

The Effect of Accounting Understanding, Understanding Of Laws and Internal Control Systems on Village Fund Management Accountability In Villages In Pancur Batu District, Deli Serdang Regency

Ayu Lestari Karina¹, DIMITA H P Purba², Gracesiela Yosephine Simanjuntak³,
Arthur Simanjuntak⁴
Universitas Methodist Indonesia

Corresponding Author: Ayu Lestari Karina ayulestarikarinaa29@gmail.com

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ABSTRACT

The purpose of the study is to determine the impact of the understanding of accounting, the understanding of the law and the internal control system on the accountability of village funds management in Pancur Batu, Deli Serdang Regency. Using primary data, this kind of research is quantitative. The population in this study were the Secretary, Head of Finance, Head of Government in the village in Pancur Batu Subdistrict with sampling using purposive sampling method which amounted to 75 respondents. Descriptive statistics were employed as the data analysis method in this study. primary data quality test was carried out by researchers by conducting validity and reliability tests, classical assumption tests were carried out by researchers by conducting normality tests, multicollinearity and heteroscedasticity tests. multiple linear regression analysis, hypothesis testing was carried out by researchers by conducting partial t tests and simultaneous F tests using the SPSS version 26 application. The results of this study individually show that Accounting Understanding, Understanding the Law and Internal Control Systems have a positive and significant effect on the Accountability of Village Fund Management.

INTRODUCTION

Village funds are allocated to support different initiatives designed to enhance the well-being of rural communities, promote village development, and empower local residents, which includes ensuring transparency in the management of village funds. As Tuti Dharmawati (2021) points out, responsibility for managing village funds lies with the village administration, which must act in accordance with the rules governing the financial management of the village. The villages are the cornerstone of the Republic of Indonesia's modernisation process.

Additionally, a budget for the community's empowerment and development is necessary to achieve an advanced, autonomous, and democratic village. Regulation No. of the Government governs the budget. 60 of 2014 about Village Funds, which specifies that village funds are money taken from the State Budget (APBN) and distributed to villages via the Regency/City Regional Budget (APBN). These funds are then used to finance community development, government administration, and empowerment (Makalalag, 2017).

The village financial management process refers to Permendagri No. 20/2018, which is a series of activities carried out by the village government to prepare, manage, and account for the Village Budget (APBDes) starting from planning activities, implementation, administration, to village financial reporting (Muhamad Mu'iz Raharjo, S.STP., 2020). Accountability is the duty of the village government to report, present, and explain all of its operations to the community and the national government.

Despite receiving a fair amount of village funds, the Regency of Deli Serdang in Pancur Batu faces numerous issues regarding the management of these funds, which lack transparency and accountability. Problems such as misappropriation and failure to adhere to existing regulations persist.

Similarly, as was the case in several villages in the Subdistrict of Pancur Batu, there were problems with the preparation of financial statements in line with the applicable accounting standards, and weak internal control systems which could lead to the inefficient or misappropriation of village funds, such as Bintang Meriah, Namo Simpurn, Namo Riam, Tengah. Lack of knowledge of accounting, law and internal control systems may be a major factor in the liability of the administering municipality.

A good understanding of accounting is necessary to prepare transparent and accurate financial reports, and to avoid errors in financial recording and reporting. This is because accounting is the main tool that ensures that the funds received by the village are used in accordance with the needs and can be accounted for openly to the community.

Understanding the laws and regulations governing the management of village funds is also very important to prevent legal violations in the management of these funds. Law No. 6/2014 on Villages explains the implementing regulations that provide clear guidance on how to manage village funds, which must be obeyed by every village apparatus. Therefore, a lack of understanding of this law can lead to misuse of village funds, non-compliance with procedures, or use of funds that are not in accordance with applicable legal

provisions. A good understanding of the law for village officials is expected to improve the accountability of village fund management.

Responsibility for managing the village funds shall be subject to an internal control system in case of any breach or failure to comply with the rules in force. Implemented by the village administration is also an important factor in ensuring ownership of village funds. A weak or non-existent internal control system can lead to misuse of funds, waste, or uncontrolled activities. When a good internal control system, which includes internal supervision, division of tasks, and clear procedures, can help ensure that village funds are managed efficiently, effectively, and accountably.

LITERATURE REVIEW

Teori Stewardship

According to stewardship theory, it is a concept that states that a situation where management focuses more on common interests or organizational interests and is not motivated by individual goals. (Davis & Donaldson, 1997), this theory sees organizational management as stewards who will act consciously, honestly and wisely for the benefit of the organization.

Using stewardship theory in this study views the steward as the village government and the principal as the village community. Where the steward is an institution that can be trusted, can provide good service to the principal, and can accommodate the aspirations of the principal. Stewards in this study also act as institutions that have the authority to manage village finances including village funds by carrying out their duties and functions as well as possible and can be accountable so that economic goals and community welfare are realized.

