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Behavioral Accounting and Control in Village Fund Management in Indonesia

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ABSTRACT

Research Background: This article examines the role of behavioral accounting in improving village fund management control in Indonesia. As public sector organizations face increasing demands for accountability and efficiency, understanding the psychological and behavioral aspects that influence financial decision-making becomes crucial. Behavioral accounting, which integrates insights from psychology and organizational behavior, offers a nuanced perspective on budgeting practices beyond traditional financial metrics. **Introduction/Main Objectives:** This study highlights the influence of morality, capabilities, and innovative work behavior on village fund management. **Methods:** Data collection was conducted by distributing questionnaires to village officials directly involved in village finances. The sample size for this study was 178 people, selected using a purposive sampling technique. The data analysis technique used in this study was multiple linear regression analysis using IBM SPSS 26. **Results:** The results indicate that morality, capabilities, and innovative work behavior of village officials have a positive effect on village fund management. Morality, capabilities, and innovative work behavior of village officials will be able to prevent fraud in village funds and improve accountability in village fund management. **Conclusion:** This research is expected to contribute to the implementation of sound village fund management in the reallocation and refocusing of the State Budget (APBN). Ultimately, this study proposes strategic implications for integrating behavioral insights into public financial management. This article contributes to the discourse on public sector accountability reform by emphasizing the human dimension of budget control.

Keywords: Behavioral Accounting; Capabilities; Innovative Performance; Morality; Village Funds

JEL Classification: M40; M41

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INTRODUCTION

Behavioral accounting and budgetary control are critical domains in management accounting, primarily focusing on the interplay between human behavior and budgeting processes. Behavioral accounting plays a pivotal role in understanding how individuals and organizations interact with budgetary processes. It emphasizes the psychological and social factors influencing budgeting behavior, such as participation, trust, and communication flow among stakeholders (Wea & Rahmadhani, 2025), (Tambuwun et al., 2018). Participatory budgeting—where community members engage in the decision-making process regarding resource allocation—is grounded in these behavioral aspects and is designed to enhance accountability and foster democratic governance (Calabrese et al., 2020).

Participative budgeting, a paramount theme in behavioral accounting, refers to the process where employees at different levels contribute to budget formulation (e.g., (Derfuß, 2016), (Alhasnawi et al., 2023), Macinati & Rizzo, 2016)). Its efficacy is underpinned by psychological capital and employee engagement, where higher levels of participation are linked to increased commitment and performance outcomes. Degenhart et al. illustrate that psychological factors, such as managerial attitudes, significantly impact the relationship between budgetary participation and performance, supporting an interactionist framework that integrates cognitive, behavioral, and contextual elements (Degenhart et al., 2022). Moreover, the research demonstrates that participative budgeting helps foster a sense of ownership among employees, which further enhances motivation and performance (Alhasnawi et al., 2023).

Participatory budgeting has been shown to significantly enhance the governance of village funds by enabling community members to have a say in financial decisions. Calabrese et al. note that participatory budgeting effectively shifts the locus of budget decisions from bureaucratic structures to the citizens themselves, which can lead to more equitable and justified public spending (Calabrese et al., 2020). In their study, Wea and Rahmadhani demonstrated that enhancing participation in budget creation and evaluation directly correlates with improved governance of village funds, emphasizing the need for clear budget objectives to fully realize these benefits (Wea & Rahmadhani, 2025).

In the context of village fund governance, behavioral accounting principles can elucidate how local leaders and citizens can improve decision-making and foster a sense of shared ownership over community resources. Moreover, the implementation of participatory budgeting in village fund governance aligns with the objectives of achieving sustainable development goals (SDGs). According to Listiawati et al., the integration of participatory approaches in budget planning supports community-driven initiatives, ultimately facilitating better governance and resource allocation towards achieving local developmental targets (Listiawati et al., 2025). This resonance between behavioral accounting principles and participatory budgeting reinforces the notion that higher transparency and public involvement can contribute positively to the management of village resources.

