

## Implementation of Village Financial System Applications in Managing Village Fund: A Study in Papua- Indonesia

<sup>1</sup>Victor Pattiasina, <sup>2</sup>Yohanes Cores Seralurin, <sup>3</sup>Herman Umbu Kadubu, <sup>4</sup>Merlina Hamadi, <sup>5</sup>Melianus Bonsafia

<sup>1</sup>*Universitas Yapis Papua- Indonesia*

<sup>2</sup>*Universitas Cendrawasih Papua- Indonesia*

<sup>3,4,5</sup>*Universitas Ottow Geisler Papua- Indonesia*

### Abstract

The current study examines the implementation of the Village Financial System Application in Papua- Indonesia. It is a kind of empirical study conducted in Kampung District, Jayapura Regency, Papua- Indonesia. There were 71 respondents, while the sampling method used was saturated sample. Data collection was conducted through a direct survey. Hypothesis testing was examined empirically using multiple regression. The results showed that communication has affected the implementation of the village financial system application, while human resource has not affected the implementation of the village financial system application. Next, the disposition has affected the implementation of the village financial system application. Furthermore, the bureaucratic structure has had a negative effect, while the role of village facilitators has did not affect, and negative towards the implementation of the village financial system application. As a conclusion, it is stated that communication, human resources, disposition, bureaucratic structure, and village facilitators simultaneously influence the implementation of the village financial system application.

**Keywords:** Communication, Human resources, Disposition, Bureaucratic Structure, The Role of Village Facilitators, and Implementation of Village Financial System Applications.

### 1. Background

By the time Indonesian Law No. 6 of 2014 concerning villages was issued, villages in Indonesia are given an excellent opportunity to take care of their governance and the implementation of development to improve the welfare and quality of life of rural communities. The village accepts such a large role, and of course, accompanied by great responsibility. Therefore the village government must be able to apply the principle of accountability in its governance, where all the final activities of village administration must be accountable to the village community in accordance with the provisions.

In terms of village finances, the village government is required to prepare a Report on the Realization of the Implementation of the *Accounting Principles Board* (APB) of Village. Furthermore, they should make a report on the realization of the implementation of the Village APB. This report is produced from a cycle of village financial management, which starts from the planning and budgeting stages, implementation, and administration in order to report the village financial management.

In the planning and budgeting stages, the village government must involve the village community represented by the *Village Consultative Body* (BPD), so that the work programs and activities that are prepared can accommodate the interests and needs of the village community and in accordance with the capabilities of the village. In addition, the village government must be able to maintain records, or, at least, keep a record of its financial transactions as a form of financial accountability it does.

To implement Law No. 6, the government has issued several laws and regulations relating to village financial management. Parts of the implementing regulations are new regulations while some are revised (old) regulations. Following are the implementing regulations that have been issued. They were issued following the issue of the Village Law, namely: Government Regulation Number 43 of 2014 concerning Regulations for Implementing Law Number 6 of 2014 concerning Villages; Government Regulation Number 60 the Year 2014 concerning Village Funds Sourced from the State Budget; Regulation of the Minister of Home Affairs Number 111 of 2014 concerning Technical Guidelines for Regulations in the Village; Regulation of the Minister of Home Affairs Number 113 of 2014 concerning Management of Village Finances; Regulation of the Minister of Home Affairs Number 114 of 2014 concerning Guidelines for Village Development.

Related to the implementation of the above provisions, it is undeniable that there are several obstacles faced, such as for the inadequate human resources in Indonesian villages, geographic location of the village, etc. Another obstacle is that the village does not have procedures and facilities, as well as infrastructure to support its financial management. Furthermore, in the villages, based on the researchers' view, management of the village income and expenditure budget is still low. Therefore, the Ministry of Home Affairs has developed official government applications intended for the village government. Its aim is to carry out the process of village financial management. It is started by planning, budgeting, administration, and reporting.

Efforts to accelerate the implementation of the *Village Financial System* (VFS) have been carried out since 2015 through the Socialization and Training of the use of VFS, as well as the issuance of regulations and policies including Ministry of Home Affairs letter signed by the General-Director of Village Government Development Number 143/8350 / BPD, concerning Village Financial Management Applications. On the letter, governors and mayors are asked to coordinate and facilitate the application of the VFS application in village financial management. Furthermore, through the *KPK* (Indonesian Corruption Watch) Chairperson's letter number B.7508 / 01-16 / 08/2016 dated 31 August 2016, all villages are appealed to use the VFS application in village financial management.

VFS Application, based on the Indonesian President's direction, should be immediately applied in all Indonesian villages. With the existence of these regulations and policies, it is expected that all villages in Indonesia can implement the VFS Application as an application to help manage village finances. According to Puspawijaya (2017), up to 30 June 2017, the number of villages that have applied the VFS application is 34,006 villages or 45% of a total 74,954 villages in Indonesia.