According to the village government's goals, which are based on stewardship theory, it is highly pertinent to apply in the case of public sector organizations. These goals include enhancing community welfare through village development and then holding the village government accountable for its financial reporting.

Village Fund Management Accountability

Responsibility for managing the municipality's finances lies with the municipality's administration, which is responsible for administering the municipality's finances. The management of village funds shall be in accordance with the rules of the Unitary State Government System of the Republic of Indonesia, as set out in Parulangagri No 20 on Village Financial Management 2018, Paragraph 1, villages are legal community units with territorial limits which are authorised to administer and direct government matters, community interests, origin or traditional rights and vice-originating rights and are recognised and respected. Since regional autonomy was introduced, the term village may be used differently depending on the characteristics and customs of the village.

According to the budget, village finances are managed in a disciplined and orderly manner while adhering to the values of accountability, transparency, and efficiency (Riana Mayasari, 2024). Nursin (2022) defines village fund management

as a process that is efficiently, economically, transparently, and responsibly managed in accordance with laws and regulations, while taking compliance and fairness into account and giving the community's interests top priority. Meanwhile, Putri & Maryono (2022) state that village fund management is a series of processes for managing village funds allocated by the government, starting from data compilation, planning, organization, implementation, to supervision, evaluation, and accountability reports to achieve common goals. Based on the definitions given above, the author comes to the conclusion that village fund management is the process of organizing, carrying out, and overseeing the use of village funds in compliance with current laws in order to enhance the well-being of the village community.

An information system operated by the Ministry of Home Affairs can facilitate the management of village finances, which is an aspect of accountability in the management of village funds as outlined in Ministry of Home Affairs Regulation No. 20 of 2018. This includes the stages of planning, implementation, administration, reporting, and financial accountability for villages. Indicators that can be utilized to ensure effective management of village funds include unemployment rates and the formulation of the Village Budget (APB) draft (Waladiyah, 2018). The management of village finances is conducted via the village cash account, with the recording of income and expenses in the general cash book, along with the submission of both the Village Budget implementation report and the Village Budget realization accountability report.

According to Indah Pratiwi and Sari Dewi (2021), accountability is the duty to fulfill all duties and responsibilities as assigned while adhering to relevant laws. Sarah (2020) defines accountability as the duty to report and accept responsibility for whether an organization's mission is successful or unsuccessful in reaching predetermined results through extensive accountability measures.

It is necessary for public sector organizations with multiple dimensions to be held accountable for the use of village funds. Public sector organizations must meet four accounting requirements, according to Purwanto (2023), which are as follows.

a. Accountability for Probity and Legality

Responsibility for integrity pertains to preventing the misuse of power, whereas legal responsibility focuses on adhering to laws and regulations necessary for the management of public resources.

b. Process Accountability

Process accountability refers to the adequacy of the methods used to carry out the tasks, in particular the effectiveness of accounting information systems, management information systems and administrative protocols. Manifestations of process ownership are evident in the provision of prompt, efficient and affordable public services. Oversight and assessment of the implementation of the process liability may be carried out, for example by examining any additional costs and other charges not initially declared, and by identifying sources of inefficiency and waste leading to increased public service costs and delays in the provision of services.

c. Program Accountability

Responsibility for a program lies in whether the objectives set can be achieved and whether it has considered alternatives to the best outcomes at the lowest cost.

d. Policy Accountability

Policy accountability pertains to the obligation of both national and local governments for the policies implemented by the government regarding the DPR/DPRD and the broader community.

Financial Management Accountability is providing stakeholders with reports and disclosures on the activities and performance carried out by the government within a certain period of time. According to Beatriks R Weluk (2023), there are four indicators that have been used by previous researchers, namely:

1. The Planning Stage, which is a process of determining what is to be achieved in the future and establishing the steps needed to achieve it.
2. The Implementation Stage, which is a specific effort or activity carried out to realize plans or programs in reality. Village Development Implementation consists of all activities carried out independently by the Village Government.
3. Monitoring Stage, which is the monitoring of behavior, activities, or information for the purpose of gathering information, influencing, supervising, or directing. Monitoring of development implementation is essentially a series of activities to follow the progress of development implementation and follow up to ensure that development activities are always in accordance with the established plan.
4. Accountability, representing the principle of responsibility in village governance, is essential in the management of village affairs. It dictates that all actions and outcomes of the village government must be answerable to the village community, in line with legal and regulatory requirements.

Understanding Accounting

Understanding accounting is a foundation for the provision and utilization of village fund financial reports. According to (Meidiyustiani, 2016), understanding accounting is someone who is skilled and truly understands accounting. Someone who understands accounting knows and is skilled in how the accounting process is carried out until it becomes a financial report based on the principles and standards for preparing financial reports established in Accounting Standards. (Dr. Anik Yuesti, 2023), In accounting, the process of presenting financial information about a village involves the village's assets and the use of funds sourced from the State Budget (APBN), Regional Budget (APBD), and Village Budget (APBDesa).

