
Problems of Implementation and Accountability of State Finance

Ahmad Fakhrurraji

Faculty of Economic and Business, Universitas 17 Agustus 1945 Surabaya
Indonesia

E-mail: afakhrurraji@gmail.com

Received: August, 2024; Accepted: August, 2024; Published: November, 2024
Permalink/DOI:

Abstract

The purpose of this study is to determine the problems of implementation and accountability of state finances. This study is a qualitative study with a case study approach. The research method uses an observation method by conducting interviews with informants as primary data and documentation as secondary data. The research site is located in a Government Agency. The informants in this study are budget managers at Government Agencies. The results of the study indicate that there are problems in the implementation and accountability of state finances at Government Agencies. Solution strategies are presented in this study to overcome these problems.

Keywords: *Implementation, Accountability, State Finances*

INTRODUCTION

Accounting in the public sector has several main objectives, namely first, to produce information needed to manage the budget appropriately and efficiently for operations carried out by the organization (Bastian, 2010:77). This objective includes the managerial process. Second, to provide information for organizational leaders to report on the implementation of budget management and use appropriately and effectively and to report the results of the implementation of activities (operations) to the public. This objective concerns accountability and responsibility. This is in accordance with the statement of Halim & Kusufi (2014:15) that public sector accounting includes the managerial process and responsibility.

The purpose of the managerial process is related to the management of resources starting from planning, budgeting, implementation, accountability and supervision. While the purpose of accountability is related to accountability for budget management by reporting sources of income and their realization to the public. Both of these goals are closely related to issues that have emerged in recent years, namely public sector reform, public accountability, and others. The issues above then become the basis for public demands for the creation of a transparent, effective, efficient, economical and accountable government.

The process of continuous improvement in the fiscal sector towards transparent and accountable state financial management is the most important part of enforcing good governance. The mandate of the financial reform law consisting of UU No. 17 of 2003 concerning State Finance, UU No. 1 of 2004 concerning State Treasury, UU No. 15 of 2004 concerning Audit, Management and Accountability of State Finance, and UU No. 25 of 2004 concerning the National Planning and Development System, if summarized, states that transparency and accountability of state finances must be realized in five stages of state financial management and accountability. The five stages are (1) planning and budgeting, (2) budget implementation, (3) accounting, reporting and budget accountability, (4) internal supervision, and (5) audit by an independent external auditor.

In order to realize the principle of transparency and accountability of the stages of state financial management, several efforts that have been made by the government are to improve the financial system and competence related to the implementation of the budget that is managed not in accordance with the proper mechanism (<http://www.djpbn.kemenkeu.go.id/portal/id/berita/berita-nasional/505-menuju-pengelolaan-keuangan-negara-yang-transparan-dan-akuntabel.html>) and by submitting government financial accountability reports on time and compiled according to government accounting standards (UU No. 17 of 2003 point 9). The principles contained in state financial management are that state finances are managed in an orderly manner, in accordance with laws and regulations, efficiently, economically, effectively, transparently, and responsibly by paying attention to a sense of justice and propriety. The principles of state financial management are based on the general principles of good governance (UU No. 17 of 2003 article 3 paragraph 1).

The implementation of good state financial management according to laws and regulations does not always run smoothly, there are obstacles that can hinder its development. The phenomenon of problems in the implementation and accountability of state finances often occurs in government agencies, including this Government Agency. One of the problems in budget implementation is when the document for the disbursement of funds proposed by the activity manager is deposited to the finance department without going through a data verification process and is directly entered by the SAKTI (Sistem Aplikasi Keuangan Tingkat Instansi) operator and then submitted to the KPPN (State Service and Payment Office), then what happens is the rejection of payment due to several incomplete document requirements. This causes a domino effect on the implementation of other budgets. The plan for further disbursement of funds will be stopped and office operational activities will be disrupted. Another problem that arises in budget accountability is when the activity program has been completed by one of the work units in the Government Agency, there is an activity accountability report that is prepared not in accordance with existing guidelines, so what happens is a mess in the financial report.