Based on April 2018 report data, among 29 regencies in the Papua Province area, there have been 7 (seven) districts that have implemented VFS. One of the districts that are very intensive in implementing VFS is Jayapura District Government, which is setting the disbursement of village funds from the local cash account to the village cash account after the *Village Budget and Revenue Expenditure* (VBRE) data and the realization of the previous period's budget have been inputted on the VFS application.

However, the disbursement of village funds, in phase I of 2018, from the regional treasury accounts to the village treasury accounts, was delayed. One of the reasons for this delay was due to the delay in the Kampung Government's input of VBRE data into the VFS application. This case has been a curiosity for the authors. The authors are interested in researching the Implementation of VFS Application in the management of village funds in the district government of Jayapura regency.

Based on the description on the background of the problem that has been stated above, the formulation of the problem in this study, namely: (1) does communication affect the implementation of the VFS Jayapura District application? (2) does human resources (HR) affect

the implementation of the VFS application in the Jayapura District Village Fund Management? (3) does disposition influence the implementation of the VFS application in Jayapura District Village Fund Management? (4) does the bureaucratic structure influence the implementation of the VFS application in the Jayapura District Village Fund Management? (5) does the role of the village facilitator influence the implementation of the VFS application in the Jayapura District Village Fund Management? (6) does communication, human resources, disposition, bureaucratic structure and the role of village facilitators simultaneously influence the implementation of the VFS application in the Jayapura District Village Fund Management?

The purpose of this study is to examine and analyze the influence of communication, disposition, bureaucratic structure and the role of village facilitators on the implementation of the VFS application in the Jayapura village fund management.

### **Theoretical Review**

#### ***The effect of communication on the Implementation of the Village Financial System in the Jayapura Regency Region village government.***

The objectives and policy suggestions must be transmitted to the group clearly. The target group must understand clearly what is communicated so that it will reduce the distortion of implementation. If the goals and objectives of the policy are unclear or even unknown to the target group, then, it is likely to become resistance from the target group.

The above statement is in line with the results of Aziza Novirania's study (2018). The results of this study indicate that communication influences the implementation of the Village Financial System in the village government. Based on the theory and research studies described above, the hypotheses proposed are as follows:

H 1: communication influences the implementation of the village financial system in the village government of Jayapura Regency.

#### ***The effect of human resources on the Implementation of the Village Financial System in the Jayapura Regency Region village government.***

Resources are important factors for implementing policies to be effective. Without resources, the policy only remains on paper as a document. This resource component includes the number of staff, expertise of the implementers, relevant and sufficient information to implement the policy, and fulfilment of relevant resources in the implementation of the program, as well as the existence of authority that ensures the program, are needed to be used to carry out program activities such as funds and infrastructure.

The above statement is in line with the results of the study conducted by Mustika (2016). The results of Mustika's study (2016) indicate that the resources have an effect on the implementation of the Village Financial System in the village government. Based on the theory and research studies described above, the hypotheses proposed are as follows:

H 2: Human resources influence the system implementation on village finance in the village government of Jayapura Regency.

#### ***The influence of disposition on the Implementation of the Village Financial System in Jayapura Regency Region.***

Disposition is the character and characteristics possessed by the implementor. It is shown through commitment, honesty, and democratic. If the implementor has a pleasant disposition, then s/he can run the policy.

The above statement is in line with the results of the study conducted by Mustika (2016). The results of Mustika's study indicate that disposition influences the implementation of the Village Financial System. Based on the theory and research studies described above, the hypotheses proposed are as follows:

H 3: Disposition influences the implementation of the village financial system in the village government of Jayapura Regency

***The influence of bureaucratic structure on the implementation of the Village Financial System in the village government of Jayapura Regency.***

The organizational structure, in charge of implementing policies, has a significant influence on policy implementation. One of the important structural aspects of every organization is the existence of *Standard Operating Procedures* (SOP). The SOP is a guideline for every implementor. An organizational structure that is too long will tend to weaken supervision and cause ted-tape. This, in turn, results in inflexible organizational activities.

The above statement is in line with the results of Aziza Novirania's study (2018). The results of her study indicate that disposition influences the implementation of the Village Financial System in the village government. Based on the theory and research studies described above, the hypotheses proposed are as follows:

H 4: Disposition influences the implementation of the village financial system in the village government of Jayapura Regency

***The influence of the role of the village facilitator on the Implementation of the Village Financial System in Jayapura District.***

Village facilitation is an activity to carry out community empowerment actions through assistance, organization, direction and facilitation of the village. Village assistance is carried out by village assistants whose job is to assist villages in the implementation of village development and village community empowerment. The objectives of village assistance include: 1) increasing the capacity, effectiveness, and accountability of village governance as well as to increase village development; 2) increasing the initiative, awareness, and participation of the village community in participatory village development; 3) increasing the synergy of village development programs between sectors; and 4) optimizing village local assets in an emancipatory manner.

