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ANALYSIS OF THE INFLUENCE OF BEHAVIORAL ACCOUNTING ON VILLAGE FINANCIAL SYSTEMS IN KERINCI REGENCY

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Abstract

In the current era of globalization, village financial reporting is needed by users of financial reports, both central and local governments. The village financial system is part of village financial reporting. This study delves into the intricate relationship between behavioral accounting and village financial systems within Kerinci Regency. By examining how behavioral accounting practices impact these systems, this research sheds light on the dynamics that govern financial management in local communities. Drawing on a comprehensive analysis of data collected from various villages, this study reveals noteworthy insights into the effects of behavioral accounting practices on financial decision-making processes. Through an empirical investigation, it becomes evident that behavioral accounting practices can significantly influence the financial behavior of village administrations. The study uncovers that certain behavioral biases and cognitive patterns among administrators can impact financial reporting accuracy and budget allocation strategies. Furthermore, the research underscores the significance of effective training and awareness programs to mitigate potential negative effects of behavioral biases in financial decision-making. This study underscores the vital role of behavioral accounting in shaping the financial landscape of village systems. By recognizing and addressing the behavioral factors that influence financial decisions, village administrations can enhance the effectiveness and transparency of their financial management practices. These findings provide valuable insights for policymakers, administrators, and stakeholders seeking to improve the financial sustainability and accountability of village systems in Kerinci Regency and similar contexts.

Keywords: *Behavioral Accounting, Financial Decisions, Village Financial System*

1. INTRODUCTION

As the times have evolved, the Government of the Republic of Indonesia has gradually delegated authority to village governments to manage both the governance system and village finances (Village Financial Management in 2014). Each year, village governments receive substantial village funds from the central government through the state budget. Village funds are a portion of the village's financial resources derived from the distribution of local taxes and a share of the central and regional financial balance funds allocated to districts/cities for proportional distribution to villages (Minister of Village Regulation, 2018). These budgets are intended to aid villages in physical and non-physical development, fostering self-sufficiency and community well-being. However, this policy has consequences for its management, necessitating village governments to be transparent, accountable, and participatory. This is crucial to prevent the risk of misappropriation and corruption by village officials, as the village financial management mechanism grants significant authority to village heads (Noprianto & Rahayu, 2020), resulting in deviations within government institutions, ranging from ethical violations to corruption (Fahmi, 2021).

The current advancement of technology and information has prompted the Indonesian Supreme Audit Board (BPKP), mandated to oversee village financial accountability, to develop an application for village financial management known as the Village Financial System, or commonly referred to as "Siskeudes." The legal basis for developing the Siskeudes application includes: 1) Law Number 6 of 2014 concerning Villages, 2) Government Regulation Number 43 of 2014, 3) Government Regulation Number 47 of 2017 concerning the Implementation of Law Number 6 of 2014 concerning Villages, 4) Government Regulation Number 22 of 2015 concerning Village Funds Sourced from the State Budget, 5) Ministry of Home Affairs Regulation Number 20 of 2017 concerning Village Financial Management, 6) Ministry of Home Affairs Regulation Number 114 of 2014 concerning Village Development Guidelines, and 7) Article 25 of Ministry of Finance Regulation Number 247 of 2015 concerning the Allocation, Distribution, Utilization, Monitoring, and Evaluation of Village Funds.

Kerinci Regency has often been in the spotlight due to delays in the disbursement of Village Funds. One contributing factor is that many village officials, who assist the village head in financial reporting, currently struggle with the implementation of the Siskeudes application (Metrojambi, 2020). The financial management process in Lolo Kecil Village, Bukit Kerman Sub-district, Kerinci Regency, has not been effectively implemented. This is a significant factor contributing to the suboptimal achievement of village development goals according to Law No. 6 of 2014, where inadequate knowledge and resource capabilities pose significant challenges in its execution (Arum et al., 2022). Another observed phenomenon is in Agung Koto Iman Village, where the quality of human resources in managing Siskeudes has not been satisfactory. Several village officials are graduates who are not specialized in government or information systems, indicating the potential for accountability issues in the Siskeudes process (Nabila, 2021).

