) state that the regional government financial report can be said to be met the accountability principles if the financial report can be accessed easily by the regional government financial report users. The easier public access to the financial reporting and the easier the information to be read and understood then the existing accessibility can be said as effective. The access is given by the media, such as newspaper, magazine, radio, television station, website (internet); and the forum providing the direct consideration or role that encouraging the government accountability to the community.

On the other hand, the increased amount of village budget also improves the risk of the fund management. Fraud is an act of conscious and deliberate misuse of organizational resources and the misuse of any action for personal gain (Hilal et al., 2022). In Indonesia, village fund misuse phenomena still occur frequently and based on Indonesian Corruption Watch (ICW) report, 154 cases of village budget corruption were recorded in 2021 with state losses amounting to IDR 233 billion. In the first semester of 2021, there were 62 cases of corruption in village funds, followed by regency and city governments with 60 and 17 cases respectively (Primayogha, 2018). Therefore, prevention of fraud is needed by detecting or preventing fraudulent acts (Dalnial et al., 2014). Accountability will be able to prevent fraud by providing information on village fund management to the public. With accountability, accountability in the form of implementing work programs according to the budget is evidence that there has been no fraud. This is in accordance with (Firda et al., 2023) who stated that accountability has an influence on preventing fraud in the management of village funds.

Several researchers have conducted tests on the effect of internal control systems and accessibility to financial reports on the transparency and accountability of such reports. However, the research conducted has not provided consistent results. Research conducted by (Arfiansyah, 2020; Eton et al., 2022; Fuad & Winarsih, 2021; Puspa & Prasetyo, 2020; Shafira & Utami, 2021) found that the internal control systems affect the accountability. Meanwhile, (Artini & Putra, 2020; Fitri & Arza, 2023) found that the internal control systems did not affect the accountability. In addition, (Antika et al., 2020; Fuad & Winarsih, 2021; Kurniati et al., 2024; Paramayana et al., 2022b; Shafira & Utami, 2021; Susilawati et al., 2022) found that the accessibility of financial statements positively affect the accountability of the report. Meanwhile, (Artini & Putra, 2020; Mulyanto et al., 2020; Shadrina & Hidajat, 2023) found that the accessibility of financial statements did not affect the accountability of the report.

Bearing in mind the background of the matter as described above, the author intends to retest the effect of internal control systems and accessibility to accountability of village management fund. Thus, this research aims to test the effect of internal control system and financial report accessibility on the village financial management accountability. This research different from the previous research, because this research tests further the accountability against the potential of fraud occurrence in Village financial management. This research also uses the village official as analysis unit so that it will illustrate more how the accountability and fraud of village financial management in Samosir Regency.

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The basis for decision making in public sector organizations is largely based on institutional theory because it provides rules that must be implemented by employees in each of their activities. It will influence their way of thinking and behavior in changing the organization to create old institutions into new institutions. This change is needed to improve the services driven by increasing demands for transparency and accountability of financial information (Ahyaruddin & Akbar, 2017). The financial management carried out with the principle of accountability will also encourage the realization of good governance in village financial management. The low quality of financial reporting provides opportunities for fraud and encourages public distrust to the government financial management (Firmansyah et al., 2022). Siallagan (2022b) expected that the government financial information will be better by accounting for all activities in financial reports, so that the level of fraud can be reduced.

Widyatama et al. (2017) said that an important factor in increasing accountability is internal control system. Internal control system can provide the guarantee of organizational purposes, reliability financial reporting, state assets supervision, and compliance to the law regulations. The internal control system is expected to give assurance in the process of fund management implementation according to the applicable law regulations to fulfil the accountability criteria (Arfiansyah, 2020). It is expected that the internal control system can detect the indication that has potential to cause problem; find the deviation and its cause; as well as find the solution to fix the problem and recover it quickly and correctly (Siallagan, 2022c). The internal control system will increase the village fund accountability because internal control system will contain the reconciliation procedure between the budgeted financial data. Thus, the implementation of internal control system can provide trust for the financial report accountability (Rae et al., 2017). Some research results such as (Antika et al., 2020; Arfiansyah, 2020; Eton et al., 2022; Fuad & Winarsih, 2021; Puspa & Prasetyo, 2020; Shafira & Utami, 2021) find that internal control system has an impact to the village fund management accountability. Based on these arguments, the hypothesis is: H1: The internal control system influences the village financial management accountability.