Several problems that occur as mentioned by the researchers above, encourage a number of researchers to conduct studies and research on state financial management. Widagdo, et al (2016) found that the lack of guidance and

socialization as well as human resource competence in managing village funds from the APBN so that financial management is not ready to be implemented. Umar (2013) explains the management of state finances in government institutions in Indonesia to eradicate corruption and state financial governance in a broader scope with a theoretical and practical approach. Rahman et al (2012) found that the state financial management model at the Jakarta State Polytechnic (PNJ) which was managed was in accordance with government regulations. The results of Zwingly et al's (2016) study revealed that the DPPKAD of Manado City had carried out the administration and preparation of treasurer accountability reports and their submission in accordance with applicable regulations. Hanifah & Praptoyo (2016) found that the reporting of APBDesa accountability in Kepatihan Village was in accordance with laws and regulations, but there were obstacles faced, namely that the accounting recording side was not in accordance with the provisions. And research by Sukmadilaga et al (2015) shows that the Indonesian government discloses more of its financial reports than the Malaysian government, but the level of disclosure in both countries is still low, so it is necessary to increase the level of disclosure of financial report information in the future.

Based on the description and several studies regarding state financial management in Indonesia above, the researcher wants to reveal the problems of state financial management, especially in the implementation and accountability of state finances in government agencies and find solutions to overcome these problems.

METHOD

This study uses a qualitative method with a case study approach. The qualitative method was chosen to obtain more in-depth and complete information and focus on various problems in the implementation and accountability of the budget in Government Agencies through the collection and analysis of data obtained from informants. Qualitative research can seek and find understanding or comprehension of phenomena in a specific contextual setting (Moleong, 2005:5). The research site was conducted at a Government Agency with informants who were budget managers at the agency. The research site and informant names were disguised in order to provide protection related to the continuity of the main tasks and functions in an organization.

The data collection method uses observation to find and discover the problems of budget implementation and accountability in the form of objective data without prior notification to the informant. The type of data used is primary data obtained from an unstructured interview process, free and does not need to use systematically arranged guidelines (Sugiyono, 2014:228). The interview process was recorded using a digital recorder, and the questions asked were about the budget implementation and accountability process, obstacles and problems that occurred and solutions to overcome them. Meanwhile, secondary data was obtained from documents in the form of DIPA (Daftar Isian Pelaksanaan Anggaran), strategic plans of agencies, LAKIP (Laporan Akuntabilitas Kinerja Instansi Pemerintah).

The selection of informants as primary data sources is based on their relationships, knowledge and experience in the field of budget implementation and accountability, so that the data obtained can be trusted for its validity. The following is a list of informants in this study.

Table. 1. list of informants

No	Jabatan	Nama Samaran
1	Planning and finance officer	GH
2	Treasurer	JD
3	Budget management staff	BM

The next step after the data is collected is to analyze the data. The data analysis technique in this study is by sorting, grouping, coding, organizing and categorizing it into a section based on a certain classification so that conclusions are obtained regarding the formulation of the problem being studied. Data analysis in this study aims to determine and describe the problems of implementing and accounting for state finances and finding solutions to solve these problems. At this stage, data triangulation, data grouping, data reduction, determining topics, compiling data with analysis results, then interpreting data until conclusions are obtained.

RESULTS AND DISCUSSION

Understanding the principles of state financial management is very important in the budget cycle. These principles are the spirit to realize good governance and clean government conditions. The principles of state financial management that have developed can be used as a basic foundation for budget managers so that they are able to carry out their duties and functions well, although the principle is not a positive law, but morally its existence can be a motivation in managing state finances. Saidi (2008:16-17) states that the principles/principles of state financial management in question are:

1. Output-oriented accountability is a principle that emphasizes that every activity and final result of state financial management must be accountable to the people as the holder of the highest sovereignty of the state in accordance with applicable regulations.
2. Proportionality is a principle that prioritizes the balance between the rights and obligations of state financial management.
3. Professionalism is a principle that prioritizes ability, competence and expertise based on the code of ethics and applicable provisions.
4. Transparent is a principle that opens itself to the rights of the community to obtain correct, honest and non-discriminatory information about state financial management by paying attention to the protection of personal and group rights and state secrets.
5. Financial audits by an independent and independent audit body are principles that provide space for freedom and are not influenced by anyone for the financial audit body to conduct audits of state finances.