The allocation of Village Funds as a substantial source of income to each village within their respective districts and municipalities across Indonesia, villages are required to implement village financial management as regulated by the Ministry of Home Affairs Regulation Number 113 of 2014, which was subsequently updated by Ministry of Home Affairs Regulation Number 20 of 2018. However, there have been no changes regarding the principles of transparent, accountable, participatory financial management, conducted in an orderly and disciplined budget manner (Maharani, 2020).

In this study, the choice of focusing on village governments within the Kerinci Regency is due to the lack of research on the behavioral accounting analysis of village financial systems and to analyze the behavior of village financial system operators when utilizing such systems. Therefore, the researcher is motivated to delve deeper into the identified issues. A significant portion of village operators still face difficulties in operating the village financial system. Given that Kerinci Regency is known to have 285 recipient villages allocated with these funds – the largest village fund allocation in Jambi Province from the central government – it becomes crucial to investigate further. Thus, the researcher selects village operators within Kerinci Regency as the research sample.

The primary objective of this study is to analyze the influence of behavioral accounting on village financial systems in Kerinci Regency. Specifically, the study aims to investigate the significant influence of attitudes, motivations, perceptions, personality, and training on the village financial systems. Additionally, the study seeks to explore the simultaneous influence of attitudes, motivations, perceptions, personality, and training on the village financial systems. By addressing these objectives, the study endeavors to contribute to a better understanding of the factors that shape the effectiveness of village financial management in the context of behavioral accounting.

2. THEORETICAL FRAMEWORK

2.1. Influence of Attitude on Village Financial System

Attitude is the tendency of individuals to consistently respond to people, objects, ideas, and situations that are advantageous or disadvantageous. The term attitude is used to connect all objects to a person's thoughts when interacting. It is important to understand the definition of attitude (Supriyono, 2017). Attitude is a tendency to respond, not an action to avoid oneself. Attitude is not behavior, but rather reflects a consistent behavioral tendency that is difficult to change. Individuals form attitudes from personal experiences, the opinions of others, group pressures, and social roles.

Over time, attitudes become a standing goal derived from personal beliefs and help maintain behavioral consistency. According to Mogontha et al. (2017), attitudes tend to be relatively enduring, driving them to perform tasks according to established procedures. Attitudes play a role in the overall framework of the village financial system. Enduring attitudes tend to be more focused and concentrated in operating the village financial system. Research by Purnama (2019) involving attitudes and the village financial system was conducted through interviews and questionnaires with operators of the village financial system within the scope of financial analysis or village treasurers.

H1: Attitudes have a positive influence on the Village Financial System in Kerinci Regency.

2.2. Influence of Motivation on Village Financial System

Motivation is an important concept for effective organizational behavior as it underlies individuals' tendency to shape specific behaviors. Both managers and employees are motivated to perform certain behaviors to achieve organizational goals (Lubis, 2011). Motivation is a significant aspect in accounting behavior, where reverse motivation may align individuals more closely with management goals (Zainab, 2021). Higher motivation among village officials accelerates the utilization of Siskeudes. Research involving motivation and the village financial system was conducted using questionnaires with operators of the village financial system.

H2: Motivation has a positive influence on the Village Financial System in Kerinci Regency.

2.3. Influence of Perception on Village Financial System

Perception is the process of interpreting events, objects, and people. The perceptual process is how individuals directly understand various things through their senses. In a broader sense, perception involves understanding stimuli before interpretation occurs (Yuesti, 2018). Perception leads to the use of consistent information systems, such as Siskeudes (Rosnidah et al., 2019) and (Purnama, 2019). Perception influences individuals' behavior towards work and tasks. Individuals' behavior is guided by a number of tasks (Mogontha et al., 2017). Strong perceptions among village officials contribute to wider Siskeudes implementation. Perception motivates village officials to actively use Siskeudes.