Understanding Accounting According to Siska (2016), it is someone who understands and is skilled in how the accounting process is carried out to produce financial statements based on the principles and standards for preparing financial statements as stipulated in Government Regulation No. 71 of 2010 concerning SA. According to Jondo & Demu (2019), accounting understanding refers to the extent to which one is able to comprehend accounting both as a body of knowledge and as a process or practice, including the concepts, principles, and procedures of

accounting in managing and overseeing the use of funds allocated for village development. Meanwhile, (Pratiwil et al., n.d.) argue that accounting understanding is essential in preparing financial statements. A high level of accounting understanding can prevent errors in information caused by a lack of knowledge about accounting, making it difficult to understand and make decisions in financial reporting.

Based on the above understanding, the author concludes that accounting understanding is the ability to be skilled and knowledgeable in accounting to manage and oversee the use of funds allocated for village development. In public sector accounting, the understanding that public sector organizations, including the government, must have consists of several main dimensions of accounting understanding that must be fulfilled, namely

- a. The recording stage is the first step in the accounting cycle, which records all financial transactions that occur in the village. The main function of recording is to systematically document every financial activity as a basis for preparing village fund financial reports.
- b. The summarization stage is the process of processing the recorded data so that it is structured in a more concise form. The main purpose of summarization is to facilitate understanding of the financial position of village funds and to serve as the basis for preparing village financial reports.
- c. The Reporting Stage is the final stage of the accounting process, in which financial information is presented in the form of systematic reports. The main purpose of reporting is to provide accountable information to the community and supervisory institutions such as the Village Consultative Body, the Inspectorate, and the Financial Audit Agency.

According to accounting principles, there are six types of accounting principles, namely:

1. Accounting as a financial control tool.
2. Accounting as a transparency tool.
3. Accounting as an accountability tool.
4. Accounting as a planning and evaluation tool.
5. Participation-based accounting.
6. Ethics and morality-based accounting.

According to Muliani et al. (2023), there are three indicators of accounting understanding, namely:

1. the information. Level of understanding of the financial statements and accounting principles.
2. Level of understanding of recognition of elements in the financial statements.
3. Level of understanding of recording, grouping, and summarizing in financial statements.

Understanding the Law

According to Regulation No. 113 of 2014, released by the Minister of Home Affairs, the financial management of village funds includes various protocols,

covering aspects from planning and execution to administration, reporting, and accountability, which serve as a guide for village governance.

According to the Ministerial Regulation, the administration of village funds must be disciplined and orderly in terms of budgeting, as well as transparent, accountable, and participatory. Following the passage of Law No. Villages and Ministerial Regulation No. 6 of 2014. In order to accomplish village governance in compliance with relevant laws and regulations, village officials are expected to comprehend both of the regulations, including 113 of 2014 on the Management of Village Funds. Rahmadhani (2022) asserts that a better understanding of village officials is anticipated to increase village responsibility for managing village funds in compliance with Law No. 6 of 2014. Meanwhile, according to Fajri (2021), the performance of village government officials, from planning to supervising activities that use the budget, must be properly accounted for, where the government and village officials are accountable and report every activity implementation in an orderly manner to the community and to the higher levels of government in accordance with the law.

Drawing from the aforementioned comprehension, it can be inferred that the law can be interpreted as a guide for village management, delineating different processes for village financial management, ranging from planning, responsibility, implementation, and reporting.

Several dimensions of understanding the law include:

1. Legal dimension
2. Governance dimension
3. Social and community participation dimension
4. Economic dimension

Based on the Understanding of the Law Indicators according to Fajri & Julita (2021), from Permendagri Number 113 of 2014 concerning Village Financial Management, the understanding of village officials and village fund management apparatus is as follows:

1. Availability of socialization and understanding of regulations.
2. Consistency and ease of implementation.
3. Response and interconnection between regulations.

Based on the Village Fund Management Procedures regulated by Law No. 6 of 2014, namely:

1. Planning stage.
2. Budgeting stage.
3. Fund utilization stage.
4. Supervision stage.
5. Accountability Stage.

Internal Control System

In order to detect any irregularities in the management of village funds, an internal control system is necessary. An internal control system, according to Pahlawan (2020), is a collection of protocols designed to precisely safeguard an

organization's assets or wealth and guarantee adherence to all legal requirements. Puspa and Prasetyo (2020) define an internal control system as a procedure that enables an organization to carry out operations in an efficient and effective manner. Ensuring the efficient, effective, transparent, and accountable management of village funds is the responsibility of the internal control system. The internal control system assists the village government in achieving village development goals, maintaining the integrity of financial management, and ensuring that village funds are used for the proper purposes in accordance with applicable regulations.

