Influence of Competence and Supervision on the Management of the Village Financial System (Siskeudes) in Nganjuk Regency

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Abstract

This study aims to determine the effect of human resources consisting of competence, and supervision on the management of village financial system application in villages in Nganjuk district. The research method used is a quantitative research method with primary data obtained from questionnaire data which is measured with a likertscale.The population in this study were all villages in Nganjuk district as many as 264 villages, with the respondents being the siskuedes operator, Village secretary and village treasure, while the sample uses the slovin formula, resulting 73 samples.The research data was processed using the classical assumption test consisting of the Normality Test, Multicollinerity Test and Multiple Linear Regression Test. The results of this study conclude that 1) Competence has a positive and significant effect on the management of village finsncialsysten applications in Nganjuk district 2). Supervision has a positive and significant effect on the management of village financial system applications in Nganjuk district.3). Competence and supervision together effect the management of village financial system applications in Nganjuk district.

I. Introduction

The implementation of the regional autonomy policy is an effort in the development of public sector accounting in Indonesia. In line with the implementation of regional autonomy, financial management is entirely in the hands of local governments. Therefore, a regional accounting system is needed to manage finances in a transparent, efficient, effective and accountable manner. Accountability of agency performance can be realized through the submission of financial accountability reports that meet the principles on time and are prepared by following Government Accounting Standards..

To organize all activities in the village, income is needed in order to achieve the welfare of the community. One of the village's sources of income is the Village Fund. According to Law No. 6 of 2014 concerning villages, each village will get allocation funds from the State Revenue and Expenditure Budget (APBN) of at least 10% (ten percent) each year. So, it can be estimated that each village will get funds of about 1.2 to 1.4 billion annually. Based on the calculations in the explanation of the Village Law, which is 10 percent of the balance fund received by the Regency / City in the Regional Revenue and Spending Budget after deducting the Special Allocation Fund. According to the state budget for village devices amounting to Rp. 59.2 trillion, coupled with funds from apbd of 10 percent about 45.4 trillion. The total funds for villages are 104.6 trillion which will be divided into 72,944 villages in Indonesia. Village funds allocation budget is 30% (thirty percent) for the expenditure of the apparatus and operations of the village government, by 70% (seventy percent) for community empowerment costs. In terms of village finance, the

village government must compile a Report on the Realization of the Implementation of APBDesa and the Accountability Report for the Implementation of APBDesa, and the village government must be able to hold records, or at least bookkeeping for its financial transactions as a form of financial accountability that it does using the Village Financial System (SISKEUDES). But in carrying out village fund management using the SISKEUDES application there are some problems in the financial management of the village such as lack of capacity and personnel. Village financial management is not only a village device, but also requires the involvement of various stakeholders in the village. Therefore, the village needs to have proficient people.

In addition to the need for adequate accounting competence and understanding of each individual, sufficient supervision is also needed in the management of SISKEUDES. Like the case of corruption of village funds that ensnared Moch. Arif Hasanuddin, Head of Kacangan Village berbek district of Nganjuk Regency, was handed over to the Nganjuk State Prosecutor's Office that the money amounting to Rp 200 million by Kades Arif was handed over to an associate or contractor from Nganjuk initials FE, for the purchase of asphalt but there was no form. Thus, the program run by the implementation of activities (PK) kacangan village can not be implemented due to the absence of asphalt. "For that we as Legal Advisors and represent suspect Arif, hope this FE can be investigated as a suspect as well (red. Sukaca, 2019). www.koranmemo.com). In addition, the case of the Head of Ngepeh Village is not active, Loceret Subdistrict, Nganjuk Regency, MA, again reported by its citizens related to alleged irregularities in the village budget in 2017 (Red. Sukadi, https://anjukzone.com). Therefore, the financial management of the village still lacks supervision and lack of tightening of budget use. Field facts show that public participation in the financial management of the village is still limited and lacks focus. Supervision relies more on regular procedures. The only priority is the role of the Village Consultative Agency /BPD

II. Review of Literature

2.1 Human Resources

Human resources is one of the elements of the organization that is very important therefore, it must be ensured that the best management of human resources, in order to be able to contribute optimally in the efforts to achieve organizational goals, (Gumelar, 2017) Human resources are the main pillar of buffer as well as the co-drive of the organization in an effort to realize the vision and mission of the organization's goals. (Azhar in Gumelar, 2017). Human resources are very important in the implementation of the activities of an organization and affect the results obtained, this shows how ability is possessed by an individual.

