



THE EFFECT OF INTERNAL AUDIT AND ACCOUNTING INFORMATION SYSTEM ON FINANCIAL MANAGEMENT OF BUMDES WITH INTERNAL CONTROL SYSTEM AS A MODERATING VARIABLE: AN EMPIRICAL STUDY OF BUMDES IN VILLAGES IN KABILA DISTRICT, BONE

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Abstract

This study aims to determine the effect of internal audit and accounting information systems on the financial management of Village-Owned Enterprises (BUMDes) with the internal control system as a moderating variable in BUMDes in Kabila Bone District, Bone Bolango Regency. This study uses a quantitative approach with primary data obtained through questionnaires. The population in this study were all BUMDes managers in Kabila Bone District consisting of commissioners, supervisors, directors, secretaries, and treasurers of BUMDes. The research sample consisted of 32 respondents determined using a purposive sampling technique. The data analysis technique used Partial Least Squares–Structural Equation Modeling (PLS-SEM) through the SmartPLS version 4 application. The results of the study indicate that internal audit has a positive and significant effect on BUMDes financial management. The accounting information system also has a positive and significant effect on BUMDes financial management. The internal control system is unable to moderate the effect of internal audit on BUMDes financial management, so it is categorized as homologizer moderation. Conversely, the internal control system significantly moderates the effect of the accounting information system on BUMDes financial management, thus representing pure moderation. The findings of this study indicate that the success of BUMDes financial management is influenced not only by internal audits and accounting information systems but also by the effectiveness of the internal control system in strengthening the implementation of the accounting information system.

Keywords: Internal Audit, Accounting Information System, Internal Control System, BUMDes Financial Management



INTRODUCTION

Village-Owned Enterprises (BUMDes) play a crucial role in promoting village economic independence through managing local potential and improving community welfare. BUMDes are expected to serve as an instrument for strengthening the village economy through professional, transparent, and accountable management. From a public sector accounting perspective, BUMDes financial management is crucial because it is related to the effectiveness of fund use, management accountability, and public trust in village organizational governance. Sound financial management is essential for BUMDes to be able to carry out its economic functions sustainably and provide benefits to village communities (Wibowo & Hapsari, 2022).

Empirical evidence shows that village-owned enterprise (BUMDes) financial management still faces various challenges, such as poor financial record-keeping, limited human resources, low utilization of information technology, and suboptimal internal oversight. These conditions result in financial reporting that is not yet fully systematic and accountable, potentially reducing the effectiveness of BUMDes financial management (Rosari et al., 2022). In Bone Bolango Regency, some BUMDes have not been able to operate their businesses optimally due to weak financial administration and a suboptimal oversight system for managing village business funds.

Various previous studies have shown inconsistent results regarding the factors influencing BUMDes financial management. Dewi & Musmini, (2024) research indicates that internal audit has a positive effect on financial management, while Azri & Ruslim, (2023) found that internal audit has not had a significant impact. Regarding the accounting information system variable, Bale et al., (2023) showed a positive effect on the quality of financial reports, while Mangar et al., (2022) found different results. Furthermore, internal control systems are considered important in improving the quality of financial governance, but their effectiveness as a moderating variable still requires further testing. The inconsistency of these research results indicates a research gap, which is an important basis for conducting this study.

Based on these conditions, this study aims to analyze the influence of Internal Audit, Accounting Information System, and Internal Control System on BUMDes Financial Management, as well as to test the moderating role of Internal Control System on the relationship of Internal Audit and Accounting Information System on BUMDes Financial Management in Kabila Bone District. This study is expected to contribute to the development of public sector accounting studies, especially related to BUMDes financial governance, as well as become evaluation material for village governments and BUMDes managers in improving financial management accountability.

The research was conducted at a Village-Owned Enterprise (BUMDes) in Kabila Bone District in 2025 using a quantitative approach with a survey method. Research



data were obtained by distributing questionnaires to BUMDes managers consisting of commissioners, supervisors, directors, secretaries, and treasurers. Data analysis was performed using Partial Least Squares–Structural Equation Modeling (PLS-SEM) with the assistance of SmartPLS software to test the relationship between research variables and the moderating role of the Internal Control System.