From the above definition, the author concludes that the internal control system is one of the components of government to manage village funds and ensure that village funds are managed efficiently, effectively, transparently, and accountably for the purpose of developing the village and maintaining the integrity of village financial management. According to Muliani (2023), to measure this variable, indicators based on Government Regulation No. 60 of 2008 are used:

1. Control environment: This calls on leaders of government agencies to establish and preserve a control environment that encourages constructive and favorable conduct.
2. Risk assessment, which involves evaluating risks faced by organizational units, both from external and internal sources.
3. Control activities, which involve ensuring that instructions for a particular activity are carried out in accordance with the scope and complexity of the task.
4. Information and communication, which must be recorded and reported to government agency leaders accurately and in a timely manner so that government agencies can carry out their control and accountability functions.
5. Control monitoring, which refers to internal control activities for monitoring and assessing performance over time on an ongoing basis.

METHODOLOGY

The research is survey-based and quantitative in nature. Purposive sampling techniques were employed to sample the 25 villages that make up the research population. A questionnaire that has undergone validity and reliability testing serves as the instrument. SPSS 26 software is used to analyze data using multiple linear regression and traditional assumption tests.

RESEARCH RESULT

Description of Research Objects

This chapter explains the influence of accounting knowledge, legal knowledge, and internal control systems on the accountability of village fund management. The primary data for this study was obtained from the specified objects, namely village officials working in 25 villages in Pancur Batu Subdistrict, Deli Serdang Regency. The sample size was based on a population of 75 respondents. Data collection techniques in this study involved distributing questionnaires directly to respondents located in Pancur Batu Subdistrict.

Pancur Batu is one of the subdistricts in Deli Serdang Regency, North Sumatra, with an area of 122.53 km² (Central Statistics Agency of Deli Serdang Regency 2023). Pancur Batu Subdistrict consists of 25 villages, namely Baru,

Durin Jangak, Durin Simbelang, Durin Tonggal, Gunung Tinggi, Kampung Hulu, Lama, Namo Bintang, Namo Riam, Namo Simpung, Namo Rih, Pertampilen, Perumnas Simalingkar, Salam Tani, Sei Glugur, Sembahe Baru, Simalingkar A, Sugau, Suka Raya, Tanjung Anom, Tengah, Tiang Layar, Tuntungan 1, and Tuntungan 2.

Based on the sample in Chapter 3, the village officials who were respondents were from 25 villages, so the researcher selected those 25 villages for this study. Additionally, the more respondents involved, the clearer and more accurate the information obtained regarding the influence of the independent variable on the dependent variable, which will address the research question. The following is the questionnaire response rate table:

Table 4.1
Questionnaire Return Rate

Description	Total	Percentage
Questionnaires distributed	75	100%
Questionnaires not returned	0	0%
Questionnaires that did not meet the requirements	0	0%
Questionnaires that met the requirements	75	100%

Source: Primary Data Processed, 2025

Table 4.1 shows that there are no questionnaires that are not returned and not qualified, so the questionnaire return rate is 100%.

Descriptive Analysis

This analysis uses the minimum, maximum, mean, and standard deviation values of respondents' answers for each variable. The descriptive statistical analysis provides an assessment of the level of perception of village government employees regarding the variables in this study.

Table 4.2
Descriptive Statistics Test Results

	N	Minimum	Maximum	Mean	Std. Deviation
Understanding Accounting	75	29	40	34.33	3.371
Understanding Laws and Regulations	75	22	30	24.93	2.250
Internal Control Systems	75	21	52	25.21	3.929
Accountability in Village Fund Management	75	34	50	42.28	3.671
Valid N (Listwise)	75				

Source: SPSS Data Analysis 26, 2025

Based on Table 4.2, it can be seen that the number of respondents (N) was 75, and information on each variable has minimum, maximum, mean, and standard deviation values, which are described as follows:

1. The statistical analysis of the accounting understanding variable shows that the minimum value of the respondents is 29, and the maximum value is 40. The mean value is 34.33 with a standard deviation of 3.371.

2. The statistical analysis results for the understanding of laws table show that the minimum value for respondents is 22, and the maximum value is 30. Meanwhile, the mean is 24.93 with a standard deviation of 2.250.
3. The statistical analysis results for the internal control system variable show that the minimum respondent score is 21, and the maximum score is 52. The mean score is 25.71 with a standard deviation of 3.929.
4. The statistical analysis results for the village fund management accountability variable show that the minimum respondent score is 34, and the maximum score is 50. The mean score is 42.28 with a standard deviation of 3.671.