Human Resources (HR) is the most important component in a company or organization to run the business it does. Organization must have a goal to be achieved by the organizational members (Niati et al., 2021). Development is a change towards improvement. Changes towards improvement require the mobilization of all human resources and reason to realize what is aspired (Shah et al, 2020). The development of human resources is a process of changing the human resources who belong to an organization, from one situation to another, which is better to prepare a future responsibility in achieving organizational goals (Werdhiastutie et al, 2020).

Human resources are very important in the implementation of the activities of an organization and affect the results obtained, it shows how the ability possessed by an individual.as in the research (Kharis, 2018) states that resources can be said to be skinned

when they have the ability and responsibility given to him. These abilities will be achieved if they have adequate education, training and experience to carry out the tasks and responsibilities provided.

2.2 Competence

Competence is the basis of a person to achieve high performance in completing his performance, meaning that human resources that do not have competence will not be able to complete their work efficiently, effectively and economically (Asril, 2017)

Competence as a person's ability to produce at a satisfactory level at work, including one's ability to transfer and apply these skills in new situations and increase the agreed benefits.

According to Wibowo (2016: 271), "competence is an ability to carry out or perform a job or task based on skills and knowledge and supported by the work attitude demanded by the job. Thus, competence demonstrates skills or knowledge characterized by professionalism in a particular field as the most important, as the flagship of that field".

2.3 Supervision

Supervision is an activity carried out to test whether the planning that has been done has been in accordance with the implementation or existing reality, so as to reduce errors or irregularities. (Nurlaila, 2017). According to Siagian (2014:213), "supervision is the process of observing the implementation of all organizational activities to ensure that all work being done goes according to the predetermined plan."

According to Handoko (2013: 358), "Supervision is a systematic attempt to set implementation standards with planning objectives, design feedback information systems, compare real activities with previously established standards, determine and measure deviations, and take the necessary corrective actions to ensure that company resources are used in the most effective and efficient manner in achieving company objectives."

Supervision can be done if there are measures to correct the deviations of the plan, organization, staffing and directing.

2.4 Village Financial System

It is an application developed by the Financial and Development Supervision Agency (BPKP) in order to improve the quality of village financial governance" (http://www.bpkp.go.id/sakd/konten/2448/Leaflet-Simda-Desa.bpkp)

Based on the official website contained in BPKP (http://www.bpkp.go.id/sakd/konten/2448/Leaflet-Simda-Desa.bpkp) states that the features contained in the Village Financial Management Application are made simple and user friendly making it easier for users to operate the SISKEUDES application. With the input process once in accordance with existing transactions, it can produce output in the form of management documents and reports in accordance with the provisions of the legislation, among others: Management Documents, Proof of Receipt, Payment Request Letter (SPP), Tax Deposit Letter (SST), Other Document Documents, Report Report consisting of: Budgeting Report (Village APB Perdes, RAB, APBDesa per source of funds), Management report consists of (Public Cash Book, Bank Book, Tax Book, Auxiliary Book, Register)

2.5 Management of Village Financial System

Apilkasi village financial system is a tool intended for the village government in the management of village finances computerized in order to improve the quality of village

financial management, the government has launched siskuedes application version 2.0. This application has been adapted to the latest village financial management, namely the 20th anniversary of 2018 on village financial management. The launch of siskeudes version 2.0 aims to facilitate villages in making village budget (APBdes) and a form of village financial management that is more transparent, accountable, orderly and disciplined. (Siti, 2021)

Advantages of village financial system application version 2.0 of 2018 include:

1. In accordance with the applicable village financial management regulations
2. Siskeudes application facilitates village financial governance and village funds
3. User fliendly so that it facilitates the use of village government level applications.
4. Supported by implementation instructions and application manual
5. Built and developed by involving the entire party area related to the financial management of the village (buitt-in-internal control).
6. Maintenance balance because it is an official government application.
7. Applications can be integrated with other financial management related applications, such as OM-SPAN application belonging to the financial meter (kemekeu) and SIPEDE belonging to the village development of disadvantaged areas and transmigration (Kemendes PDTT). (Basori et all, 2016)

The use of information technology in a village organization will help the village implement the village's financial governance effectively and efficiently. (Siti, 2021)

2.6 Previous Research

Research related to competence, understanding and supervision of the application of village financial system (SISKEUDES) has been conducted by several previous researchers including: Sapto Hendri, Ni putu Ayu Candra, Intan Rakhmawati, Siti Atikah, (2016), the influence of Human Resources, Facilities and Infrastructure on village financial management performance in Central Lombok Regency.