The above statement is in line with the results of the study of Martien Herna Susanti (2017). The results of this study indicate that disposition influences the implementation of the Village Financial System in the village government. Based on the theory and research studies described above, the hypotheses proposed are as follows:

H 5: The role of the village facilitator influences the implementation of the village financial system

***The influence of communication, human resources, disposition, bureaucratic structure, and village facilitators role simultaneously influence the implementation of the Village Financial System in Jayapura Regency Region.***

This resource component includes the number of staff, expertise of the implementers, relevant and sufficient information to implement the policy and fulfilment of relevant resources in implementing the program. Furthermore, it includes the existence of authority that ensures that the program can be directed to the expected target, as well as the availability of supporting facilities, such as funds and infrastructure, can be used to carry out program activities.

If the implementor has a good disposition, then s/he can run the policy. The above statement is in line with the results of the study conducted by Mustika (2016). The results of

Mustika's study indicate that communication, resources, disposition, and bureaucratic structure simultaneously influence the implementation of the Village Financial System. Based on the theory and research studies described above, the hypotheses proposed are as follows:

H 6: Communication, human resources, disposition, bureaucratic structure, and the role of village facilitators simultaneously influence the implementation of the village financial system.

## **2. Research Method**

### ***Population and Research Samples***

The population of the current study was the village financial managers in Jayapura Regency Area. The total of the villages were 139 (one hundred thirty-nine) villages. The sample of the current research, namely a portion of all individuals who were the object of research (Mardalis, 2006), was 71 (seventy-one) managers.

The accuracy of testing hypotheses about the relationship of variables is very dependent on the quality of the data used. Hypothesis testing would not meet its objectives if the data used was unreliable and invalid. Therefore, before the data was further processed, it was examined for its reliability and validity.

Validity is a measure that shows the level of validity or validity of an instrument, an instrument is stated to be valid if it is able to be measured. High and low validity of the instrument shows the extent to which the data collected does not deviate from the description of the intended variable (Arikunto, 2002). Validity shows the extent of the measuring device (Singarimbun and Effendi, 2006). Meanwhile, according to Sugiyono (2008), research results are valid if there is a similarity between the data collected and the data that actually occurs on the object studied.

The validity test of the current study used the construct validity test which is performed by correlation technique between the score of question items in an observed variable and the total score. Furthermore, it applied a product-moment correlation formula with a significance level of 5% of the critical value. The product-moment correlation formula, according to Singarimbun and Efendi (2006), are a reliability test, classic assumption test, and normality test.

Reliability tests were carried out to produce consistent statement sizes. According to Sugiyono (2011), reliability is the degree of consistency or constancy of data within a certain time interval. Reliability measurements, in the current study, carried out by means of a one-time measurement with the SPSS 23.00 Cronbach Alpha Statistical Test that based on standardized items. A constructor variable is stated to be reliable if it gives a Cronbach Alpha value based on standardized items  $> 0.6$ . The SPSS output display shows that the variable construct gives Cronbach Alpha values based on standardized items  $> 0.70$ , which according to Ghozali (2013), can be stated to be reliable.

Next, about multiple regression analysis. According to Sekaran (2006), to conduct multiple regression analysis, it is necessary to test the assumptions of the analysis, namely: normality, multicollinearity, and heteroscedasticity. So that the data collected can be meaningful and useful in order to produce BLUE (Best Linear Unlimited Estimator). Furthermore, the purpose of assuming data normality is to test whether in a regression model, the dependent variable, the independent variable, or both, have normal distribution or not. A good regression model is one that has a normal or near-normal data distribution (Chandrarin, 2017). Normality itself, principally, can be detected by looking at the spread of data (points), on the diagonal axis on the graph or by looking at the histogram of the residuals.

### 3. Result and Discussion

#### *Research result*

The validity test in the current study used a comparison between the Product Moment Person Correlation Index with a significant 5%. If the probability of the correlation results is less than 0.05 then the instrument is declared valid. In the other hand, if the correlation results are greater than 0.05 then the instrument is declared invalid. The results of this test are summarized in the following Table