Other than the internal control system, the effort to increase accountability is by increasing accessibility. The accessibility can be interpreted as the ease with which someone can obtain information. Providing easy access to financial reports to the public can control accountability so that it is expected to increase accountability in regional financial management. Although this accessibility also depends on understanding to the presented report or information, (Antika et al., 2020), the regional governments must facilitate the easy access to the public. Fauziyah (2017) said that by providing access, the public can monitor government policies regarding financial use. This is in line with (Antika et al., 2020; Fuad & Winarsih, 2021; Kurniati et al., 2024; Paramayana et al., 2022b; Shafira & Utami, 2021; Susilawati et al., 2022) which found that the accessibility of financial reports influences the village financial management accountability, thus the hypothesis is: H2: The Financial report accessibility influences the village financial management accountability.

Accountability becomes one of the factors in preventing fraud because the community has the right to demand accountability from the village government. Agency theory explains that each individual is opportunistic and acts based on their own goals, so that fraudulent actions are often carried out in village financial management. Therefore, accountability in managing village funds is needed to overcome this Accountability is the performance accountability of the village government to the

community for the rights they have (Solihah et al., 2022). The village officials must implement the principle of accountability in taking responsibility for all their activities, especially information related to financial reports (Asmawati & Basuki, 2019). Aulia et al. (2023) explain that the presentation of accountability reports and timely reporting are the effort to improve good management of village funds. With accountability, it is expected to reduce the potential for fraud because principals have the right to ask for accountability from agents. Thus, the village government will provide accountability for performance with results that can satisfy the village community. Some research results such as (Adhivinna & Agustin, 2021; Fatmawati et al., 2018; Saputra et al., 2019; Sari et al., 2019) found that accountability influences the potential for fraud, so the hypothesis is: H3: The accountability of village financial management influences the fraud potential.

Method

This research was conducted in Samosir Regency because there was fluctuation of village fund receipts in 2021-2024 as well as there was irregularities in financial reports in Tomok Village Simanindo District because there was no budget transparency as well as there was village fund corruption budget year of 2020, 2021 and 2022 in Salaon Dolok Village Rongur Nihuta District. This research is included in causal associative research type for exploration or theory expansion with quantitative approach. The data used is primary data by distributing the questionnaire directly to the respondents. The research questionnaire used a five-point Likert scale. The population in this research is village government employees of 2 Districts in Samosir Regency totalling 29 villages. The sample of this research is the village officials related to the village financial management, consisting of: head of village/ head of subdistrict, village secretary, village treasurer, and section/ head of unit. The sampling method uses purposive sampling technique so that the obtained data will be more representative with the criteria as follows: (1) The Village as Village Fund receiver within the last 4 years namely in 2021-2024; (2) The village officials related to the village fund management

After the data (questionnaire) is collected, tabulation is carried out and then the data is processed. Data is processed for analysis which is presented in table dan figure. In this stage, the test is taken to determined whether the data has met the requirements or not. To ensure data quality, a data validity test was first carried out consisting of convergent validity and discriminant validity as well as a reliability test. The data tested and analyzed by using PLS approach with the assistance of WarpPLS7.0 software with the reasons: first, the research purpose is for exploration or theory expansion; second, WarpPLS is able to process the complex model as well as able to directly show the coefficient result and p value for moderation variable, third WarpPLS also does not need any normality assumption (Hair et al., 2012).

Results and Discussions

This research was conducted for three months, from June until August 2024. After the data tabulation process, the data quality test and hypothesis testing are conducted by using Warp-PLS. Table 1 shows the validity test namely discriminant validity, reliability test with Cronbach's alpha and Composite reliability > 0.7.

Table 1. Discriminant Validity dan Reliability

	Average Variance Extracted (AVE)	Cronbach's Alpha	Composite Reliability
Internal Control Systems	0.770	0.929	0.940
Accessibility	0.782	0.832	0.884
Accountability	0.805	0.954	0.960
Fraud	0.892	0.976	0.979

Source: Result of Data Processing, 2024

The composite reliability value for all construct is bigger than 0.70, therefore, it shows that the requirement of instrument internal consistency reliability has met. The Cronbach's alpha value is

bigger than () 0.70 so that the internal consistency reliability also has met. These results indicate that the instrument used to measure the variables has good reliability. A good level of reliability indicates that the instrument used to measure the variables used in this study consistently provides the same results every time a measurement is taken. AVE shows the value is bigger than 0.50 so that the research instrument meets the discriminant validity. Meanwhile, the convergent validity is presented in table 2 as follows:

Table 2. Convergent Validity

Internal Control Systems (X1)	Accessibility (X2)	Accountability (Y)	Fraud (Z)
X11: 0.761	X21: 0.969	Y1: 0.789	Z1: 0.819
X12: 0.865	X22: 0.951	Y2: 0.823	Z2: 0.841
X13: 0.774	X23: 0.956	Y3: 0.780	Z3: 0.812
X14: 0.842	X24: 0.975	Y4: 0.806	Z4: 0.851
X15: 0.857	X25: 0.927	Y5: 0.807	Z5: 0.804
X16: 0.806		Y6: 0.828	Z6: 0.832
X17: 0.827		Y7: 0.999	Z7: 0.810
X18: 0.807		Y8: 0.820	Z8: 1.000
X19: 0.825		Y9: 0.799	Z9: 0.858
X110: 0.829		Y10: 0.819	Z10: 0.831
X111: 0.936		Y11: 0.825	Z11: 0.823
		Y12: 0.805	Z12: 0.852
		Y13: 0.788	

Source: Result of Data Processing, 2024

Table 2 presents the convergent validity with outer loading score > 0.7, whereas all used research instruments have been valid. These results indicates that in measuring the same construct, existing instruments have been able to collect data with the same pattern. Table 3 shows the structure model testing by using R Square and Q-squared coefficients for accountability variable and fraud potential.

Table 3. R-squared, Adjusted R-squared, dan Q-squared

Variables		R-squared	Criterion	Adj R-squared	Q-squared	Criterion
Exogenous	Endogenous					
Internal Control Systems	Accountability	0,310	Weak	0.298	0,314	Weak
Accessibility						
Accountability	Fraud	0,307	Weak	0,301	0,304	Weak

Source: Result of Data Processing, 2024

Table 3 describes that 31.0% of Village financial management accountability explained by internal control system and accessibility. Meanwhile, the accountability can explain the potential of fraud 30.7%. The result also shows that the predictive validity has been good because the Q-Squared value of Accountability is 31.4%, and Fraud Potential is 30.1%. A weak R-square does not mean that the research data is not good. The R-square value only shows how strong the independent variable affect the dependent variable. The weak of R-squared resulted provides an opportunity for further research to examine various variables related to fraud and accountability in Village financial reports, such as the competence of village officials (Setiawan et al., 2022), organizational Commitments (Siallagan, 2022c), morality (Laksmi & Sujana, 2019).

The hypothesis results in Figure 1 shows that all lines in empirical research models showed the significant results in the level of 0.05 which means that all hypotheses are accepted. The internal control systems has significant impact to the village financial management accountability. The coefficient of internal control system on the village financial management accountability is 0.533 and p value < 0.000. The better internal control system will improve the Village financial management accountability. According to the institutional theory, the implementation of internal control system will make organization to perform its activities efficiently and effectively. The internal control system

improves the confidence of good implementation and organization of village fund and in accordance with the law. Ther than that, the internal control system will improve the financial information problem and facilitate the organizational purposes (Aziz et al., 2015). Internal control system will encourage the accountable village financial management to the central and regional government so that the community is able to figure out the village financial management responsibilities (Puspa & Prasetyo, 2020). Therefore, the better the government internal control system, the better the village fund management accountability. This result is in line with (Antika et al., 2020; Aziz et al., 2015; Kawatu & Kewo, 2019; Martini et al., 2019; Wahyuni et al., 2018) which found that internal control system impacts the village fund management accountability.