Luh Restiti Nintyari, putu sukma Kurniawan, DrAnantawikrama Tungga Atmadja (2019), Influence of Socialization Human Resource Competence and Control management of Effectiveness and Efficiency of Village Financial System Implementation (SISKEUDES) (Empirical Study in Village Village villages receiving Village funds in Tabanan Regency).

Riedel Arthur Rondonuwu, Tinneke Evie Meggy Sumual, Cecilia Lely. (2020), Use of Village Financial System Application (SISKEUDES) in Village Fund Management in Kayuuwi village of West Kaangkoan District of Minahasa District

2.7 Hypothesis
a. Competency Relationship towards the Management of Village Financial System Application

Village fund management using SISKEUDES application there are several problems such as lack of capacity and personnel, prasetya et al (2017). Competence is one of the factors that affect the quality of the financial statements of the Regional Government, Parks and Pujanira (2017). Research conducted by indrawati (2016) said that competence has a significant effect on the performance of financial managers in the Sigi district Device work unit. This opinion is supported by Tahir (2019) that competence has a positive and significant influence on the performance of village financial management in Talang District of Tegal Regency. The results of the study stated that competence can affect the management of the village financial system, so that the following hypotheses can be drawn:

H1: Competence has a positive and significant effect on the management of the village financial system

b. Supervisory Relationship on Village Financial System Application Management

Surveillance is a systematic attempt to establish standards, to design feedback systems, compare actual and standard performance, detect irregularities and take remedial action to ensure that the data source used is effective and efficient (Anggraini, 2014). However, supervision relies more on procedures, namely the role of the Village Consultative Agency (BPD (www.keungandesa.info , April 2016). Research lolowang et al (2014) said in his research that supervision has a strong or significant effect on the management of village funds, this opinion is supported by djiloy research (2016) that the variables of internal supervision have a significant influence on the performance of the SKPD apparatus of the Sigi provincial government of Central Sulawesi. So that the hypothesis can be drawn as follows:
H2: Positive and significant influence on the management of the village's financial system

c. Competency relationship and Supervision of Village Financial System Application Management

Human resources consisting of competence and supervision are needed in managing the village financial system. Human resources must be managed properly, so as to make the maximum contribution to achieve organizational goals (Warsimo, 2009)., Martini et al.2019 research states that siskeudes applications support the provision of computer-based financial statements, but in their implementation constrained by human resource competence and inadequate village facilities and Research atikah (2016) states that the village government still experiences various obstacles in financial management. Village, and research Prayudi et al (2017) stated that human resource competence has a significant effect on the application of SISKEUDES but in a negative direction, and this is supported by wijayanti research (2017) which states that human resource competence has no significant effect on the quality of siskeudes application, so it can be concluded that :
H3: Competence and Supervision have no positive and significant effect on the management of the village financial system

III. Research Method

3.1 Type of Research

The type of research used is quantitative with causal associative research design (causal). According to Sugiyono (2014: 13), "quantitative research can be interpreted as a research method based on the philosophy of positivism, while causal associative design (causation)

3.2 Operational Definition of Variables

The variables used in this study are:
a. *Independent variable*(X)
   In the free variable research studied, including:
   1. Competence (X1), and
   2. Supervision (X2)
b. *Dependent variable* (Y)
   The dependent variable to this study is Village Financial System Management /Siskeudes (Y).

3.3 Population and Sample

The population in this study is all villages in Nganjuk regency as many as 264 villages, with respondents being village heads, village operators, village treasurers and village secretaries. In this study the number of samples was determined based on calculations of the slovin formula with an error tolerance level of 10% so that there were 73 villages.

$$n = \frac{N}{1 + N(e^2)}$$

Description:
n = Sample Size
N = Population Size
e = Presentation of 10% tolerance error rate

So the number of sample sizes based on the Slovin formula can be calculated by the following calculations:

$$n = \frac{264}{1 + 264(0,1^2)}$$

$$n = \frac{264}{1 + 264(0,01)} = 73$$

So according to the results of the calculation above, the number of samples in this study became 73 villages in Nganjuk Regency.

3.4 Sampling Techniques

Sampling techniques use the Proportional random sampling method. In the use of proportional random sampling techniques, the number of samples taken based on each region is determined again with the formula n = (Population region / total population) x the number of samples specified.