The principles above are basically based on the general principles of good governance. This is necessary because it aims to create a work environment that can improve services to the community in state financial management.

Basis for Implementing State Finances

Government Agencies as government work units in terms of budget implementation are guided by the Regulation of the Minister of Finance Number 190/PMK.05/2012 concerning Payment Procedures in the Framework of APBN Implementation, Regulation of the Minister of Finance Number 162/PMK.05/2013 concerning the Position and Responsibilities of Treasurers in the State Budget Management Work Unit, PMK-86/PMK.02/2017 concerning the 2017 Fiscal Year Output Cost Standards. In general, Government Agencies utilize 3 (three) main financial applications in budget implementation, namely the SAS application (Work Unit Application System), GPP (Employee Basic Salary) Work Unit, and the TPNBP application (Target and Realization of Non-Tax State Revenue) or SIMPONI (Sistem Informasi PNBP Online). The three applications are operated by the treasurer and financial management staff of Government Agencies. AY explained that:

“Instansi Pemerintah dalam proses pelaksanaan anggaran dipegang dua bendahara, bendahara penerimaan dan bendahara pengeluaran serta staf pengelola keuangan. Kami masing-masing memegang aplikasi keuangan, baik GPP Satker, SAS dan TPNBP atau SIMPONI. Ketiga aplikasi itu saling berhubungan”

From the informant's statement above, it is clear that Government Agencies in implementing the budget use an integrated financial application system. The application helps in carrying out the tasks and functions of financial management in Government Agencies.

When the budget implementation is running, then an inevitability that will occur is the existence of budget changes/revisions. The scope of budget revisions as contained in the planning and budgeting guide below:

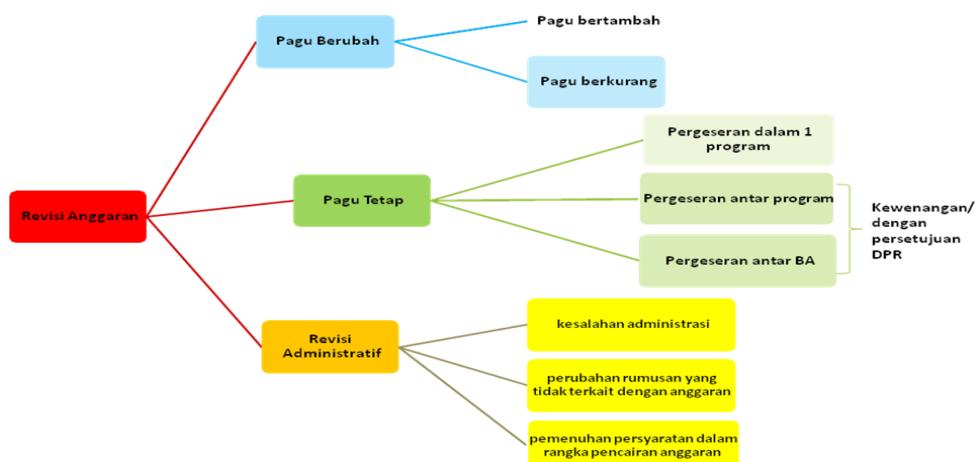


Figure 1. Budget Revision Scope Scheme

From the image above, it can be explained that the scope of budget revisions is divided into three categories. (1) budget ceiling changes, in its implementation there are two elements that cause the ceiling to change, namely increasing and decreasing. This ceiling change is related to changes in Non-Tax State Revenue (PNBP), grants and Securities and State Sukuk (SBSN); (2) fixed budget ceiling, namely budget revisions carried out by work units only on budget shifts but the amount of the ceiling remains the same. Budget shifts carried out in one program do not need to go through DPR approval, but if they have shifted between programs and budget sections, they must go through DPR approval first. This is done so that the budget ceiling is still under DPR monitoring so that the development plan that is set does not go off track; (3) administrative revision, namely budget revisions carried out due to administrative errors, changes in formulations that are not related to the budget, and fulfillment of requirements in the context of budget disbursement.