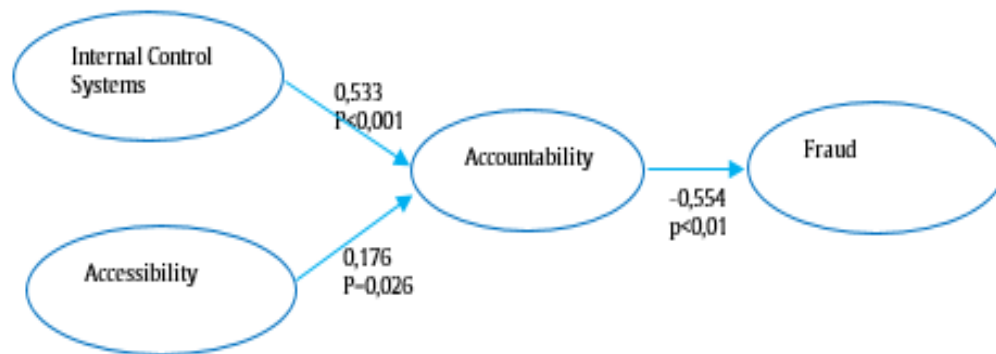


Figure 1 Result of Full Structural Equation Model

The coefficient of accessibility on village financial management accountability is 0.176 and p value = 0.026. The higher of financial reports accessibility, the greater of financial reports accountability presented. The argument is that because of government financial report are useful for assessing efficiency and effectiveness in serving the public, so that the information must be easily accessible (Shadrina & Hidayat, 2023). It is expected that the ease of accessing information in government financial reports will be useful to make decisions on economic, political, social and financial performance. This is in line with institutional theory which emphasizes organizations to be better by realizing accountability to gain legitimacy by the community. The village financial management information provided by the village government openly and honestly through the media that can be accessed by all members of the community who have the right to know the information. The high regional financial reports accessibility can realize good communication between the public and government which will support the effective use of regional financial information (Nurhayati, 2020). Therefore, the village government strives to provide the widest possible access to the community. These results are in line (Ichlas et al., 2014; Khoirina & Widaryanti, 2023; Paramayana et al., 2022a) which found that financial reports accessibility influences the village financial management accountability.

The coefficient of village financial management accountability on the potential for fraud in village financial management is -0.554 and p value < 0.000. The high level of accountability shown by the better and more responsible village officials managing village funds will reduce the fraud potential in village financial management. The argument is to produce reliable financial reports, the village officials must be responsible in managing the village financial so that they must carry out adequate planning, processes and accountability (Adhivinna & Agustin, 2021). The village officials must be open and responsive to the financial management to prevent fraud (Sari et al., 2019). The village officials can also increase accountability to reduce the fraud potential by increasing their capacity and always complying with central and regional government regulations. These results indicate that Simanindo District village officials have well implemented accountability so that both physically and legally will reduce the fraud potential in village funds. These results are in line with (Adhivinna & Agustin, 2021; Fatmawati et al., 2018; Saputra et al., 2019; Sari et al., 2019) which found that accountability influences the fraud potential.

Conclusions

Based on the data analysis, this research proves that: 1. Internal control system positive significantly impacts the village fund management accountability; 2. The impact of financial report accessibility to the village fund management accountability is positive and significant; 3. The impact of village fund management accountability to the fraud potential of village financial management is negative and significant. Thus, to produce accountability in terms of village financial management in Samosir Regency, it is deemed necessary for the management of village in Samosir Regency to improve internal control that refers to the prevailing laws and regulations. Another aspect that also needs to be considered by village officials in Samosir Regency is the easy of the public in accessing village financial reports through various available media, including through the internet, magazines, newspapers, radio, etc. Furthermore, by increasing accountability in the management of village funds, it will reduce the potential for fraud in the management of village funds in Samosir Regency.

The research provides an implication that compared to the accessibility, the Internal control system is believed to be stronger in increasing the accountability so that the village officials need to improve their competency. This research implies to the village government to keep improving the knowledge of village officials about internal control and accountability, so that the village financial management will be better. This study has limitations, because it only uses sub-districts that are indicated to have committed fraud in managing village funds. In addition, accountability in managing village funds is explained by two variations of independent variables, namely the internal control system and accessibility to financial reports with weak values. This shows that there are actually many other factors that can affect accountability in managing village funds. Other limitations are the researcher only uses the questionnaire so that the obtained answer can change according to the condition of respondents. The number of samples in this research is still limited because it only applies to 1 Regency. The suggestion for further research to expand the research object and combine it with interview method. Researchers can also add other variables to get a better understanding of the determinants of accountability in village fund management.

It is expected that the research contributes theoretically related to the internal control system, accessibility, accountability and the potential of village fund fraud. Other than that, this research is expected to be able to help the government to prevent fraud in village fund management which has potential to result in State loss. The research of fraud in village fund is very important to be conducted as an input in reducing the fraud practice of financial report, reducing misuse of assets, and avoiding corruption.

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