Data Quality Test

1. Validity Test

A questionnaire's validity is assessed through validity testing. If the questions in a questionnaire can provide insight into the subject matter being measured, then the questionnaire is considered valid. Examining the relationship between each question or statement's score and the questionnaire's overall score is how validity testing is carried out. By comparing the calculated value with the decision-making criteria, significance testing is carried out. Each question or statement in the questionnaire is considered valid if the calculated r value is higher than the table r value (calculated $r >$ table r). On the other hand, every statement or question in the questionnaire is considered invalid if the calculated r value is less than the table r value (calculated $r <$ table r).

Table 4.3
Validity Test Results

Statement	Item	Rcount	Rtable	Desc
Understanding of Accounting	X1.1	0.817	0.2272	Valid
	X1.2	0.850	0.2272	Valid
	X1.3	0.727	0.2272	Valid
	X1.4	0.708	0.2272	Valid
	X1.5	0.780	0.2272	Valid
	X1.6	0.832	0.2272	Valid
	X1.7	0.705	0.2272	Valid
	X1.8	0.676	0.2272	Valid
Understanding of Laws	X2.1	0.775	0.2272	Valid
	X2.2	0.686	0.2272	Valid
	X2.3	0.781	0.2272	Valid
	X2.4	0.768	0.2272	Valid
	X2.5	0.795	0.2272	Valid
	X2.6	0.625	0.2272	Valid
Internal Control System	X3.1	0.440	0.2272	Valid
	X3.2	0.863	0.2272	Valid
	X3.3	0.261	0.2272	Valid
	X3.4	0.398	0.2272	Valid
	X3.5	0.409	0.2272	Valid
	X3.6	0.432	0.2272	Valid
Accountability for	Y1	0.597	0.2272	Valid
	Y2	0.732	0.2272	Valid
	Y3	0.667	0.2272	Valid
	Y4	0.653	0.2272	Valid

Village Fund Managemen t	Y5	0.685	0.2272	Valid
	Y6	0.560	0.2272	Valid
	Y7	0.673	0.2272	Valid
	Y8	0.660	0.2272	Valid
	Y9	0.462	0.2272	Valid
	Y10	0.811	0.2272	Valid

Sumber: Diolah SPSS, 26 (2025)

Based on the table above, it can be seen that the r_{table} for this study can be determined by looking at the r_{table} with $n=75$, $df=n-2=73$ and a significance level of 5%, which is 0.2272. From the table, the correlation coefficients for each statement in the variable are greater than the r_{table} value of 0.2272, so all items in the questionnaire are deemed valid.

2. Reliability Test

To evaluate the consistency of the questionnaire used to gauge the impact of the research variables, this study needs to perform a reliability test. An alpha of 0 to 70 must be used as a basis for decision-making prior to the reliability test. If a variable's value is greater than 0.70, it is deemed reliable; if it is less than 0.70, the variable under study cannot be deemed reliable. The following are the findings of the reliability test conducted on the research variables.

Table 4.4
Reliability Test Results

Variables	Cronbach Alpha	Standard	Description
Understanding of Accounting (X1)	0,888	0,70	Reliable
Understanding of Laws (X2)	0,786	0,70	Reliable
Internal Control System (X3)	0,702	0,70	Reliable
Accountability for Village Fund Management (Y)	0,846	0,70	Reliable

Source: Data processed by SPSS, 26 (2025)

Classical Assumption Test

1. Normality Test

To ascertain whether or not the regression model between the independent and dependent variables is normally distributed, the normality test is utilized. The distribution of a good regression model should be normal or nearly normal. The non-parametric Kolmogorov-Smirnov (K-S) test, which is included in the SPSS software, is the way to find this. Examining the normal probability plot is another, more trustworthy way to ascertain whether or not the data is normally distributed. Finding and observing the distribution of the data (points) on the graph's diagonal symbol indicates that the regression model is good if the data is normally distributed (Ghozali, 2018).

Tabel 4.5 Uji Normalitas
One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		75
Normal Parameters ^{a,b}	Mean	42.28
	Std. Deviation	3.671
Most Extreme Differences	Absolute	0.170
	Positive	0.170
	Negative	-0.092
Kolmogorov-Smirnov Z		0.170
Asymp. Sig. (2-tailed)		0.080 ^c

- 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 by SPSS, 2025

Based on the table, it can be seen that the Asymp. Sig. (2-tailed) value of 0.080 is greater than alpha 0.05. Because the sig value is greater than alpha (0.05), the classical assumption for normality testing is fulfilled and it can be concluded that the data used is normally distributed.