3.5 Data Collection Techniques

The data collection technique used in this study is to spread questionnaires. According to Sugiyono (2015: 199), "questionnaire is a data collection technique that is done by giving a set of written questions or questions to respondents for answers, the answers provided are adjusted to the Likert scale". According to Sugiyono (2015: 134), "the likert scale is used to measure the attitudes, opinions, and perceptions of a person or group of people about social phenomena. Alternative answers on the likert scale used are given the following scores:

Table 1. Likert Model Scale

Answer Options	Value Weight	
	Negative	Positive
Strongly agree/Always/very good/.....	1	5
Agree/Often/well/...	2	4
Hesitating/Sometimes/good enough/....	3	3
Disagree/Rarely/less well/......	4	2
Strongly disagree/Never/unsancy/.......	5	1

Source: Sugiyono (2016:94)

3.6 Data Source

The data used in this study is primary data and secondary data, primary data is data obtained directly from the source by the data collector, by making observations, interviews and pastseners, in the form of answers from respondents to question item items namely Operator Siskeudes, Village Chief, Village Secretary and Village Treasurer journal articles, other people's scientific papers, and various related information from the website.

IV. Results and Discussion

4.1 Results
a. Validity Test

Instrument validity testing is conducted to test that there are similarities between the collected data and the actual data that occurs on the object being studied and this test uses a two-sided test with a significance level of 0.05. By the testing criteria is if r calculates ≥ r table, means the correlation of statement items qualifies tolerance to total score, then it is valid. Determination of the value of table r with a significance level of 5% with the number of samples as many as 73 people, so df = n - 2 then df = 73 - 2 = 71 can be known the value of the table r of 0.230.

b. Rehabilitability Test

Reliability is concerned with the consistency and stability of data or findings, so if there are other researchers repeating or replicating in research on the same object with the same method it will produce the same data. To see the reliability of each instrument used, the researchers used the cornbach alpha coefficient (α), which is considered reliable "if the value of cornbach alpha ≥ 0.60". Here are the reliability test results.

Table 2. Reliability Test Results

Variables	Cornbach alpha	Border	Information
Competence (X1)	0,759	0,60	Reliable
Supervision (X2)	0,746	0,60	Reliable
Management of the village financial system (Y)	0,837	0,60	Reliable

Source: Data processed using SPSS

Based on reliability tests, the lowest cornbach alpha value was 0.746 and the highest was 0.837. This indicates that all cornbach alpha values are greater than 0.60. This means that all variables are declared reliable.

c. Normality Test

The normality test is used to test whether the variable distribution is bound to each particular free variable value is normal or not. In linear regression models, this assumption is indicated by a normal distributed error value. A good regression model is a regression model that has a normal or near-normal distribution, so it is worth testing statistically. Data normality testing using the Kolmogorov-Smirnov Test of Normality in the SPSS program.

Table 3. Normality Test Results
One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		73
Normal Parameters[a,b]	*Mean*	.0000000
	Std. Deviation	1.86367524
Most Extreme Differences	*Absolute*	.074
	Positive	.035
	Negative	-.074
Kolmogorov-Smirnov Z		.634
Asymp. Sig. (2-tailed)		.816

a. Test distribution is Normal.
b. Calculated from data.
Source: process data using SPSS

Based on the normality test (Kolmogorov-Smirnov) obtained Asymp. Sig. (2-tailed) by .816. This shows that asymp value. Sig. (2-tailed) Kolmogorov-Smirnov Z is greater than 0.05 (0.816 ≥ 0.05, so this proves that in this study residual data has been distributed normally, so that further testing can be done Based on the normality test (Kolmogorov-Smirnov) obtained Asymp. Sig. (2-tailed) by .816. This shows that asymp value. Sig. (2-tailed) Kolmogorov-Smirnov Z is greater than 0.05 (0.816 ≥ 0.05, so this proves that in this study residual data has been distributed normally, so that further testing can be done.

d. Multicollinearity Test

The multicollinarity test aims to test whether a regression model found a correlation between independent variables. If there is a correlation, then there is a multicollinearity problem. A good regression model should not occur correlations among independent variables. If there is evidence of multicollinearity, one of the existing independent variables should be removed from the model, then the creation of the regression model is repeated. To detect the absence of multicollinierity can be seen in the magnitude of Variance Inflation Factor (VIF) and Tolerance. The guideline of a multicollinearity-free regression model is to have a tolerance of more than 0.1. The VIF limit is 10, if the VIF value is below 10, then there are no symptoms of multicollinearity.