Table 1  
 Validity Test Result

Variable	Item	Correlation coefficient	sig	Note.
Communication	X <sub>1.1</sub>	0,915	0,000	Valid
	X <sub>1.2</sub>	0,879	0,000	Valid
	X <sub>1.3</sub>	0,854	0,000	Valid
	X <sub>1.4</sub>	0,895	0,000	Valid
	X <sub>1.5</sub>	0,789	0,000	Valid
	X <sub>1.6</sub>	0,770	0,000	Valid
Human Resource	X <sub>2.1</sub>	0,840	0,000	Valid
	X <sub>2.2</sub>	0,822	0,000	Valid
	X <sub>2.3</sub>	0,778	0,000	Valid
	X <sub>2.4</sub>	0,841	0,000	Valid
Disposition	X <sub>3.1</sub>	0,801	0,000	Valid
	X <sub>3.2</sub>	0,796	0,000	Valid
	X <sub>3.3</sub>	0,769	0,000	Valid
	X <sub>3.4</sub>	0,838	0,000	Valid
Bureaucracy Structure	X <sub>4.1</sub>	0,890	0,000	Valid
	X <sub>4.2</sub>	0,816	0,000	Valid
	X <sub>4.3</sub>	0,850	0,000	Valid
	X <sub>4.4</sub>	0,757	0,000	Valid
The Role of Village Facilitators	X <sub>5.1</sub>	0,738	0,000	Valid
	X <sub>5.2</sub>	0,837	0,000	Valid
	X <sub>5.3</sub>	0,801	0,000	Valid
	X <sub>5.4</sub>	0,728	0,000	Valid
	X <sub>5.5</sub>	0,853	0,000	Valid
	X <sub>5.6</sub>	0,815	0,000	Valid
Implementation of Application of VFS	Y <sub>1.1</sub>	0,750	0,000	Valid
	Y <sub>1.2</sub>	0,791	0,000	Valid
	Y <sub>1.3</sub>	0,838	0,000	Valid
	Y <sub>1.4</sub>	0,856	0,000	Valid
	Y <sub>1.5</sub>	0,867	0,000	Valid

Based on the validity test results above, it can be concluded that the result is valid because of the level of probability (sig) or the level of significance <0.05 (Arikunto, 2002). The next data quality test conducted was the Reliability test. Reliability Test was carried out to determine the extent to which the measurement results remain consistent when measuring two or more of the same symptoms using the same measuring instrument. For reliability measurement, SPSS provides facilities to measure reliability with the Cronbach Alpha Best On Standardized Item test.

A questionnaire is stated to be reliable if the answer is consistent from time to time. Reliability test conducted on the instrument using the Corombach Test Alpha Best On

Standardized Item. If the Corombach Alpha Best On Standardize Item value is greater than 0.70, then the instrument is declared reliable. The reliability test results in the current study are presented in table 2 below.

Table 2  
 Reliability Test Results

Variable	<i>Cronbach Alpha based on the standardized item</i>	Note
Communication	0,923	Reliable
Human Resource	0,838	Reliable
Disposition	0,814	Reliable
Bureaucracy Structure	0,914	Reliable
The Role of Village Facilitators	0,884	Reliable
Implementation of Application of VFS	0,879	Reliable

The test results above show that the Cronbach Alpha coefficient is based on standardized items > 0.70. Therefore, it can be concluded that the data of the two studied variables are reliable. After the data quality test has been conducted, it is continued with the classical assumption test.

The first classic assumption test was the normality test. The normality test aims at testing whether, in a regression model, a confounding or residual variable has a normal distribution. The normality test, in the current research, was carried out with a normal probability plot, using the assistance of the SPSS version 2.3 computer statistics program for windows. Researchers used a significance level of 5%, then the research variables were stated to be normally distributed when the Kolmogorov-Smirnov analysis value has shown a significance level greater than 0.05. The results of the normality test in the current study are presented in the following figure.

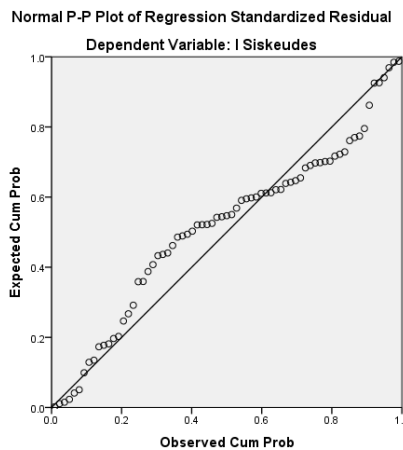


Figure 1  
 Normality Test

The normal probability plot graph in Figure 1 above shows that the data points spread around the diagonal line and the distribution follow the direction of the diagonal line. Thus, the data distribution can be stated to be normally distributed, so that regression can be performed with multiple linear models. Heteroscedasticity examination in this study was conducted by looking at scatterplot charts. The following are the results of the heteroscedasticity test. It is shown in the scatter plot chart below.

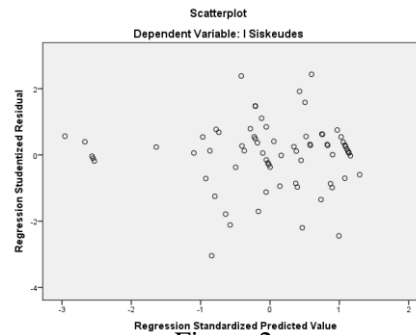


Figure 2  
 Heteroskescasticity Test

The figure above shows that the heteroscedasticity of research data is valid since the data points are spread above and below the number 0 on the Y-axis (Chandrarin, 2017).