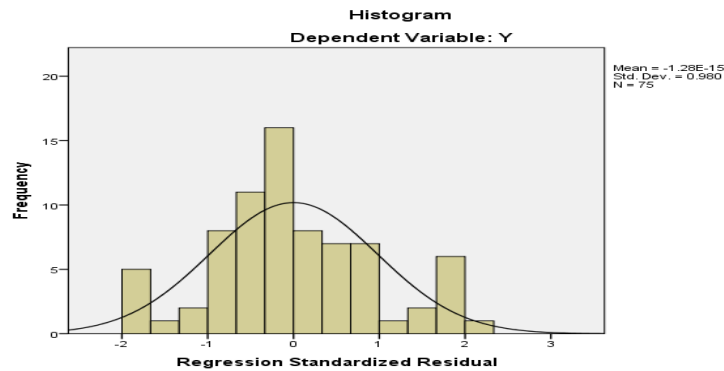


Figure 4.1 Normal P-P Graph of Standardized Regression Residues

Source: Processed by SPSS 26, 2025

Based on the image above, it can be seen that the histogram does not deviate to the left or right, which means that it is normally distributed. Thus, it can be concluded that this study meets the classical assumptions.

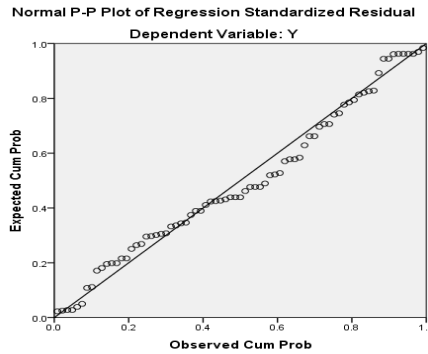


Figure 4.2 Normal P-P Graph of Standardized Regression Residues

Source: Processed by SPSS 26, 2025

Figure 4.2 illustrates how the points are dispersed throughout the diagonal line. The findings demonstrate the viability of the regression model since it satisfies the normalcy assumption.

2. Multicollinearity Test

To determine if the regression model detects a correlation between the independent variables, the multicollinearity test is employed. When the tolerance is greater than 0.1, or 10 percent, and the correlation coefficient between independent variables is less than 10, the regression model is said to be multicollinearity-free. When there is no correlation between the independent variables, the regression model is considered good (Ghozali, 2018).

Table 4.6
Multicollinearity Test
Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
1 (Constant)	13.408	13.408	4.077	3.289	0.002		
Understanding Accounting	0.364	0.364	0.121	3.016	0.004	0.671	1.490
Understanding Laws and Regulations	0.600	0.600	0.181	3.320	0.001	0.670	1.492
Internal Control Systems	0.257	.257	0.095	2.705	0.012	0.800	1.250

a. Dependent Variable: Akuntabilitas Pengelolaan Dana Desa

Sumber: Diolah SPSS 26, (2025)

Table 4.6 shows that the variance inflation factor (VIF) value is less than 10 and the tolerance value of each independent variable is greater than 0.10. Consequently, it can be said that the regression model equation is appropriate

for additional analysis because it does not contain multicollinearity issues, indicating that there is no correlation between the independent variables.

3. Heteroscedasticity Test

The purpose of the heteroscedasticity test is to ascertain whether the variance of the residuals in the regression model varies from one observation to the next.

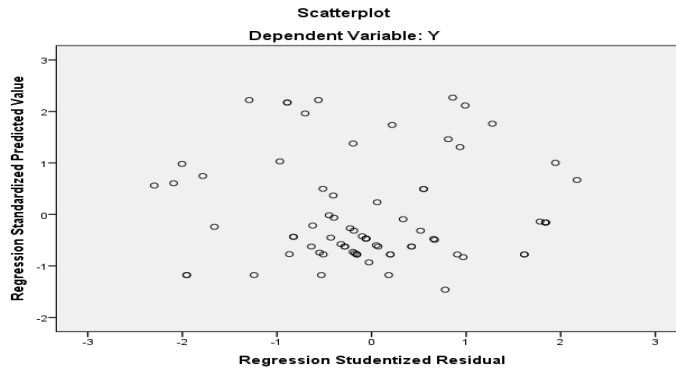


Figure 4.3 Scatterplot Graphics

Source: Data processed by SPSS, 26 (2025)

The analysis's findings, which are displayed in Figure 4.2, demonstrate that the points are dispersed both above and below the Y axis's zero point at random. This suggests that the regression model in this investigation does not show any signs of heteroscedasticity.

Multiple Linear Regression Analysis

Multiple regression analysis is a linear relationship between two or more independent variables and a dependent variable.

Tabel 4.7
Analisis Regresi Linear Berganda
Coefficientsa

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	13.408	13.408	4.077	3.289	0.002		
	Understanding Accounting	0.364	0.364	0.121	3.016	0.004	0.671	1.490
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	Internal Control Systems	0.257	0.257	0.095	2.705	0.012	0.800	1.250

a. Dependent Variable: Akuntabilitas Pengelolaan Dana Desa

Source: Data analysis using SPSS 26, 2025

Based on the table above, the following regression equation model is obtained:

$$Y = 13.408 + 0,364X_1 + 0,600X_2 + 0,257_3 + \varepsilon$$

1. Constant Value (α)

The equation's constant value, 13.408, indicates whether the independent variables—accounting knowledge, legal knowledge, and internal control systems—have a positive impact on the village fund management's accountability.