One significant aspect of participatory budgeting is its influence on accountability. Research by Tambuwun et al. emphasizes that transparency and accountability are crucial in managing village funds effectively. When communities actively participate, the oversight mechanism becomes more robust, leading to reduced mismanagement and corruption (Tambuwun et al., 2018). Furthermore, Girsang adds that budget discipline is essential for reinforcing these governance principles, indicating that participation itself is not sufficient without structured oversight measures (Girsang, 2025).

Finally, the effectiveness of participatory budgeting mechanisms in village fund governance is augmented when aligned with educational and capacity-building initiatives for both citizens and local officials. Studies suggest that improving understanding among community members regarding budget processes can lead to increased engagement and more informed input during budgetary discussions (Taylor et al., 2025). Such educational endeavors can demystify the budgeting process, enabling citizens to ensure that their interests are represented more adequately.

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The clarifying role of budget goals is also significant; clarity of budget objectives has been shown to bridge the gap between budget participation and managerial performance, thereby emphasizing the importance of well-defined budgetary frameworks (Alhasnawi et al., 2023). This aligns with the findings of Derfuß, who highlights that the effectiveness of participative budgeting can differ at various levels of analysis, such as departmental or managerial, necessitating a nuanced understanding of these dynamics to formulate effective budgeting strategies (Derfuß, 2016).

The psychological impact of budgeting cannot be overstated, as Zhang notes that stringent budgeting environments can lead to decision fatigue among financial managers, creating barriers to effective management (Zhang, 2025). Conversely, environments that prioritize employee input and are characterized by transparency can mitigate stress and enhance decision-making efficacy, which is critical for comprehensive budget management systems. This notion is echoed by Zhang, emphasizing that participatory approaches relate positively to managerial performance through enhanced psychological well-being (Zhang, 2025).

Moreover, budgetary slack, a phenomenon where budget estimates are manipulated to present a more favorable performance report, can be affected significantly by participative budgeting practices. Research indicates that when employees feel involved in the budgeting process, their motivation increases, consequently reducing tendencies toward budgetary slack (Carolina, 2020). A study by Kenisah et al. quantitatively supports this by showing how motivation and asymmetric information can influence budgetary slack, reinforcing the need for participative budgeting as a control mechanism (Kenisah et al., 2020).

The government has a substantial budget allocated to all villages, which serves as the annual lubricant for village economic development (Ministry of Finance of the Republic of Indonesia, 2020). Funds distributed to villages come from the State Budget (APBN), which is transmitted through the district/city Regional Budget (APBD), and then distributed to all villages. Village governments, as public entities, are expected to manage and utilize their budgets as the primary choice for their communities to support their economic and social well-being (Riyanto, 2015).

Data from the Ministry of Finance shows that the largest percentage increase in state revenue was from 2018 to 2019, amounting to 240.40 trillion rupiah, while the expenditure budget was 270.40 trillion rupiah. The APBN increase was almost stable from 2019 to 2022. This increase was due to the detection of the coronavirus in Wuhan, China, in December 2019. The coronavirus entered Indonesia in early March 2020, necessitating regulatory changes in all aspects of public life, including the APBN. The COVID-19 pandemic in Indonesia has had a tremendous impact on household resilience, the national economy, and socioeconomic conditions. Living standards, unemployment, and poverty rates have also shown a steady decline (Baharuddin & Sulfati, 2020).

Corruption cases in village funds in Indonesia continue to increase annually. On average, there are 61 cases of corruption in the village sector each year, committed by 52 village heads, resulting in state financial losses of up to Rp256 billion. From 2015 to 2019, total corruption in the village sector reached Rp1.28 trillion. These cases include budget misappropriation, financial reporting, fraud, budget overruns, and bribery (CNN Indonesia, 2019). A review by Indonesian Corruption Watch also showed that village budgets were the sector most vulnerable to misappropriation/corruption during 2018, with 96 cases of corruption recorded in village financial management (Alamsyah et al., 2018).

Stewardship theory offers a vital lens through which to analyze the governance of village funds in Indonesia. This theoretical framework posits that when managers (or stewards) act in the best interest of their principals—here, the community—they are more likely to foster accountability, transparency, and effective management of resources. The relationship between stewardship theory and village fund governance is particularly evident in the approach taken by village officials, whose competencies, organizational commitment, and engagement with community stakeholders play pivotal roles in ensuring effective fund management.

