

Abstract

This study aims to analyze the effect of the implementation of the village financial system, human resource competency, and transparency of village financial management on the quality of financial reports in Bangkalan Regency. This study is motivated by the continued discovery of late reporting, recording errors, and the suboptimal utilization of the village financial system and the capacity of the apparatus in financial management, the research approach used is quantitative with a survey method through the distribution of questionnaires. The data used includes instrument testing, classical assumption testing, multiple linear analysis, t-test (partial), and coefficient of determination (R^2).

The results of the study indicate that the implementation of the village financial system has a positive and significant effect on the quality of financial reports, while human resource competency does not significantly affect the quality of financial reports. This finding indicates that optimizing the implementation of the village financial system is a major factor in improving the quality of financial reports, while the competence of village officials has not been fully able to encourage an increase in the quality of reporting. The negative influence of transparency indicates that increased openness that has not been balanced with adequate technical understanding and governance can have an impact on the decline in the quality of financial reports.

This research supports the Stewardship Theory perspective, which emphasizes the responsibility of village officials in managing public funds. However, it demonstrates that system effectiveness is more dominant than individual factors and governance in the context of this study. The research findings are expected to provide evaluation material for local governments to improve the effectiveness of SISKEUDEDES implementation, as well as improve transparency mechanisms and strengthen the capacity of village officials.

Keywords: Village Financial System (SISKEUDEDES), Human Resource Competence, Transparency in Village Financial Management, Stewardship Theory.

Abstrak

Penelitian ini bertujuan untuk menganalisis pengaruh penerapan sistem keuangan desa, kompetensi sumber daya manusia, dan transparansi pengelolaan keuangan desa terhadap kualitas laporan keuangan di kabupaten bangkalan. Penelitian ini dilatarbelakangi oleh masih ditemukannya keterlambatan pelaporan, kesalahan pencatatan, serta belum optimalnya pemanfaatan sistem keuangan desa dan kapasitas aparatur dalam pengelolaan keuangan, pendekatan penelitian yang digunakan adalah kuantitatif dengan metode survey melalui penyebaran kuesioner data yang digunakan meliputi uji instrumen, uji asumsi klasik, analisis linier berganda, uji t (parsial), dan koefisien determinasi (R^2).

Hasil penelitian menunjukkan bahwa penerapan sistem keuangan desa berpengaruh positif dan signifikan terhadap kualitas laporan keuangan, kompetensi sumber daya manusia tidak berpengaruh signifikan terhadap kualitas laporan keuangan. Temuan ini menunjukkan bahwa optimalisasi penerapan sistem keuangan desa menjadi faktor utama dalam meningkatkan kualitas laporan keuangan, sedangkan kompetensi aparatur desa belum sepenuhnya mampu mendorong peningkatan kualitas pelaporan. Adapun pengaruh negatif transparansi mengindikasikan bahwa peningkatan keterbukaan yang belum diimbangi dengan pemahaman teknis dan tata kelola yang memadai dapat berdampak pada penurunan kualitas laporan keuangan.

Penelitian ini mendukung perspektif Stewardship Theory yang menekankan tanggung jawab aparatur desa dalam pengelolaan dana publik, namun menunjukkan bahwa efektivitas sistem lebih dominan dibandingkan faktor individu dan tata kelola dalam konteks penelitian ini. Hasil penelitian diharapkan menjadi bahan evaluasi bagi pemerintah daerah dalam meningkatkan efektivitas penerapan SISKEUDES serta memperbaiki mekanisme transparansi dan penguatan kapasitas aparatur desa.

Kata Kunci : Sistem Keuangan Desa (SISKEUDES), Kompetensi Sumber Daya Manusia, Transparansi Pengelolaan Keuangan Desa, *Stewardship Theory*.