2. Accounting Understanding Coefficient

The regression coefficient for accounting understanding is 0.364, meaning that if the value of the accounting understanding variable increases by one unit, the value of the dependent variable will increase by 0.364, assuming that the other independent variables remain constant or equal to 0.

3. Coefficient of Legal Understanding

The regression coefficient for understanding of the law was obtained at 0.600, meaning that if the value of the understanding of the law variable increases by one unit, the value of the dependent variable will increase by 0.600, assuming that other independent variables remain constant or equal to 0.

4. Internal Control System

The regression coefficient for the internal control system was obtained as 0.257, meaning that if the value of the internal control system variable increases by one unit, the value of the dependent variable will increase by 0.257, assuming that other independent variables are held constant or equal to 0.

Hypothesis Testing

An answer to a research question that has been formulated as a question is called a hypothesis. This study used hypothesis testing to determine the effects of accounting, legal, and internal control systems on the accountability of village fund management. The hypothesis testing for this study makes use of the t-test, F-test, and coefficient of determination (R^2).

1. Partial Test (t-test)

The t-test is employed to assess the impact of the independent variable on the dependent variable. If the significance value for the independent variable is less than the 0.05 significance level, it indicates that the hypothesis is upheld and shows a significant effect; otherwise, it does not.

Table 4.8
Partial Test (t-test)
Coefficientsa

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	13.408	13.408	4.077	3.289	0.002		
	Understanding Accounting	0.364	0.364	0.121	3.016	0.004	0.671	1.490
	Understanding Laws and Regulations	0.600	0.600	0.181	3.320	0.001	0.670	1.492
	Internal Control Systems	0.257	0.257	0.095	2.705	0.012	0.800	1.250

Dependent Variable: Accountability in Village Fund Management

Source: Data processed by SPSS, 26 (2025)

Based on the table above, we can conclude that:

- a. The t-test for the accounting comprehension variable (X1) yielded a t-value of 3.016 with a significance level of 0.004. Since the calculated t-value is greater than the critical t-value ($3.016 > 1.669$) or the significance level is less than 5% ($0.004 < 0.05$), and the coefficient value of 0.364 is positive, the accounting understanding variable has a significant and positive effect on the village fund management accountability variable (Y).
- b. The t-test for the legal understanding variable (X2) yielded a calculated t-value of 3.016 with a significance level of 0.001. Since the t-calculated value is greater than the t-table value ($3.016 > 1.669$) or sig is less than 5% ($0.001 < 0.05$), and the coefficient value of 0.600 is positive, the variable of understanding of the law has a significant and positive effect on the variable of accountability in village fund management (Y).
- c. The t-test for the internal control system variable (X3) yielded a t-calculated value of 2.705 with a significance level of 0.012. Since the t-calculated value is greater than the t-table value ($2.705 > 1.669$) or the significance level is less than 5% ($0.012 < 0.05$), and the coefficient value of 0.257 is positive, the internal control system variable has a significant and positive effect on the village fund management accountability variable (Y).

2. Simultaneous Test (F-test)

To determine whether the independent variables in the model have a combined effect on the dependent variable, the F-statistic test is employed (Ghozali, 2018). As a result, the F test can show whether or not the developed model is significant. The regression model can be used to examine how independent variables affect dependent variables if it is significant. The regression model cannot be applied if it is not significant.

This test was conducted using a significance level of 0.05 ($\alpha = 5\%$) with the following hypothesis testing criteria:

1. If $F_{count} < F_{table}$, H_0 is rejected, indicating no significant influence between the independent and dependent variables.
2. If $F_{count} > F_{table}$, H_0 is rejected and H_a is accepted, indicating a significant

influence between the independent and dependent variables.

Table 4.9
F Test Results (Simultaneous)
ANOVAa

Model		SumOf Squares	Df	Mean Square	F	Sig.
1	Regression	415.018	3	138.339	16.873	0.000 ^b
	Residual	582.102	71	8.199		
	Total	997.120	74			

- A. Dependent Variable: Accountability in Village Fund Management
 B. Predictors: (Constant), Internal Control System, Understanding of Accounting, Understanding of Laws
 Source: Data processed using SPSS 26, (2025)

The above table indicates that the sig value is 0.000, which leads to the conclusion that $0.000 < 0.05$. Thus, there is a substantial concurrent impact on the accountability of village fund management from the variables of accounting knowledge, legal and regulatory knowledge, and internal control systems.