LITERATURE REVIEW

Agency Theory

This study uses agency theory as its primary theoretical foundation. Agency theory explains the relationship between the principal and the agent in carrying out organizational activities. According to Jensen & Meckling (1976), an agency relationship occurs when the principal authorizes the agent to manage resources and make decisions on behalf of the principal. Information asymmetry often arises in this relationship, where the manager possesses more information than the agent.

In the context of BUMDes, the village government and community act as principals, while BUMDes managers act as agents responsible for managing village finances and business activities. Therefore, oversight and control mechanisms are needed to minimize conflicts of interest, increase transparency, and ensure accountability in financial management. Internal audits, accounting information systems, and internal control systems are seen as crucial instruments in reducing the potential for mismanagement of funds.

BUMDes Financial Management

Financial management is the process of planning, implementing, recording, reporting, and accounting for finances, carried out effectively, efficiently, transparently, and accountably. In managing a Village-Owned Enterprise (BUMDes), the quality of financial management reflects the organization's ability to optimally manage village economic resources to achieve organizational goals and community welfare (Wibowo & Hapsari, 2022).

Good financial management is a crucial indicator of successful village-owned enterprise (BUMDes) governance because it is linked to the level of accountability and effectiveness of village business management. Therefore, an adequate monitoring system, financial information, and internal control are required to support effective financial management.

Internal Audit

Internal auditing is an independent and objective activity designed to provide assurance and consultation to improve the effectiveness of an organization's controls, risk management, and governance. Internal auditing evaluates compliance with procedures, operational effectiveness, and the reliability of financial information (Haq & Imron, 2025).



From an agency theory perspective, internal audit serves as an oversight mechanism that helps mitigate conflicts of interest between principals and agents. The better the internal audit implementation, the higher the level of oversight of financial management, thus contributing to increased organizational accountability.

Accounting Information System

An Accounting Information System (AIS) is a system used to collect, process, store, and present financial information to support an organization's decision-making process. An accounting information system helps organizations produce accurate, relevant, and timely financial reports, thereby supporting effective financial management (Dharmawan et al., 2023).

In managing BUMDes, the implementation of an accounting information system helps improve the quality of administration and financial recording, minimize recording errors, and increase transparency in village fund management (Wijaya et al., 2022).

Internal Control System

An Internal Control System (ISC) is a set of policies and procedures designed to provide reasonable assurance regarding the achievement of organizational objectives, the reliability of financial reporting, operational effectiveness, and regulatory compliance. Based on the Committee of Sponsoring Organizations of the Treadway Commission (COSO) framework, an ISC consists of the control environment, risk assessment, control activities, information and communication, and monitoring.

In managing a Village-Owned Enterprise (BUMDes), the internal control system serves to ensure that financial management activities are carried out according to procedures, prevent irregularities, and improve the quality of financial governance. The internal control system is also seen as strengthening the effectiveness of internal audits and accounting information systems in supporting the organization's financial management.

Conceptual Relationships Between Variables

Theoretically, internal audit plays a role in improving the quality of financial management through its oversight function of compliance and the effectiveness of fund management. Accounting information systems support financial management by providing accurate and timely information. Meanwhile, internal control systems serve to strengthen the effectiveness of supervision and information systems through systematic control mechanisms. Thus, the interrelationships between variables in this study indicate that BUMDes financial management is influenced by the internal audit function, accounting information systems, and strengthening of internal control systems.



RESEARCH METHOD

This study uses a quantitative approach with a survey method to analyze the influence of internal audit and accounting information systems on the financial management of BUMDes with the internal control system as a moderating variable. The research location was carried out at BUMDes in Kabila Bone District, Bone Bolango Regency. The population in this study were all BUMDes managers consisting of commissioners, supervisors, directors, secretaries, and treasurers of BUMDes. The sampling technique used purposive sampling, so that the entire population was used as a research sample of 32 respondents. The type of data used was primary data obtained through questionnaires. The data analysis technique used Partial Least Squares–Structural Equation Modeling (PLS-SEM) with the help of the SmartPLS version 4 application to test the relationship between variables and the moderating effect of the internal control system.