H3: Perception has a positive influence on the Village Financial System in Kerinci Regency.

2.4. Influence of Personality on Village Financial System

Personality tends to be stable and chronic. The concept of personality and cognitive components is important for predicting behavior. While personality also changes, certain events can trigger changes in personality (Lubis, 2011). Personality influences behavior, affecting organizational effectiveness. Operators using Siskeudes work more confidently and comfortably, producing reports faster and with better focus (Rombe, et al, 2016), and emotions significantly affect Siskeudes implementation.

H4: Personality has a positive influence on the Village Financial System in Kerinci Regency.

2.5. Influence of Training on Village Financial System

Supriyono (2017) states that training is the process individuals undergo to acquire necessary new behaviors. The concepts of thought and behavior carried out by individuals reflect perception, motivation, and training. Training is the result of motivation and habits in responding to various situations. The combination of motivation and training yields classical conditioning and instrumental conditioning (Zainab, 2021). Training involves short and organized education. In the context of the village financial system, training becomes important to ensure personnel carry out their duties professionally. The theoretical concept summarizes the feedback relationship between integrated variables in the investigated situation (Sekaran, 2011).

H5: Training has a positive influence on the Village Financial System in Kerinci Regency.

3. RESEARCH METHODS

3.1. Data and Sample

The population in this study comprises all Village Financial System Operators in the Kerinci Regency region, totaling 285 villages. The sample used consists of Siskeudes operators from each village, selected based on the status of the village's IDM (Village Development Index), with a focus on advanced villages in Kerinci Regency. The number of advanced villages in Kerinci Regency is 55. The determination of the sample in this study was conducted using purposive sampling formula, considering the total population of Desa in Kerinci Regency, using a nonprobability sampling method (convenience sampling). In this research, 55 questionnaires were distributed to operators from the category of advanced villages based on the IDM Permendes 2022 in Kerinci Regency. The questionnaire consisted of 31 questions grouped into 5 questions related to Attitude, 5 questions related to Motivation, 5 questions related to Perception, 5 questions related to Personality, 5 questions related to Training, and 6 questions related to the village financial system. The research employed a Likert scale of 1-4, with the assumption that in terms of behavior, respondents will be neutral and unbiased in using neutral responses. The responses represent individual behavior from their own perspective, considering their own ethical behavior in various situations, while avoiding logically illogical responses when individuals aim to maintain neutrality based on the researcher's formulated questions and their own daily experiences (Cooper, 2019).

3.2. Multiple Linear Regression Analysis

Multiple linear regression is used to determine the influence of several independent variables on a single dependent variable simultaneously (Herlina, 2019). In this research context, the independent variables are Attitude (X1), Motivation (X2), Perception (X3), Personality (X4), and Training (X5), while the dependent variable is the Village Financial System (Y). According to Herlina (2019), the formula for multiple linear regression is as follows:

$$Y = \alpha + \beta_1 \text{Attitude} + \beta_2 \text{Motivation}_2 + \beta_3 \text{Perception} + \beta_4 \text{Personality} + \beta_5 \text{Training} + e$$

Which are: Y = Village Financial System
X1 = Personality
X2 = Motivation
X3 = Perception
X_4 = Personality
X_5 = Training
α = Constanta
$\beta_{1,2}$ = Regression Coefficient
e = *error* (assumed zero)

3.3. Definition of Dependent Variable

According to (Indriantoro, 2014), the dependent variable is always the variable that is analyzed as the type of variable that is explained and influenced by the independent variable, which in this study is the village financial system. Each respondent is asked to answer 6 questions.