Next, The multicollinearity test of the current study was applied by looking at the value of the Variance Inflation Factor (VIF). If the VIF value > of 10 then multicollinearity occurs. Otherwise, if VIF <of 10 then multicollinearity does not occur. The following are the results of multicollinearity test.

Table 3  
 Multicollinearity Test Results

Model	Collinearity Statistics	
	Tolerance	VIF
Communication	0,108	9,240
Human Resource	0,833	1,200
Disposition	0,199	5,034
Bureaucracy Structure	0,923	1,083
The Role of Village Facilitators	0,104	9,574

Furthermore, the test results using regression analysis for examining the implementation of the village financial system application as an empirical study of village fund management is shown in the following table (see Chandrarin, 2017).

Tabel 4  
 Regression Test Results

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	.694	1.011		.687	.495
Communication	.207	.074	.253	2.807	.007
Human Resource	.036	.044	.027	.825	.412
Disposition	.943	.084	.747	11.214	.000
Bureaucracy Structure	-.069	.039	-.054	-1.738	.087
PPD	-.008	.083	-.009	-.102	.919



Based on the data in table 4, it can be seen that most of the five independent variables have a significance value of less than 0.05, and some are greater than 0.05. The communication variable has a significance value of 0.007, the human resource variable has a significance value of 0.412, the disposition variable has a significance value of 0,000, the bureaucratic structure variable has a significance value of 0.087 and the village facilitator role variable has a significance value of 0.919. So that all independent variables have influence, and some do not affect the dependent variable.

#### ***Influence Communication Against implemikasi application VFS.***

The results of the first hypothesis testing proved to have a positive and significant effect on the implementation of VFS applications. Therefore, it is stated that communication can increase the implementation of VFS applications. This means that the better the community's communication, the better the VFS application implementation system will be.

The result of this study is consistent with the results of Novirania's research (2018). The results show that the implementation of the village financial system, in terms of communication, resources, disposition, and bureaucratic structure, has been appropriate.

#### ***The Influence of Human Resources on the implementation of VFS applications.***

The results of the second hypothesis testing proved that human resources had no positive and significant effect on the implementation of the VFS application. This is proven that the quality of competent human resources will improve the village financial system according to the rules or procedures applied. Vice versa, if the human resources are not competent, the village financial system will not match the rules or procedures applied.

The above statement is in line with Novirania's research (2018) and Wea's research (2018). The results of the study showed that when village personnel are relatively low, the difficulty of the internet network, the lack of VFS socialization, and inadequate infrastructure facilities will impact the village financial system.

But the result of the current research is contrary to the results of Novirania' research (2018). The result of Novirania (2018) has shown that human resources do not affect the implementation of the village financial system.

#### ***Effect of Disposition on the application of VFS.***

The results of the third hypothesis testing proved that disposition had a positive and significant effect on the implementation of the VFS application. Disposition itself is the character possessed by the implementor, such as commitment, honesty, democratic nature. If the implementor has a good disposition, then s/he can run the policy. The above statement is in line with Novirania's research results (2018). Novirania (2018) states that the disposition and structure of the bureaucracy have got a positive significant effect on the VFS implementation.

#### ***The Effect of Bureaucratic Structure on the Implementation of VFS applications.***

The fourth hypothesis testing results proved that the bureaucratic structure does not have a positive and significant effect on the implementation of the VFS application. The organizational structure has a significant influence on policy implementation. One of the important structural aspects of every organization is the existence of standard operating procedures (SOP). The SOP is a guideline for every implementor in acting. An organizational structure, that is too complex, will tend to weaken supervision and cause ted-tape. This, in fact, will cause inflexible organizational activities.

The above statement is in line with the results of Umakamea's study (2018). The results of the study indicate that the implementation of policies, such as the organizational structure, has been effectively implemented, while the dimensions of resources, such as the number, and competence of the implementing apparatus, as well as supporting facilities, or equipment, are still limited or inadequate.

The statement above is inconsistent with the results of Novirania's study (2018). The results showed that the implementation of the village financial system application was influenced by the bureaucratic structure that applied appropriately.

#### ***The Influence of the Role of Village Facilitators on The Implications of The VFS Application.***

The fourth hypothesis testing results proved that the role of village facilitators did not have a positive and significant effect on the implementation of the VFS application. To support the effective use of VFS, the role of the village facilitator is very important to assist the village government in operating the VFS application properly. This is in accordance with the task of the village facilitator, which is to bridge and provide solutions for problems occurred in the village. Therefore, the active role of the village facilitator is needed to help the success of the implementation of the health system in each village.

The above statement is in line with the results of Umakamea's study (2018). The results of the study indicate that the implementation of policies, such as the organizational structure of implementing policies, is effectively implemented, while the dimensions of resources, such as the number and competence of the implementing apparatus, and supporting facilities or equipment, are still limited or inadequate.