Basis for State Financial Accountability

As mandated by UU No. 17 of 2003 concerning State Finance, the head of an agency as the Budget User Authority (KPA) has one of the duties of submitting the financial report of the agency he/she leads. Government agencies as government work units are obliged to present an accountability report on the implementation of the State Revenue and Expenditure Budget (APBN) by submitting financial reports in the form of Budget Realization Reports, Balance Sheets, Operational Reports, Equity Change Reports and Notes to Financial Reports based on Government Regulation No. 71 of 2010 concerning Government Accounting Standards.

The preparation of financial reports of Government Agencies refers to the regulations above and is guided by the principles of healthy financial management within the scope of government, including Government Regulation Number 24 of 2005 concerning the Government Accounting System, Regulation of the Minister of Finance No 59/PMK.06/2005 concerning the Central Government Accounting and Financial Reporting System, and PER-3/PB/2014 concerning Technical Instructions for Administration, Bookkeeping, and Accountability of Treasurers in the APBN Management Work Unit and Verification of Treasurer Accountability Reports. These financial reports are prepared and presented on an accrual basis so that they present accurate, accountable and transparent reports. Transparency and public accountability are the most important things in public sector reform in Indonesia (Maimunah, 2016).

This Financial Report (LK) is expected to have a positive impact in the framework of state financial governance so that a clean government is created and provides useful information for report users as a means to increase transparency and accountability/responsibility for state financial management in Government Agencies. In addition, LK provides information to leaders in decision-making and policies to realize good financial governance. The implementation of the principles of good financial governance in laws and regulations relating to state financial management will be able to create clean governance (Indrawati, 2012).

The dynamics of changes in technical policies from year to year regarding the preparation of Government Agency Financial Reports (LK) began in 2015 based on the Regulation of the Minister of Finance No 222/PMK/2016 concerning Amendments to the Regulation of the Minister of Finance Number 177/PMK/2015 concerning Guidelines for the Preparation and Submission of State Ministry/Institution Financial Reports, the preparation of LK uses the Accrual-Based Agency Accounting System (SAIBA) application which is consolidated in stages with the web-based e-rekon application. With this change in the reconciliation and consolidation system, it is expected to minimize presentation errors caused by manual and tiered consolidation, with a single database system, the accounting unit above it can carry out periodic monitoring of the presentation of financial statements that are not in accordance with SAP or government accounting standards.

Problems in Implementing State Finances

In the implementation of state finances in Government Agencies, there are problems that occur, namely the reduction of activity funds, weak verification of fund disbursement files and high budget revisions. Each of these problems is described as below.

Government Agencies are part of government organizations that should improve their financial governance performance, namely by paying attention to the level of budget realization or absorption. In the national scope, the effect of increasing budget absorption by Ministries/Institutions can encourage economic growth, reduce poverty, and create jobs Siswanto et al. (2010). Related to budget realization, especially cash management which has its own mechanism and system that has been regulated in PMK Number 190/PMK.05/2012 concerning Payment Procedures in the Framework of APBN Implementation. The cash management system and mechanism are divided into 4 (four) categories, the Cash Reserve (UP) cash management system, the Cash Replacement (GU) cash management system, the Additional Cash Reserve (TUP) cash management system, and the Direct Cash Management (LS) system.

In theory, the application of cash management mechanisms can prevent corruption. Adequate cash disbursement systems and procedures as one of the preventive measures against misappropriation and misuse of funds (Mahmud et al, 2016). However, when the implementation in Government Agencies is different, there are several problems that arise related to cash/fund management. For example, several activities that are carried out must go through the procurement of goods and services officials, this is done because there are activities related to the purchase of materials and consumption. This official will control all expenditures for the activity, except for honorariums for resource persons/committees and transportation money which will be given directly to the implementers. As expressed by BM:

“...saat ada kegiatan dan akan dilakukan pencairan, seluruh dana itu dan dipotong pajak, saya berikan kepada pejabat pengadaan yang telah

ditunjuk. Dia yang mengelola dananya, membelanjakan konsumsi dan bahan.”