Table 4. Multicollineerity Test Results
Coefficients[a]

| Model		Collinearity Statistics	
		Tolerance	*VIF*
1	*(Constant)*		
	X1	.792	1.263
	X2	.502	1.992

a. Dependent Variable: Y
Source: process data using SPSS

Multicollinerity tests showed a tolerance value of > 0.10 and a VIF value of < 10 for competency variables (X1) and supervision (X2). This suggests that there is no multicollinearity in the regression model so the data is said to be good and can be used for further testing.

e. Heteroskedasticity Test

The heteroskedasticity test aims to test whether in a regression model there is a variant discomfort from residual one observation to another. If the variants are different, it is called heteroskedasticity. One way to find out the absence of heteroskedasticity in a multiple linear regression model is to look at the sccatterplot graph or the predicted value of bound variables i.e. SRESID with residual error i.e. ZPRED. If there is no particular pattern and does not spread above and below the zero on the y-axis, there is no heteroskedasticity. A good model is one that does not occur heteroskedasticity (Ghozali, 2016:134).
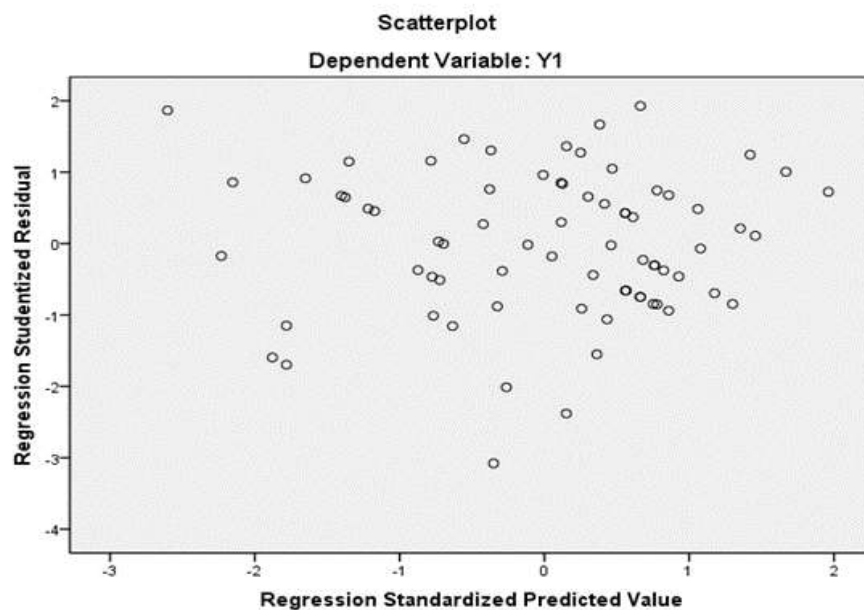
Based on the heteroskedasticity test it can be seen that the points spread below or above the origin point (number 0) on the Y axis and do not have a regular pattern, it can be concluded that in this study there was no heteroskedastisity.

f. Multiple Linear Regression Test Results

In this study there are two independent variables that will predict one bound variable, so to test the proposed hypothesis used multiple regression anlysis tools. Multiple regression analysis is used to predict how dependent variables are, when two or more independent variables as predictor factors are manipulated. Here are the results of multiple linear regression analysis in this study.

Table 5. Multiple Linear Regression Analysis Results

Coefficients[a]

Model	Unstandardized Coefficients		Standardized Coefficients		
	B	Std. Error	Beta	t	Sig.
(Constant)	.165	3.238		.051	.959
X1	.435	.079	.541	5.502	0.000
X2	.264	.116	.283	2.287	0.025

a. Dependent Variable: Y1

Source: Data processed using SPSS

Based on the multiple linear regression model is interpreted as follows:
a. The constant value (a) of 0.165 means that if the competency variable (X1), supervision (X2) of fixed value, then the management of the village financial system (Y) is 0.165.
b. The beta coefficient value of competency variable (X1) has increased by 0.435 means that if the competency variable (X1) increases by one unit and the Supervisory Variable (X2) value remains, then the management of the village Financial System (Y) will increase by 0.435.
c. The beta coefficient value of the Supervisory variable (X2) is 0.264, meaning that if the Supervisory variable (X2) increases by one unit, and the Competency variable (X1) is fixed in value, then the Village Financial System Management (Y) will increase by 0.264.