Research indicates that the competence of village fund management personnel significantly impacts accountability in financial governance. For instance, Mada et al. establish that competent village fund managers enhance accountability, aligning with stewardship principles that encourage officials to act in the community's best interests through skilled management practices (Mada et al., 2017). Similarly, Norawati and Alkudri emphasize that high organizational commitment among village officials leads to improved service delivery, reinforcing the notion that stewards motivated by community welfare can drive positive governance outcomes (Norawati & Alkudri, 2023).

Transparency is another crucial element directly tied to stewardship theory in the context of village funds. Studies show that transparency in fund allocation and expenditure enables communities to monitor and assess the actions of their local government actively. Aca et al. affirm that transparency influences accountability and responsiveness in village governance, suggesting that when village officials operate transparently, they reaffirm their role as stewards of public funds (Aca et al., 2025). This transparency empowers the community to demand accountability, which aligns with Diansari et al.'s findings that internal control mechanisms, combined with effective leadership, facilitate greater accountability in managing village funds (Diansari et al., 2023).

Moreover, the interplay between community participation and village fund governance highlights the application of stewardship theory. Community engagement is essential in the planning and execution phases of fund allocation, as research illustrates that when community members participate in decision-making about fund usage, it enhances accountability and operationalizes the stewardship role of village leaders (Rimaya & Munawir, 2025). The inclusion of local voices in the governance process ensures that the funds are used to address community-specific needs, adhering to the stewardship principle that emphasizes fulfilling the community's obligations through responsible and responsive governance (Aca et al., 2025).

In addition, the comprehensive management practices proposed by village officials further reflect the alignment with stewardship theory as they focus on ethical governance and accountability. Studies have shown that implementing good governance principles—which encompass transparency, accountability, and responsiveness—can improve the administration of village funds, leading to enhanced rural development and community satisfaction (Saragih et al., 2025; Ummah et al., 2024). Furthermore, the commitment of village leaders to uphold these principles can catalyze a culture of accountability that resonates with the expectations of the community, as evidenced in research linking organizational commitment and accountability in fund management (Santoso et al., 2022).

The morality and capabilities of individual village heads and village officials will enable them to manage village funds effectively, as will the support for innovation in their

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work. However, in the practice of managing village funds, fraud often occurs (Gide, 2019). This is done intentionally or unintentionally (due to lack of understanding of how to use and provide managerial financial information) by village officials and anyone involved in and connected with the use of village funds. Many idle funds held by local governments are often used as a means of corruption by regional stakeholders (Fathur, 2016). Many village communities still lack an understanding of the capabilities, morality, and innovative work behavior of village heads. They generally only see the big picture and rely solely on the assumptions of others (Moonti & Kadir, 2018).

Research by Rahimah et al. (2018) suggests that individual morality significantly influences the prevention of misappropriation of village funds. The weak capabilities and morality of each village official are also the causes of the vulnerability of weak village fund financial governance, which lacks transparency and participatory approach towards the village community (Hasanah, et al., 2019). Previous research conducted by Dewi, Yuniasanti & Prahara, (2017) also stated that innovative behavior within an organization is one of the factors that support the success of an organization in organizational governance and its aspects.

METHOD

This study employed quantitative research. The data used in this study were primary data, obtained directly from the research subjects through questionnaires distributed to all respondents. The population of this study was all village officials in East Java Province. The sample selection used a non-probability sampling method, namely purposive sampling. The respondents were the village head, village secretary, village finance/treasurer, general affairs head, planning head, government section head, welfare section head, and service section head. Because the hypothesis testing used a Structural Equation Model (SEM), a minimum of 100 questionnaires could be processed

Data were collected through a questionnaire technique. The questionnaire in this study used a 4-point Likert scale. The use of this 4-point Likert scale was because the researcher did not want a neutral answer, so that respondents could choose one of the statements proposed with a tendency for a pro or con answer. Statements in the questionnaire were made by referring to indicators per variable that had been previously determined. The questionnaire contained 9 statements proposed in variable X1, 9 statements in variable X2, 10 statements in variable X3, and 8 statements in variable Y. The questionnaire was distributed directly door to door by visiting each village head's office one by one with a printed questionnaire.