A more important point is the emergence of the issue of activity fund cuts. The types of spending that have the potential for fraud are goods, capital and consumption spending. These three types of spending are relatively easy to manipulate by raising prices or increasing the volume of goods. The price difference will be used as an object of cuts by procurement officials, the remaining activity funds will be handed over to the implementer. Informant BM as a financial management staff knows about the incident but he cannot control it, because his job is only limited to disbursing funds according to the Payment Order (SPP). BM revealed that:

“...saya langsung mencairkan dana kegiatan sesuai dengan SPP. Saya serahkan kepada pejabat pengadaan (barang dan jasa), dia yang mengaturnya. Biasanya dia memotong untuk operasional dan saving, saya tahu karena kadang saya diberi oleh dia, setelah saya tanya katanya dari saving kegiatan.”

The problem that arises in budget implementation is the weak verification of fund disbursement files. The process begins when there is a request for fund disbursement from the implementer to the Commitment Making Officer (PPK), then the PPK prepares a Payment Order (SPP) for daily routine activities or contract documents for contractual activities. Without going through file verification, the disbursement document is submitted to the SAI operator through the treasurer to create a Payment Order (SPM). The disbursement file verification stage is very important, because at that stage the entire disbursement process can be controlled and known by authorized officials such as the PPK, Treasurer, SAI Operator, and Payment Order Signing Officer (PPSPM), so that the potential for errors and fraud can be minimized.

In terms of errors, namely the incorrect placement of the type of budget item contained in the DIPA with the SAS application, the amount of funds to be disbursed, and errors in the supplier receiving the funds. The fraudulent aspect is when the PPK or procurement officer submits a disbursement of funds secretly without being known by other parties. Because in Government Agencies, PPSPM and SAI operators do not pay much attention to the documents to be disbursed, when there is a plan to submit funds, the operator immediately enters the data according to what is in the document into the SAS application, and PPSPM signs the SPM without re-checking whether the document is in accordance with the provisions or not. JD revealed that:

“...disini setiap proses pencairan dana tidak melalui proses verifikasi berkas, sehingga selain menambah tugas saya yaitu mengoreksi terlebih dulu, juga berpotensi terjadi kesalahan di operator. Soalnya operator dan PPSPMnya hanya tinggal memasukkan data dan tandatangan, tidak dikoreksi lagi.”

The next problem is the high budget revision. The large budget and involving many elements, both human, system, environment, and regulations in Government Agencies, so it is possible that there will be budget shifts. Darise (2008:122) in the context of local government states that changes to the APBD can be made if there are developments that are not in accordance with the assumptions of the APBD curriculum policy; Circumstances that cause shifts to be made between organizational units, between activities, and between types of spending; Circumstances that cause the budget balance to be more than the previous year to be used for the current year; Emergency situations; and extraordinary circumstances.

One of the reasons for budget revisions that occur every current budget year is due to the addition of the Non-Tax State Revenue (PNBP) balance in Government Agencies. These changes can increase the DIPA budget of Government Agencies, so that the planning section proposes and adds activities again in that year. These budget changes are common when the budget year is almost over. GH explained that:

“...disini hampir tiap tahun sering mengalami perubahan anggaran berupa penambahan dari dana PNBP, sehingga kami bagian perencanaan menambah kegiatan sesuai dengan jumlah tambahan dana PNBP itu. Biasanya kami mengalokasikan ke modal atau pembelian dan penambahan nilai aset”.