3. Determination Coefficient Test (Adjusted R Square)

According to Ghozali (2018), the coefficient of determination (R²) indicates how well the model accounts for the variance in the dependent variable. When the adjusted R² value is small, it means that the independent variables' ability to explain the variation in the dependent variable is limited. Conversely, a high adjusted R² value suggests that the independent variables can successfully account for the variance in the dependent variable.

Table 4.10
Coefficient of Determination Test
Model Summaryb

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0.847a	0.719	0.717	1.963

- a. Predictors: (Constant), Internal Control System, Accounting Understanding, Understanding of Laws
 b. Dependent Variable: Accountability in Village Fund Management

Source: SPSS 26 Data Analysis, 2025

Based on the data in the table above, it can be seen that from the coefficient of determination test, the adjusted R-squared or R² value is 0.717, meaning that the independent variables, namely accounting knowledge, legal understanding, and internal control systems collectively influence the dependent variable, which is the accountability of village fund management, by 71.7%, while the remaining 28.3% is explained by other variables or factors not included in this study.

DISCUSSION

The following is a discussion of the tests that have been conducted:

The impact of understanding accounting on the accountability of village fund management was analyzed, revealing that the t-test results show a significance value of 0.004 and a coefficient of 0.364, indicating that comprehension of accounting significantly and positively influences the accountability of village fund management. Thus, hypothesis H1 is confirmed.

The results of the data analysis indicate a notable and positive correlation, suggesting that an increase in accounting knowledge among village officials leads to improved accountability in the management of village funds. This is because village officials with a good understanding of accounting principles will find it easier to understand how to prepare financial statements.

The Influence of Understanding of Laws on the Accountability of Village Fund Management

Based on the t-test results, the significance value is 0.001 and the coefficient is 0.600, indicating that accounting knowledge has a significant and positive impact on the accountability of village fund management. Therefore, hypothesis H2 is accepted.

The data analysis results showing a significant and positive value indicate that the better the implementation of understanding of the law by village officials, the more effectively the accountability of village fund management can be carried out. This is because a good understanding of the laws related to the accountability of village fund management is very important for village officials. By understanding the regulations and laws governing the use of village funds, village officials can perform their duties better, avoid legal violations, and ensure that all actions taken are in accordance with applicable regulations.

The Influence of Internal Control Systems on the Accountability of Village Fund Management

Based on the findings from the t-test, the significance value stands at 0.012 and the coefficient is measured at 0.257, indicating that the internal control system has a notable and affirmative effect on the responsibility associated with managing village funds. Therefore, hypothesis H3 is upheld.

The findings from the data analysis reveal a significant positive relationship between how well village funds are managed and the presence of a strong internal control system led by village officials. To protect the assets of the organization, guarantee the precision and trustworthiness of financial data, enhance operational efficiency, and maintain adherence to management guidelines in managing village funds, the internal control system consists of a systematic framework, defined procedures, and integrated actions.

The Simultaneous Influence of Accounting Understanding, Legal Understanding, and Internal Control Systems on the Accountability of Village Fund Management

The significance level (sig), according to the F-test results, is 0.000, which is lower than 0.05. Thus, the accountability of village fund management is

significantly impacted by accounting expertise, legal knowledge, and internal control systems all at the same time. Hypothesis H4 is thus approved.

The data analysis results show that an increase in accounting knowledge, legal understanding, and internal control systems can enhance the accountability of village fund management. This is because village officials possess the necessary skills and knowledge to account for their performance to relevant parties and have a commitment to fulfilling community interests, thereby influencing the accountability of village fund management to improve further.

CONCLUSIONS AND RECOMMENDATIONS

Conclusion

Testing the understanding of accounting, the understanding of the law and the internal control systems for the management of village funds in the villages of the Subdistrict of Pancur Batu, the following conclusions were reached:

1. Comprehension of accounting greatly influences the accountability in managing village funds. As village officials' knowledge of public sector accounting increases, the management of village funds becomes more transparent and responsible.
2. A strong grasp of laws greatly enhances the accountability in managing village funds. When village officials apply their understanding of legal regulations and procedures, it results in improved levels of accountability in the management of village funds.
3. Internal control systems greatly enhance the accountability of village fund management. By putting internal control systems in place, the accountability in handling village funds improves, becoming more transparent, organized, and responsible.
4. At the same time, knowledge of accounting, awareness of legal frameworks, and internal control mechanisms greatly influence the accountability of village fund management. By utilizing knowledge of accounting, legal understanding, and internal control systems, the transparency and accountability in managing village funds can be enhanced.

Recommendations

Based on the conclusions and limitations of the problem, the author provides the following recommendations to future researchers:

1. For future researchers, this study can be expanded by adding other independent variables that may influence the accountability of village fund management and by including more references.
2. For local governments, it is recommended to continue improving and expanding the capabilities of village staff and strengthening their understanding of public sector accounting to support quality decision-making by employees.

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