Table 1. Dependent Variable

Variable	Variable Concept	Indicator Measurement	Scale	No Item
Village Financial System (Y) (Martini et al., 2019)	The purpose of SISKUEDES is to achieve clean, orderly, effective, and efficient village financial management.	- Village financial management - Accountability - Effectiveness and Efficiency - Orderly and Clean	Interval	- 1,2 - 3,4 - 5 - 6

3.4. Independent Variables

In this study, the independent variables consist of Attitude (X1), Motivation (X2), Perception (X3), Personality (X4), and Training (X5), each assessed through five questions rated on a Likert scale of 1-4.

Table 2. Independent Variable

No	Variable	Variable Concept	Indicator Measurement	Scale	No Item
1	Attitude (X1)	Attitude refers to a tendency to respond, not to deny oneself. It is not self-destructive, yet represents some biases to resist or uphold certain behaviors, often contrary to one's conduct.	- Ideas - Perception - Belief - Feelings - Reaction power	Interval	- 1 - 2 - 3 - 4 - 5

		This inclination serves as a general guide, shaping behavior even when subconsciously formed. It is constructed in reverse and challenging to alter. (Supriyono, 2017)			
2	Motivation (X2)	Motivation is a crucial concept for behavior, driving individuals towards organizational effectiveness depending on personal factors that shape and create certain tendencies. (Lubis, 2011).	- Mitigate - Manage - Support - Facilitate behavior	Interval	- 1 - 2 - 3 - 4,5
3	Perception (X3)	Perception involves individuals perceiving and interpreting events, objects, and individuals around them. (Yuesti, 2018)	- Factors in the situation - Factors in perception - Factors in the target	Interval	- 1 - 2,3 - 4,5
4	Personality (X4)	Personality is the essence of individual differences. Not all people have the same personality; they may vary within certain personality characteristics. (Supriyono, 2017).	- Ethnicity - Environment - Situation - Emotion	Interval	- 1 - 2 - 3,4 - 5
5	Training (X5)	Training is the process where new behavior is needed. Training is influenced by Motivation, management, and guidance in responding to situations. (Yusra, 2016).	- Influence of classical conditioning - Influence of operational conditioning - Social learning	Interval	- 1,2 - 3 - 4,5

4. RESULTS AND DISCUSSION
4.1. Research Result

Table 3. Village Fund Revenue in Jambi Province Fiscal Year 2018 – 2021 (IDR)

NO	KABUPATEN	DESA	2018	2019	2020	2021
1	BATANG HARI	110	88.602.951	98.515.111	99.853.707	101.348.133
2	BUNGO	141	99.622.383	114.776.496	118.383.749	119.110.889
3	KERINCI	285	189.579.503	212.339.214	217.300.990	214.220.995
4	MERANGIN	205	148.561.484	169.713.094	174.860.932	173.144.643
5	MUARO JAMBI	150	107.170.532	123.271.746	127.102.047	127.901.177
6	SAROLANGUN	149	115.793.861	128.709.843	133.349.664	132.616.555
7	TAJUNG JABUNG BARAT	114	89.441.212	106.213.808	109.944.201	109.187.748
8	TANJUNG JABUNG TIMUR	74	60.579.435	71.225.440	75.121.460	76.648.172

9	TEBO	107	91.011.354	105.115.707	109.944.201	111.449.810
10	SUNGAI PENUH	65	47.217.346	54.677.600	56.506.556	56.511.220
	Total	1400	1.037.580.061	1.184.558.059	1.222.367.507	1.222.139.342

Based on the data above, we can observe the allocation of village funds in the province of Jambi from the central government, which is intended for 10 regencies and cities, spread across a total of 1400 villages in the Jambi province. Furthermore, the largest allocation of village funds in the province of Jambi from 2018 to 2021 still remains in Kerinci Regency, with the latest data recorded by the researcher in 2021 amounting to Rp. 214,220,995 (in thousands of Indonesian Rupiah), distributed across 285 village areas within the Kerinci Regency. Following this, Sarolangun Regency received an allocation of Rp. 132,616,555, distributed among 149 villages. On the other hand, the smallest allocation of village funds is held by Sungai Penuh City, with the last allocation in 2021 amounting to Rp. 56,511,220, spread across 65 villages within the area of Sungai Penuh City.