The impact caused by frequent budget revisions is when Government Agencies implement the budget. The payment of funds for an activity that has been planned will be temporarily stopped or the payment application can even be withdrawn when the budget revision is carried out and the notification from the Regional Office of the Directorate General of Treasury (Kanwil DJPb) has not been received by the Government Agency and KPPN as the authorized party in the process of submitting payments and disbursing funds. If the submission of payment for an activity on a certain account that has been revised is still made without waiting for notification from DJPb, then what happens is a minus ceiling on the activity account in the Budget Implementation List (DIPA). The operator of the Work Unit Accounting System (SAS) application will first delete the Payment Order (SPM), then re-input the revised SPM and re-submit it to the KPPN. As expressed by AY that:

“...revisi anggaran yang banyak membuat kita kewalahan dalam pengajuan pembayaran dana. Tahun kemarin ini saja ada delapan kali revisi. Revisi ini menghambat pengajuan SPM. Kalau yang direvisi kegiatan yang akan diajukan pembayaran dananya dan sudah dibuatkan SPM, kami harus mencabut SPM itu terus menunggu notifikasi dari DJPb, kalau (notifikasi) sudah turun, kami menginput ulang SPM dan menyerahkannya ke KPPN untuk dilakukan proses pencairan dana. Kalau SPM nya dipaksakan maka akan terjadi pagu minus di DIPA. Kadang kalau revisi itu bagian perencanaan jarang mengecek realisasi. Ini penting

karena selain mengontrol tingkat penyerapan juga bisa membantu perencanaan pas mau revisi agar tidak ada pagu minus."

Problem Solving Solution Strategy

Based on the description of the problems of implementing state finances above, strategic steps and constructive policies can be taken, namely:

1. Procurement officials are not allowed to take action to cut activity funds related to work units. This is strongly suspected of being used for personal interests/a handful of individuals. It is better if all activity funds are immediately handed over to the implementer after tax deductions, so that the activity implementer can control and manage the funds themselves.
2. Improving internal control by recruiting verification staff so that it can minimize errors and budget fraud in each disbursement of funds.

Problems of State Financial Accountability

The problems that occur in state financial accountability are the preparation of accountability reports that are not in accordance with the provisions, and the lack of synchronization of inventory reports with state-owned goods reports. Both of these problems are explained as follows.

The accountability report (LPJ) is a substantial thing in the state financial management cycle, in fact the LPJ is one of the concrete evidences that an activity has been carried out. It contains several financial and non-financial documentation related to the activity.

When a unit has completed an activity, it does not mean that all its obligations are complete, but the ideal step is to conduct an evaluation with the aim of knowing to what extent the activity has achieved the goals expected by the implementer and knowing the shortcomings or obstacles that have occurred. These things are then stated in an accountability report. The above procedure is usually carried out by all units in Government Agencies, but the problem is when each unit presents its accountability report not in accordance with the provisions.

The activity reports carried out by most units are not in accordance with the provisions. The incompleteness of the attendance list documents or materials presented by the resource persons at the activity is a separate obstacle. At first glance, the lack of documents seems easy, but it is a very vulnerable administrative error if at any time there is an audit by an external auditor. The external auditor can cross-check the implementer regarding the truth of the implementation of activities.

The next problem is the lack of synchronization of the inventory report with the state-owned goods report. Law No. 1 of 2004 concerning State Finance not only explains the scope of finance alone but also includes State-owned Goods (BMN). The management and accountability of BMN have a very clear relationship and cannot be separated from the management of state finances. This is related to financial reports. In order to produce quality financial reports, financial reports must meet adequate criteria, namely having relevance, being reliable, being assessable or comparable, and being understandable.

In the management and accountability of state-owned goods, a system has been created called the State-owned Goods Management and Accounting Information System or SIMAK-BMN, while in the management and accountability of state finances there is a system called the Financial Accounting System (SAK), both systems are combined in one system, namely SAIBA. The State Property Management and Accounting Information System (SIMAK-BMN) is organized with the aim of producing the information needed as a means of accountability for the implementation of the APBN and the management/control of BMN controlled by a user accounting unit. Reconciliation often raises problems in reporting assets and inventory. SIMAK-BMN or Saiba is an application to produce these reports. These two applications are indeed interrelated. The initial problem usually comes from the SIMAK application because the Saiba application basically only receives computer data archives (ADK) from the SIMAK application. The problems that arise are sometimes unexpected, because at the end of each month, the data presented is correct. As stated by AY that:

“...sebagai operator aplikasi, kadang saya merasa sudah benar menginput aset negara yang dipakai kantor, tapi pas ADK dikirim ke aplikasi SAIBA, kelihatannya ada masalah, lebih lagi pas di data belanja modal atau pembelian barang.”