Tabel 1. Operational Definition of Variables

Variable	Indicators	References
Morallity (X_1)	1. The values of honesty and ethics, awareness of work	Febriani & Anik, (2020)
	2. Responsibilities, integrity in work	
	3. Obeying all applicable regulations in an agency	
	4. Trustworthiness in work	
	5. Attachment to social groups and a spirit of altruism.	
Capabilities (X_2)	1. Knowledge and understanding of the tasks performed,	Harsono (2016)
	2. Appropriateness of the work to the field/expertise,	
	3. Ability to collaborate within an agency,	
	4. Accuracy and skill in work,	

Variable	Indicators	References
	5. Understanding of roles and functions in financial management, 6. Ability to face challenges and risks, 7. Good written and verbal communication skills.	
Innovative work behavior (X_3)	1. Able to think dynamically to improve performance, 2. Able to adapt to new ideas, 3. Sensitivity to situations, 4. Accuracy in detecting gaps in a job, 5. Self-motivation to continuously innovate, 6. Problem solving and finding solutions.	Setiawan (2018)
Management of Village Fund (Y)	1. Effective financial management, 2. Accountability of financial management 3. Transparency of financial management.	Makalag et al (2017); Wardana (2016)

Source: data processed from any references

The data analysis technique used is multiple linear regression through SPSS IBM version 26 with descriptive statistics to review and summarize all the data obtained into a simple form that is easy to understand and fast in providing information. The types of tests used include research instrument tests (validity tests have a function as an estimation tool for the level of validity of a questionnaire before further testing is carried out. Meanwhile, reliability tests are used as a measuring tool for indicators of a variable. Reliability tests will state the results of how far the level of a questionnaire instrument is constant, consistent and can be trusted for truth/validity when carried out repeatedly), classical assumption tests (normality tests, heteroscedasticity tests, multicollinearity tests), and hypothesis tests (determinant coefficient tests (R^2), simultaneous tests (F-tests), and partial tests (T-tests).

RESULTS AND DISCUSSION

All 178 copies of the distributed questionnaire were returned, with all completed and meeting the criteria. This resulted in a 100 percent response rate. The characteristics of the 178 respondents can be seen in Table 2, which includes gender, age, education level, and tenure.

Table 2. Respondent Description

Table 2 shows that the majority of respondents were male (131 respondents), with 54 respondents aged 30 to 40 years. The highest educational attainment was high school/vocational high school/equivalent (110 respondents), and the highest average tenure of office was >10 years (93 respondents). This descriptive statistical analysis aims to explain the research variables: village fund management (Y), individual morality (X1), individual capability (X2), and innovative work behavior (X3).

The classical assumption test was used to measure the extent of data deviation by the researcher (Sugiyono, 2017). The classical assumption tests tested in this research included normality, multicollinearity, and heteroscedasticity.

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Table 3. Normality Test Results

		Unstandardized Residual
N		178
Normal Parameters[a,b]	Mean	0.00
	Std. Deviation	1.801
Most Extreme Differences	Absolute	0,059
	Positive	0,039
	Negative	-0,059
Kolmogorov-Smirnov Z		1,059
Asymp. Sig. (2-tailed)		0,200

a. Test distribution is Normal.
b. Calculated from data.

Source: data processed

Research data is declared normally distributed if the significance value reaches 0.05 or > 0.05 (Ghozali, 2016). Table 3 shows that the Asymp.Sig value is 0.200, which is greater than 0.05, meaning the data is normally distributed.

Table 4. Multicollinierity Results

Variable	Tolerance	VIF
Morality (X_1)	0.416	2.407
Capabilities (X_2)	0.362	2.760
Innovative Work Behavior (X_3)	0.363	2.757

Source: data processed

Table 4 shows the results of the multicollinearity test, indicating no correlation between the independent variables, thus preventing multicollinearity. This is evident from the Variance Inflation Factor (VIF) value of <10 and tolerance value of >0.1.