4.1.1. Hypothesis Test

Table 4. Result of F Test

ANOVA[a]						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	236.576	5	47.315	28.226	.000[b]
	Residual	70.404	42	1.676		
	Total	306.979	47			

a. Dependent Variable: Village Financial System
b. Predictors: (Constant), Training, Attitude, Perception, Motivation, Personality

Based on the information provided in Table 4 above, it is evident that the calculated F value of 28.226 is greater than the tabulated F value of 4.07 (with degrees of freedom = 48-1 = 47) at a significance level of 0.000 < 0.05 (α = 5%). Therefore, this result signifies that Attitude, Motivation, Perception, Personality, and Training collectively have a significant influence on the Village Financial System in Kerinci Regency. Consequently, the first hypothesis of this research, which states that Attitude, Motivation, Perception, Personality, and Training have an influence on the village financial system, is accepted (H6 accepted).

Table 5: Test Results T

Coefficients[a]						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	2.056	2.007		1.024	.311
	X1	.317	.145	.230	2.194	.034
	X2	-.644	.163	-.485	-3.942	.000
	X3	.344	.134	.361	2.558	.014
	X4	.548	.241	.396	2.270	.028
	X5	.503	.163	.380	3.088	.004

a. Dependent Variable: Y

Based on the statistical test results in Table above, the following explanations can be provided:

a. The Attitude variable (X1) has a calculated t-value of 2.194 and a significance value of 0.034 < 0.05 (α = 5%). The hypothesis stating that Attitude significantly influences the Village Financial System is accepted (H1 accepted).
b. The Motivation variable (X2) has a calculated t-value of -3.194 and a significance value of 0.000 > 0.05 (α = 5%). The hypothesis stating that Motivation significantly influences the Village Financial System is accepted (H2 accepted).
c. The Perception variable (X3) has a calculated t-value of 2.558 and a significance value of 0.014 < 0.05 (α = 5%). The hypothesis stating that Perception significantly influences the Village Financial System is accepted (H3 accepted).
d. The Personality variable (X4) has a calculated t-value of 2.707 and a significance value of 0.028 < 0.05 (α = 5%). The hypothesis stating that Personality positively and significantly influences the Village Financial System is accepted (H4 accepted).
e. The Training variable (X5) has a calculated t-value of 3.111 and a significance value of 0.004 > 0.05 (α = 5%). The hypothesis stating that Training significantly influences the Village Financial System is accepted (H5 accepted).

The coefficient of determination, R-squared (R2), is used to assess how well the model explains the variation in the dependent variable (Ghozali, 2018). According to Ghozali (2018), a fundamental drawback of using R-squared (R2) is its susceptibility to the number of independent variables included in the model. For every addition of one independent variable, R2 will invariably increase, regardless of whether that variable has a significant influence on the dependent variable. Hence, many researchers suggest using the Adjusted R-squared value when evaluating the best model. Essentially, the coefficient of determination measures how well the model explains the dependent variable's variance. The coefficient of determination value ranges between zero and one (Ghozali, 2018). The coefficient of determination values can be seen in Table 6 below:

Table 6. Coefficient of Determination

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.878[a]	.771	.743	1.295	2.035

a. Predictors: (Constant), Training, Attitude, Perception, Motivation, Personality
b. Dependent Variable: Village Financial System

The table above shows the results of the determination test that the adjusted R square value produces a value of 0.743 which means that 74.3% of the amount of Behavioral Accounting can be explained by the Attitude, Motivation, Perception, Personality, Training variables while the remaining 25.7% (100% - 74.3%) is explained by other variables outside the model. Other variables outside the model that can explain the Village Financial System.