Another problem occurs when the office carries out procurement using capital or goods expenditure accounts. SIMAK BMN operators must carefully read the expenditure account code listed on the Payment Order (SPM). If the expenditure account code is entered incorrectly, there will be a difference in the Balance Sheet. This is trivial but has fatal consequences when presenting the agency's financial report.

Problem Solving Solution Strategy

The problems that occur in state financial accountability have been described above, based on the identification and analysis of the problems, solutions can then be found to overcome these obstacles, namely:

1. Determination of technical instructions (juknis) regarding the preparation of activity reports. All relevant units hold a coordination meeting to then create juknis regarding the preparation of reports so that they will produce standard guidelines and there will be no differences between the treasurer's LPJ and the activity implementer and avoid auditor findings.
2. Improving HR competency. It is necessary to improve the knowledge and capabilities of human resources related to the management of state-owned goods accounting management information system applications and inventory applications by involving operators in training and technical guidance.
3. Participation of agency leaders. The contribution and role of leaders in improving budget governance provides significant encouragement for treasurers and financial managers to always improve their performance in building the nation and state to be better.

CONCLUSION

Based on the results of the research and discussion above, the following conclusions can be drawn: the implementation and accountability of state finances in Government Agencies are problematic. In the implementation of state finances, the problems that arise are the cutting of activity funds by procurement officials, the high number of budget revisions causes the implementation of activities to be hampered, and the weak verification of disbursement of funds files provides room for individuals to commit budget fraud. In the accountability of state finances, the problems that occur are the preparation of activity accountability reports that are not in accordance with the provisions so that they are prone to findings by auditors, and the lack of synchronization of inventory reports with state-owned goods reports hampers the preparation of financial reports of Government Agencies.

From the problems above, a solution strategy can be found to solve the problems that occur. The solution to the implementation of state finances is that procurement officials are not allowed to carry out actions to cut activity funds; and improving internal control by recruiting verification staff to minimize budget fraud. In the accountability of state finances, it is necessary to establish technical instructions related to the preparation of activity reports, so that there is similarity and harmony in the documents for preparing activity accountability reports; improving human resource competency related to the use of state-owned inventory and goods applications; and the participation of agency leaders in improving budget governance provides significant encouragement for budget managers to always improve their performance.

From the results of the study above, suggestions can be submitted for Government Agencies as a consideration for future improvements, namely Government Agencies should design and form internal control units/systems as a control and evaluation tool to minimize the emergence of problems in the implementation and accountability of state finances. The limitations of this study are the limited ability of researchers to obtain activity accountability report data and the incompleteness of data/documentation related to activity fund cuts, causing difficulties for researchers to analyze the data further. Suggestions for further research can be carried out with a wider focus and observation period and a longer duration so that better results are obtained, and if necessary, make comparisons with other agencies by considering the characteristics of their environment.

REFERENCES

Bastian, I. (2010). *An Introduction of Public Sector Accounting*. Jakarta: Erlangga.

Darise, N. (2008). *Akuntansi Keuangan Daerah (Akuntansi Sektor Publik)*. Cetakan I. Jakarta: PT Indeks.

Halim, Abdul. Kusufi, M. S. (2014). *Teori, Konsep, dan Aplikasi Akuntansi Sektor Publik. Dari Anggaran Hingga Laporan Keuangan. Dari Pemerintah Hingga Tempat Ibadah*. Edisi 2. Jakarta: Salemba Empat.

Hanifah, S. I., & Praptoyo, S. (2016). Akuntabilitas Dan Transparansi Pertanggungjawaban Anggaran Pendapatan Belanja Desa (Apbdes). *Jurnal Ilmu Dan Riset Akuntansi*, 4(8).