#### ***Communication, human resources, disposition, bureaucratic structure, and the role of village facilitators simultaneously influence the implementation of the village financial system.***

The last hypothesis of the current study states that "Communication, human resources, disposition, bureaucratic structure, and the role of village facilitators simultaneously influence the implementation of the village financial system". Based on the analysis in Table 4, it shows that the value of F-arithmetic amounted to 213.699, which is greater than the magnitude of F-table which only amounted to 2.400, with a significance of 0.000. Furthermore, the p-value < 0. Therefore, H<sub>5</sub> is accepted. It means that Communication, human resources, disposition, bureaucratic structure, and the role of village facilitators simultaneously influence the implementation of the village financial system.

The result of the current study is consistent with the results of Novirania's study (2018) that shows that the implementation of the village financial system application is affected by the human resources, disposition, bureaucratic structure, and the role of village facilitators.

#### **4. Conclusions and suggestions**

Based on the discussion of the current research results, it is concluded several things as follows. First, communication affects the implementation of the VFS application. Second, human resources do not affect the implementation of the VFS application. Third, disposition affects the implementation of the VFS application. Fourth, the bureaucratic structure has a negative effect on the implementation of the VFS application. Fifth, the role of the Village Facilitator does not affect the implementation of the VFS application. Next, communication, human resources, disposition, bureaucratic structure, and the role of village facilitators simultaneously influence the implementation of the village financial system.

Based on the conclusion, it is suggested several important points as follows; Firstly, the village government, in this case villages in Indonesia, must improve village financial management as well as possible in implementing the VFS Application. Secondly, Papua government, in this case Jayapura Regency Government, should provide training in accordance

with village government needs. In addition, training is needed to support the government in carrying out the evaluation and supervision of village financial management. Thirdly, the higher education institutions in Indonesia should participate in assisting village governments, especially in accounting and taxation training process.

Related to the current research, since the researchers only analyze five variables that affect the implementation of the VFS Application, while there are still many other variables that might affect the implementation of VFS Application such as Facilities and Infrastructure, it is suggested to others researcher(s) to conduct the similar study by adding more variables.

## References

1. Abdurrozaki. (2005). *Prakarsa Desentralisasi dan Otonomi Desa*. Yogyakarta: IRE Press.
2. BPKP. 2015. Petunjuk Pelaksanaan Bimbingan dan Konsultasi Pengelolaan Keuangan Desa.
3. BPKP. 2016. Modul Pengelolaan Keuangan Desa # 1 Kebijakan Pengawasan BPKP dan Regulasi Keuangan Desa.
4. BPKP. 2016. Modul Pengelolaan Keuangan Desa # 2 Gambaran Umum, Perencanaan dan Penganggaran Keuangan Desa.
5. BPKP. 2016. Modul Pengelolaan Keuangan Desa # 3 Pelaksanaan, Pelaporan dan Pertanggungjawaban Keuangan Desa.
6. BPKP. 2016. Modul Pengelolaan Keuangan Desa # 4 Modul Aplikasi Sistem Keuangan Desa (VFS).
7. Chandrarin, 2017. *Metode risert akuntansi*, penerbit selemba Empat
8. Damanik. (2010). *Otonomi Daerah, Emosionalisme, dan Masa Depan Indonesia*. Jakarta: Yayasan Pustaka Obor Indonesia.
9. Fitrianti. (2018). Implementasi Sistem Keuangan Desa (VFS) Di Desa Bumiratu Kecamatan Pagelaran Kabupaten Pringsewu. *Journal Of Accounting*.
10. Ghozali, Imam. 2005. Aplikasi Analisis Multivariate Dengan Program SPSS. Edisi Ketiga. Semarang: Badan Penerbit Universitas Diponegoro.
11. Ghozali, Imam. 2006. Aplikasi Analisis Multivariate Dengan Program SPSS. Cetakan Keempat. Semarang: Badan Penerbit Universitas Diponegoro.
12. Ghozali, Imam. 2011. "Aplikasi Analisis Multivariate Dengan Program SPSS". Semarang: Badan Penerbit Universitas Diponegoro.
13. Ghozali, Imam. 2013. Aplikasi Analisis Multivariate dengan Program SPSS. Semarang: BadanPenerbitUniversitasDiponegoro.
14. Hariyoso. (2002). *Pembaruan Birokrasi dan Kebijaksanaan Publik*. Peradaban. Yogyakarta.
15. Juardi. (2018). Evaluasi Penggunaan Aplikasi VFS Dalam Upaya Peningkatan Kualitas Akuntabilitas Keuangan Desa (Studi Pada Desa Jenetallasa Kec. Pallangga Kab. Gowa). *Journal Of Accounting*.
16. Laudon, Kenneth C, Jane P. Laudon. 2012. Management Information System. Prentice Hall.
17. Maulina. (2017). Pengaruh Batasan Waktu Audit, Pengetahuan Akuntansi dan Auditing, serta Pengalaman terhadap Kualitas Hasil Audit (Studi Empiris pada Inspektorat Provinsi Aceh). *Journal Of Accounting*.
18. Mulyadi. (2015). *Akuntansi Biaya, Edisi 5*. Yogyakarta : Sekolah Tinggi Ilmu Manajemen YKPN.
19. Mustika, D. (2016). Analisis Faktor-faktor yang Mempengaruhi Kecenderungan Kecurangan (Fraud): Persepsi Pegawai Dinas Kabupaten Way Kanan Lampung. *Jurnal Akuntansi*, 1–22. Retrieved from Sheriningsih@gmail.com
20. Nadir, S. (2013). Otonomi Daerah dan Desentralisasi Desa: Menuju Pemberdayaan Masyarakat Desa. *Jurnal Politik Profetik*, Volume 1 Nomor 1 Tahun 2013. *Jurnal Politik Profetik*.
21. Nafia'ah. (2018). Implementasi Dan Evaluasi Sistem Keuangan Desa (VFS) Di Provinsi Jawa Timur. *Jurnal Akuntansi*.
22. Novirania. (2018). Implementasi Aplikasi Sistem Keuangan Desa (VFS) di Desa Bogorejo. *Journal Of Accounting*.