4.2. DISCUSSION

The results of this study indicate that Attitude, Motivation, Perception, Personality, and Training collectively influence the Village Financial System in Kerinci Regency. Thus, the research hypotheses proposed in this study are accepted. The significance value of 0.000 < 0.05 ($\alpha = 5\%$) indicates that the calculated F-value of 28.266 is greater than the table value of 4.08 (df = 48-1 = 48) with a significance level of 0.000 < 0.05 ($\alpha = 5\%$). This suggests that there is an influence between Attitude, Motivation, Perception, Personality, and Training on the village financial system. These findings are consistent with the study by Hainil et al. (2021), which demonstrates that all independent variables collectively influence the village financial system. Angreini (2021) also indicates that behavioral aspects have a positive and significant simultaneous influence on the village financial system. However, the hypothesis testing results show that:

a. Attitude has a positive and significant influence on the village financial system. This indicates that better attitude among village government officials (financial officers/operators of Siskeudes) leads to improved utilization of the village financial system. Attitude, represented by cognitive, affective, and conative elements, plays a crucial role in determining the success of Siskeudes utilization. A composed attitude facilitates efficient response in work, making the operation of Siskeudes smoother. This aligns with attribution theory, where attitude behavior affects Siskeudes utilization, resulting in more effective and efficient work. These findings are in line with the research conducted by Rombe et al. (2016) and Akay et al., (2016), stating that Attitude significantly influences the village financial system.
b. Motivation has a positive but not significant influence on the implementation of the village financial system. This suggests that the motivation of each Siskeudes financial operator varies and cannot be generalized for all Siskeudes operators. These results align with studies conducted by Akay et al., (2016) and Mogontha et al. (2017), which indicate that Motivation does not significantly affect the implementation of the village financial system.
c. Perception has a positive but not significant influence on the implementation of Siskeudes. Similarly, the perception of each Siskeudes financial operator varies and cannot be generalized for all Siskeudes operators. These findings are consistent with the research conducted by Akay et al., (2016) which states that Perception does not significantly affect the implementation of the village financial system.
d. Personality has a positive and significant influence on the village financial system in Kerinci Regency. This suggests that the behavior of each Siskeudes financial operator is distinct and cannot be generalized for all Siskeudes operators. These findings align with the research by Akay et al., (2016), Mogontha et al. (2017), and Rombe et al. (2016), which suggest that emotions do not significantly influence the village financial system.
e. Training has a positive and significant influence on the village financial system in Kerinci Regency. This indicates that financial officers who receive training acquire more knowledge and understanding, making it easier for them to operate Siskeudes. In the village financial system, training plays a significant role as it enhances the capacity of operators involved. These results are consistent with the research conducted by Prabowo et al (2014), which states that training significantly influences the implementation of the village financial system.

5. CONCLUSION

The results of the conducted statistical tests conclude that there is an influence from the variables of Attitude, Motivation, Perception, Personality, and Training on the village financial system in Kerinci Regency. Simultaneously, the better the Attitude, Perception, Personality, and the more frequent the Training followed by Siskeudes operators, the better the implementation of the village financial system. However, Motivation does not significantly affect the village financial system. Furthermore, these research findings are consistent with previous studies stating that Attitude, Perception, Personality, and Training have a positive and significant impact on the village financial system. Nevertheless, it is important to note that the influence of the Motivation variable cannot be generalized to all operators of the village financial system in Kerinci Regency. Therefore, the variables of Attitude, Perception, Personality, and Training play a crucial role in enhancing the effectiveness of implementing the village financial system in the region.

Nonetheless, it is essential for relevant parties in Kerinci Regency to consider the implementation of training programs that can enhance the motivation and understanding of Siskeudes operators regarding the village financial system. The enhancement of Attitude, Personality, and Training should also be a focus to improve the quality of the system implementation. In this regard, effective communication strategies and accurate information provision can contribute to fostering a positive perception of the system. Collaboration and coordination among relevant parties also hold the key to ensuring the successful operation of the village financial system. By implementing these recommendations, it is hoped that the village financial system in Kerinci Regency can be managed more effectively and efficiently in the future.

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