g. Test Results t

Table 6. The t (partial) test
Coefficientsᵃ

Model	Unstandardized Coefficients		Standardized Coefficients		
	B	Std. Error	Beta	t	Sig.
(Constant)	.165	3.238		.051	.959
X1	.435	.079	.541	5.502	0.000
X2	.264	.116	.283	2.287	0.025

a. Dependent Variable: Y1
Source: Data processed using SPSS

Based on the table above regarding the t (partial) test can be known for the determination of the value of t table where the level of significance (α) = 0.05 (5%) and the degree of freedom (df) = (n - k) or (72 - 2 = 70), so that the df is obtained by 70, then the value of the table t is obtained by 1,666. Thus, partial testing can be carried out as follows:
a. Known value t calculated on the human resource competency variable (X1) of 5,502 with a significance of 0.000. This indicates that the calculated t value is greater than the table's t (5,502 > 1,666) and the significance is less than 0.05 (0.000< 0.05). Thus proving that the first hypothesis which states that competence influences the management of the village financial system is acceptable.
b. The calculated value of the Surveillance variable (X2) is 2.287 with a significance of 0.025. This indicates that the calculated value is greater than the table's t (2,287 > 1.666) and the significance is less than 0.05 (0.025< 0.05). Thus proving that the third hypothesis which states that supervision affects the management of the village financial system is acceptable.

h. Test Results F

ANOVAᵇ

Model	Sum of Squares	Df	Mean Square	F	Sig.
Regression	222.965	3	74.322	20.506	000ᵃ
Residua	250.077	.69	3.624		
Total	473.041	.73			

a. *Predictors: (Constant), X3, X1, X2*
b. *Dependent Variable: Y1*
Source: Data processed using SPSS

Based on the top table on the F (simultaneous) test on competency variables (X1), and supervision (X2) of the management of the village financial system (Y). In column F is known the value of F calculates 20.506 with a probability of 0.000. The determination of the table F is known that the degres of freedom1 (df1) = k. so df1 = 3 and df2 = n–k–1. So df2 = 73 – 3 – 1 = 69 and α = 0.05 known table F value of 2.76. So the value F calculates the > F table (20,560 > 2.76) and its significance is below 0.05 (0.000 < 0.05) so that it can be concluded that the competency variable (X1), and supervision (X2) have a simultaneous influence on the management of the village financial system (Y).

4.2 Discussion

Based on the results of partial test analysis (test t) it is known that the value of t calculates competency variables greater than t tables with significance of less than 0.05. This means that competence affects the management of village financial system applications. In addition, the beta coefficient of competency variables is positive, which means that if human resources in the form of competencies in the form of competencies in the form of knowledge, skills, and attitudes have increased, the management of the village financial system in the village government, especially in making village financial reporting using the village financial system (SISKEUDES) will also increase in Nganjuk Regency. This is in line with the opinion of prasetya et al (2017), sarifudin mada et al research (2017).

Based on the results of partial test analysis (test t) it is known that the value of t calculates supervisory variables greater than t tables with significance less than 0.05. This means that supervision affects the management of village financial system applications. In addition, the beta coefficient of supervisory variables is positive, which means that human resources in the form of supervision can carry out their activities responsibly, efficiently and in accordance with predetermined goals. This means that in managing village finances with the village financial system (SISKEUDES) supervision is needed, so that the village financial statements are generated correctly in Nganjuk Regency.

Based on the results of simultaneous test analysis (test F) it is known that the value of F calculates competency variables and supervision on the management of village financial system applications can be said that F calculates greater than F table with significance less than 0.05. In addition, the results seen from the value of linear regression equations of free variables that most affect the management of the village financial system are competence, when compared to supervisory variables meaning that competence in the form of knowledge, skills, and attitudes can be used enough to manage village finances using village financial system applications in Nganjuk district.

V. Conclusion

1. Based on the results of partial test analysis (test t) it is known that the value of t calculates competency variables greater than t tables with significance of less than 0.05.
2. Based on the results of partial test analysis (test t) it is known that the value of t calculates supervisory variables greater than t tables with significance less than 0.05.
3. Based on the results of simultaneous test analysis (test F) it is known that the value of F calculates competency variables and supervision on the management of village financial

system applications can be said that F calculates greater than F table with significance less than 0.05.

Given the competence and supervision that influences the management of the village financial system, the village government should understand the financial management of the village by using village finance or Siskeudes, so that the resulting financial statements are better.

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