23. Peraturan Menteri Dalam Negeri Nomor 111 Tahun 2014 tentang Pedoman Teknis Peraturan di Desa
24. Peraturan Menteri Dalam Negeri Nomor 113 Tahun 2014 tentang Pengelolaan Keuangan Desa
25. Peraturan Menteri Dalam Negeri Nomor 114 Tahun 2014 tentang Pedoman Pembangunan Desa
26. Peraturan Menteri Dalam Negeri Nomor 32 Tahun 2006 tentang Pedoman Administrasi Desa
27. Peraturan Menteri Dalam Negeri Nomor 35 Tahun 2007 tentang Pedoman Umum Tata Cara Pelaporan dan Pertanggungjawaban Penyelenggaraan Pemerintahan Desa.
28. Peraturan Menteri Dalam Negeri Nomor 4 Tahun 2007 tentang Pedoman Pengelolaan Kekayaan Desa.
29. Peraturan Menteri Desa, Pembangunan Daerah Tertinggal, dan Transmigrasi Nomor 1 Tahun 2015 tentang Pedoman Kewenangan Berdasarkan Hak Asal Usul dan Kewenangan Lokal Berskala Desa
30. Peraturan Menteri Desa, Pembangunan Daerah Tertinggal, dan Transmigrasi Nomor 2 Tahun 2015 tentang Pedoman Tata Tertib dan Mekanisme Pengambilan Keputusan Musyawarah Desa
31. Peraturan Menteri Desa, Pembangunan Daerah Tertinggal, dan Transmigrasi Nomor 3 Tahun 2015 tentang Pendampingan Desa
32. Peraturan Menteri Desa, Pembangunan Daerah Tertinggal, dan Transmigrasi Nomor 4 Tahun 2015 tentang Pendirian, Pengurusan dan Pengelolaan dan Pembubaran Badan Usaha Milik Desa
33. Peraturan Menteri Desa, Pembangunan Daerah Tertinggal, dan Transmigrasi Nomor 5 Tahun 2015 jo Nomor 21 Tahun 2015 tentang Penetapan Prioritas Penggunaan Dana Desa Tahun 2015 dan Tahun 2016
34. Peraturan Menteri Keuangan Nomor 241/PMK.07/2014 tentang Pelaksanaan dan Pertanggungjawaban Transfer ke Daerah dan Dana Desa
35. Peraturan Menteri Keuangan Nomor 247/PMK.07/2015 tentang Tata Cara Pengalokasian, Penyaluran, Penggunaan, Pemantauan dan Evaluasi Dana Desa
36. Peraturan Menteri Keuangan Nomor 250/PMK.07/2014 tentang Pengalokasian Transfer ke Daerah dan Dana Desa
37. Peraturan Menteri Keuangan Nomor 257/PMK.07/2015 tentang Tata Cara Penundaan dan/atau Pemotongan Dana Perimbangan Terhadap Daerah yang Tidak Memenuhi Alokasi Dana Desa
38. Peraturan Menteri Keuangan Nomor 263/PMK.05/2014 tentang Sistem Akuntansi dan Pelaporan Keuangan Transfer ke Daerah dan Dana Desa.
39. Peraturan Pemerintah Republik Indonesia Nomor 22 Tahun 2015 Tentang Perubahan Atas Peraturan Pemerintah Nomor 60 Tahun 2014 Tentang Dana Desa yang Bersumber dari Anggaran Pendapatan dan Belanja Negara (Lembaran Negara Republik Indonesia Tahun 2015 Nomor 88, Tambahan Lembaran Negara Republik Indonesia Nomor 5694)
40. Peraturan Pemerintah Republik Indonesia Nomor 43 Tahun 2014 Tentang Peraturan Pelaksanaan Undang-Undang Nomor 6 Tahun 2014 Tentang Desa (Lembaran Negara Republik Indonesia Tahun 2014 Nomor 123, Tambahan Lembaran Negara Republik Indonesia Nomor 5539)
41. Peraturan Pemerintah Republik Indonesia Nomor 47 Tahun 2015 Tentang Perubahan Atas Peraturan Pemerintah Nomor 43 Tahun 2014 Tentang Peraturan Pelaksanaan Undang-Undang Nomor 6 Tahun 2014 Tentang Desa (Lembaran Negara Republik Indonesia Tahun 2015 Nomor 157, Tambahan Lembaran Negara Republik Indonesia Nomor 5717)
42. Peraturan Pemerintah Republik Indonesia Nomor 60 Tahun 2014 Tentang Dana Desa yang Bersumber dari Anggaran Pendapatan Dan Belanja Negara (Lembaran Negara Republik Indonesia Tahun 2014 Nomor 168, Tambahan Lembaran Negara Republik Indonesia Nomor 5558)
43. Peraturan Pemerintah Republik Indonesia Nomor 8 Tahun 2016 Tentang Perubahan Kedua Atas Peraturan Pemerintah Nomor 60 Tahun 2014 Tentang Dana Desa yang Bersumber dari