Table 5. Heteroscedasticity Test Results

Variable	Unstandardized Coefficient		Standardized Coefficient	t-value	Sig.
	B	Std. Error	B		
Constant	0.297	1.344		0.221	0.826
Morality (X_1)	0.075	0.039	0.171	1.921	0.056
Capabilities (X_2)	-0.018	0.046	-0.036	-0.384	0.702
Innovative Work Behavior (X_3)	-0.020	0.042	-0.045	-0.485	0.628

Source: data processed

Table 5 shows the results of the multicollinearity test, indicating that there is no heteroscedasticity problem, thus meeting the ideal regression model, as evidenced by the sig. value for the morality variable (X1), which is 0.056 > 0.05, the capability variable (X2), which is 0.702 > 0.05, and the innovative work behavior variable (X3), which is 0.628 > 0.05.

Multiple linear regression analysis is used to examine and analyze the influence of two or more independent variables on the dependent variable. This technique assumes a linear relationship (straight line) between the dependent variable and each predictor. Hypothesis testing includes the coefficient of determination (R^2), simultaneous analysis (F-test), and partial analysis (T-test).

The coefficient of determination (R2) test is conducted to measure the extent to which the independent variables simultaneously influence the dependent variable, as demonstrated by the adjusted R-squared value. The R Square value is declared strong if it is more than 0.67, moderate if it is more than 0.33 but below 0.67, and weak if it is above 0.19 but below 0.33.

Table 6. R Square

Model	R	R Square	Adjusted R Square	Std. Error
1	0.673	0.453	0.443	1.821

Source: data processed

Table 6 shows that the Adjusted R Square value is 0.443, indicating that the independent variables, including individual morality (X1), individual capability (X2), and innovative work behavior (X3), have a 44.3% impact on the village fund financial governance variable (Y) in the village government in Balongbendo District. This is considered moderate, as it is above 0.33 but below 0.67 (Chin, 1998). The R^2 value of 0.443 also indicates that the dependent variable, village fund financial governance, can be explained by 44.3% by the independent variables, including individual morality, individual capability, and innovative work behavior, with the remainder explained by other variables.

The F test (simultaneous) was used to further examine the acceptability of the three variables by examining the calculated F > F table and the significance level < 0.05 in the ANOVA table. If the three variables have an F count greater than the F table, then the three variables can be proposed, whereas if the F count is less than the F table, the three variables cannot be proposed. Likewise, if the significance value is at <0.05, then the independent variables have a simultaneous effect on the dependent variable.

Table 7. F-Test

	Model	Sum of Square	Df	Mean Square	F	Sig.
1	Regression	477.428	3	159.143	47.967	0.000
	Residual	577.291	174	3.318		
	Total	1,054.719	177			

Source: data processed

Table 7 shows that the calculated F value is 47.967, with a significance value of 0.000. Therefore, the calculated F value is greater than the F value, which is 47.967 > 2.66 (sig. 0.000 < 0.05). This indicates that individual morality, individual capability, and innovative work behavior simultaneously influence the village fund financial governance variable.

The (partial) T-test reveals the extent to which an independent variable individually influences the dependent variable. The T-test aims to test the regression coefficient individually, or in other words, to determine the partial influence between the independent variables on the dependent variable. The T-test results can be considered to have an effect if the calculated t value is greater than the t value, or if the sig. value is < 0.05, and the t value at 0.05 is 1.974.

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Table 8. Hypothesis Test Results

Variable	Unstandardized Coefficient		Standardized Coefficient	t-value	Sig.
	B	Std. Error	B		
Morality (X_1)	0.550	0.057	0.585	9.580	0.000
Capabilities (X_2)	0.514	0.070	0.486	7.376	0.000
Innovative Work Behavior (X_3)	0.530	0.061	0.546	8.640	0.000

Source: data processed

Table 8 shows the results of the T-test, which shows that all independent variables have a calculated t value > t table. The t table in this T-test is 1.974. The individual morality variable has a calculated t value of 9.580 and a significance value of 0.000, so it can be concluded that the individual morality variable has a significant positive influence on the village fund financial governance variable. The individual capability variable has a calculated t value of 7.376 and a significance value of 0.000, so it can be said that the individual capability variable has a significant positive influence on the village fund financial governance variable. The individual innovative work behavior variable has a calculated t value of 8.640 and a significance value of 0.000, so it can be stated that the innovative work behavior variable has a significant positive influence on the village fund financial governance variable.