<http://www.djpbn.kemenkeu.go.id/portal/id/berita/berita/berita-nasional/505-menuju-pengelolaan-keuangan-negara-yang-transparan-dan-akuntabel.html>.

Indrawati, I. (2012). Prinsip Good Financial Governance Dalam Pengelolaan Keuangan Negara Dalam Rangka Mewujudkan Clean Governance. *Perspektif*, 17(3), 201–211.

Kustiwi, Irida Agustin. 2024. “Accounting Information System (Ais): Integration of Artificial Intelligence and Management in Farm Tourism Kelompok Tani Elok Mekar Sari.” DiE: Jurnal Ilmu Ekonomi Dan Manajemen 15(1):123–31. doi: 10.30996/die.v15i1.10634.

Mahmud, R., Sondakh, J. J., & Budiarso, N. S. (2016). Analisis Sistem dan Prosedur Pengeluaran Kas Dengan Menggunakan Uang Persediaan (UP) Pada Dinas Sosial Kota Manado. *Jurnal EMBA: Jurnal Riset Ekonomi, Manajemen, Bisnis Dan Akuntansi*, 4(2).

Maimunah, M. (2016). Implementation of Accrual Accounting: Review of Readiness and Arising Problem. *Procedia-Social and Behavioral Sciences*, 219, 480–485.

Moleong, L. J. (2005). Metode Penelitian Kualitatif, edisi revisi, cetakan kedua puluh tujuah. *Rosdi*, Jakarta.

Peraturan Direktorat Jenderal Perbendaharaan Nomor PER-3/PB/2014 Tentang Petunjuk Teknis Penatausahaan, Pembukuan, dan Pertanggungjawaban Bendahara pada Satuan Kerja Pengelola APBN serta Verifikasi Laporan Pertanggungjawaban Bendahara

Peraturan Menteri Keuangan Nomor: 190/PMK.05/2012 Tentang Tata Cara Pembayaran Dalam Rangka Pelaksanaan APBN.

Peraturan Menteri Keuangan Nomor: 162/PMK.05/2013 tentang Kedudukan dan Tanggung Jawab Bendahara pada Satuan Kerja Pengelola Anggaran Pendapatan dan Belanja Negara

Peraturan Pemerintah Nomor 24 Tahun 2005 Tentang Sistem Akuntansi Pemerintah

Rahman, A., Suhartati, T., & Nuraeni, Y. (2012). Model Pengelolaan Keuangan Instansi Dalam Mewujudkan Transparansi dan Akuntabilitas Keuangan Negara. *Jurnal Ekonomi & Bisnis PNJ*, 11(1).

Ratnawati, T. Kustiwi, I. A., etc. 2023. Internal Audit of Cupak Village Fund Budgetting Process, Nguskan, Jombang. International Journal Of Social Science Humanity & Management Research, Volume 02 Issue 09 September 2023, Page No. 987-999. DOI: 10.58806/ijsshr.2023.v2i9n17

Saidi, M. D. (2008). *Hukum Keuangan Negara*. Rajawali Pers.

Siswanto, A. D., & Rahayu, S. L. (2010). Faktor-Faktor Penyebab Rendahnya Penyerapan Belanja Kementerian/Lembaga TA 2010. *Policy Paper Pusat Kebijakan APBN*.

Sugiyono, M. P. K., & R&D, B. (2014). Memahami Penelitian Kualitatif, Bandung, CV. Alvabeta, *Tahun*.

Sukmadilaga, C., Pratama, A., & Mulyani, S. (2015). Good Governance Implementation In Public Sector: Exploratory Analysis of Government Financial Statements Disclosures Across ASEAN Countries. *Procedia-Social and Behavioral Sciences*, 211, 513–518.

Umar, H. (2013). Government Financial Management, Strategy for Preventing Corruption in Indonesia. *The South East Asian Journal of Management*, 19–36.

Widagdo, A. K., Widodo, A., & Ismail, M. (2016). Sistem Akuntansi Pengelolaan Dana Desa. *Jurnal Ekonomi Dan Bisnis*, 19(2), 323–340.