- Anggaran Pendapatan dan Belanja Negara (Lembaran Negara Republik Indonesia Tahun 2016 Nomor 57, Tambahan Lembaran Negara Republik Indonesia Nomor 5864)
44. Prasetyanto, Eko PP. 2014. Kesiapan Pemerintah Desa dalam Menyongsong Pelaksanaan Undang-Undang Desa. Yogyakarta: Swaramep.
  45. Puspawijaya Adrian. 2017. "Aplikasi VFS: Trik agar 100% di 2017". Warta Pengawasan. Nomor 3 Tahun 2017, 79.
  46. Robbins, Stephen P, Timothy A. Judge. 2008. Perilaku Organisasi. Jakarta: Salemba Empat.
  47. Rusmayanti, Atik, Bambang Eka Purnama, Sukadi. 2014. Sistem Informasi Pengelolaan Keuangan Pada Desa Ngadirejan. Indonesian Journal on Computer Science-Speed.
  48. Sedarmayanti. 2007. Manajemen Sumber Daya Manusia: Reformasi Birokrasi dan Manajemen Pegawai Negeri Sipil. Bandung: Refika Aditama.
  49. Sopaheluwakan, Jan. 2006. Kajian Kesiapsiagaan Masyarakat dalam Mengantisipasi Bencana Gempa Bumi & Tsunami. Jakarta: LIPI-UNESCO/ISDR.
  50. Sopiah. 2008. Perilaku Organisasional. Yogyakarta: Andi.
  51. Sudarno Sumarto, Asep Suryahad, dan Alex Arifianto. 2004. Tata Kelola Pemerintahan dan Penanggulangan Kemiskinan: Bukti-Bukti Awal Desentralisasi di Indonesia. SMERU Research Institute, Jakarta. Maret 2004
  52. Suyatno, 2015. Menyoal Kesiapan Pemerintahan Desa. Jakarta: Media Indonesia, 9 Januari 2015, 6.
  53. Salim, A. (2012). *Otonomi dalam Pengelolaan Keuangan Desa di Kecamatan Singkep Barat Kabupaten Lingga*. Jakarta: Universitas Terbuka.
  54. Suryana. (2006). *Kewirausahaan, Pedoman Praktis Kiat dan Proses Menuju Sukses*. Jakarta: Salemba Empat.
  55. Suwaryo, U. (2011). *Mengembalikan Otonomi untuk Desa*. *Governance*, Vol.2, No. 1 November 2011.
  56. Tampubolon, Mestika Retina. (2015). Peranan *Job Involvement* dan *Work Value* terhadap Kesiapan Berubah pada Karyawan PT Inalum (Persero). Medan: Universitas Sumatera Utara.
  57. Undang-Undang Nomor 23 Tahun 2014 tentang Pemerintah Desa (Lembaran Negara Republik Indonesia Tahun 2014 Nomor 244, Tambahan Lembaran Negara Republik Indonesia Nomor 5587)
  58. Undang-Undang Nomor 6 Tahun 2014 tentang Desa (Lembaran Negara Republik Indonesia Tahun 2014 Nomor 7, Tambahan Lembaran Negara Republik Indonesia Nomor 5495)
  59. Wea. (2018). Implementasi dan Efektivitas Sistem Keuangan Desa dalam Meningkatkan Kualitas Laporan Keuangan Pemerintahan Desa di Kabupaten Nagekeo. *Journal Of Accounting*.
  60. Widjaja. (2004). *Otonomi Desa- Merupakan Otonomi yang Asli, Bulat dan Utuh*. Jakarta: PT Raja Grafindo Persada.
  61. Yansen TP. 2014. Revolusi dari Desa. Jakarta: PT Elex Media Komputindo