Hypothesis 1 proves that morality has a positive influence on village fund management in village governments. Test indicators reflect honesty, good ethics, work compliance, responsibility, and integrity. Based on good individual morality, village officials will be encouraged to maintain work discipline. Individuals will carry out their duties in accordance with performance rules, Standard Operating Procedures (SOPs), and organizational regulations. A high level of accountability in village fund management is influenced by improved individual morality within village officials. A high level of individual morality can minimize and prevent fraud because individuals with high morals will follow all rules based on general ethical attributes. If village officials have high individual morality, they will increasingly prioritize the needs of the wider community over their personal interests or work environment. This aligns with Kohlberg's (1963) theory of moral development, which states that moral development is related to the rules and conventions regarding what should be done by an individual in their relationships with others.

Hypothesis 2 states that the capability variable has a positive influence on the financial governance of village funds in the Village Government. This finding is supported by the results of research conducted in the field which shows the characteristics of respondents who have the latest education of Bachelor's and Master's degrees and is also supported by respondents' answers who answered questions with a tendency to answer pro with question indicators that reflect attitudes of understanding of tasks, roles, and work functions, the suitability of the field of work with expertise, accuracy and work skills, and cooperation within an agency. If the level of capability possessed by an individual increases, the management of village funds carried out will be better. This is in line with the theory of dynamic capabilities which formulates that competent human elements and good processes, both create components of dynamic capabilities, in the form of for example visionary (thinking ahead), reinterpretation (thinking again) and thinking out of the box/thinking across . The results of this study also align with those of Respatiningsih & Sudirjo (2015), Adiputra & Mandala (2017), and Azmi & Harti (2021).

Hypothesis 3 states that innovative work behavior has a positive effect on village fund financial governance in village governments. Increasing innovative work behavior among individuals will improve village fund financial governance. Innovative work behavior among village officials can support performance and expand organizational competency in achieving established targets and objectives. Their performance and competency will influence sound financial management within village government. Village official performance can improve through efficiency and improvements in various work activities through individual innovation. This statement aligns with the Conservation of Resources (COR) theory explained by Hobfoll et al. (2018), which states that individuals faced with work requirements will increase their remaining capacity and psychological capital through innovative work actions to obtain new working capital, such as advancement in work conditions, a healthy and comfortable work environment, and career advancement. This is in line with the research results of Hadi, Putra, & Mardikaningsih, (2020) and Berliana & Arsanti, (2018).

CONCLUSION

Based on the test results, it was concluded that morality, capability, and innovative work behavior have a positive influence on village fund management in village governments. Good morality among village officials can minimize fraud, thus ensuring smooth management of village funds. This is characterized by a work attitude that upholds honesty, good ethics among fellow village officials and the community, compliance with work regulations, and work responsibility. Capabilities such as a good understanding of tasks and accuracy and work skills can support the effective management of village funds. A good understanding ensures smooth performance and avoids inefficiencies in materials, labor, and time. Likewise, innovative work behavior among village officials supports the effective management of village funds, as they are able to adapt to current problems and unexpected work challenges and find solutions.

Further research is recommended to expand the research area by examining the characteristics of each region, its intelligence level, the influencing social culture, and the likelihood of cases occurring in certain areas. Furthermore, further research can add other variables that influence village fund financial governance to further develop the research. For village governments, the results of this research can serve as a reference in formulating future village fund management policies, particularly in planning and implementing village fund budgets to be more effective and avoid fraud, thereby improving the welfare of village communities. Implementing sound village fund governance policies will further enhance public trust in the quality of village government performance. Furthermore, this research is expected to contribute to the effective management of village funds in the reallocation and refocusing of the state budget (APBN).

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