The collected research data were then processed and analyzed using the Partial Least Square–Structural Equation Modeling (PLS-SEM) method with the help of SmartPLS software version 4. The analysis was carried out in two stages, namely the evaluation of the outer model to test the validity and reliability of the research instrument, and the evaluation of the inner model to test the relationship between variables and the moderating effect of the Internal Control System on BUMDes Financial Management. Hypothesis testing was carried out using path coefficient values, t-statistics, and p-values to determine the significance of the relationship between research variables.

RESULTS AND DISCUSSION

Measurement Model Evaluation Results (Outer Model)

Outer model testing was conducted to assess the validity and reliability of the research constructs. The test results showed that all indicators had outer loading values above the required minimum limit, thus meeting convergent validity. The reliability test results indicated that all research variables had Cronbach's Alpha and Composite Reliability values above the threshold, thus all constructs were declared reliable.

Tabel 1
Outer Loading

Variable	Outer Loading
Internal Audit	
X1.1	0.881
X1.2	0.803
X1.3	0.817
X1.4	0.821



X1.5	0.815
X1.6	0.846
X1.7	0.805
X1.8	0.815
X1.9	0.805
X1.10	0.823
X1.11	0.837
Accounting Information System	
X2.1	0.909
X2.2	0.898
X2.3	0.871
X2.4	0.859
X2.5	0.888
X2.6	0.912
X2.7	0.904
X2.8	0.882
X2.9	0.842
X2.10	0.899
X2.11	0.734
BUMDes Financial Management	
Y1	0.960
Y2	0.925
Y3	0.933
Y4	0.897
Y5	0.923
Y6	0.847
Y7	0.947
Y8	0.934
Y9	0.945
Internal Control System	
Z1	0.914
Z2	0.877
Z3	0.888
Z4	0.895
Z5	0.899
Z6	0.905
Z7	0.921
Z8	0.914

Source: Processed Data 2026

As seen in the table above, the convergent validity test shows that all indicators for each variable have values > 0.70 . Therefore, it can be concluded that the data is valid and suitable for use in further research.



Tabel 2
Discriminant Validity (Cross Loading)

	Internal Audit (X1)	Accounting Information System (X2)	BUMDes Financial Management (Y)	Internal Control System (M)
X1.1	0.881	0.774	0.861	0.866
X1.2	0.803	0.770	0.832	0.794
X1.3	0.817	0.685	0.744	0.756
X1.4	0.821	0.756	0.764	0.731
X1.5	0.815	0.759	0.840	0.787
X1.6	0.846	0.728	0.712	0.654
X1.7	0.805	0.636	0.711	0.722
X1.8	0.815	0.715	0.771	0.754
X1.9	0.805	0.585	0.712	0.676
X1.10	0.823	0.602	0.667	0.621
X1.11	0.837	0.671	0.720	0.705
X2.1	0.771	0.909	0.813	0.790
X2.2	0.768	0.898	0.818	0.796
X2.3	0.781	0.871	0.874	0.825
X2.4	0.725	0.859	0.799	0.818
X2.5	0.793	0.888	0.829	0.829
X2.6	0.749	0.912	0.820	0.784
X2.7	0.723	0.904	0.829	0.746
X2.8	0.683	0.882	0.796	0.803
X2.9	0.738	0.842	0.794	0.756
X2.10	0.706	0.899	0.779	0.797
X2.11	0.736	0.734	0.777	0.790
Y1	0.892	0.880	0.960	0.903
Y2	0.832	0.888	0.925	0.900
Y3	0.871	0.855	0.933	0.879
Y4	0.823	0.818	0.897	0.906
Y5	0.830	0.861	0.923	0.925
Y6	0.794	0.806	0.847	0.781
Y7	0.912	0.864	0.947	0.914
Y8	0.866	0.913	0.934	0.914
Y9	0.856	0.848	0.945	0.882
Z1	0.869	0.781	0.878	0.914
Z2	0.786	0.847	0.849	0.877



Z3	0.780	0.751	0.873	0.888
Z4	0.792	0.833	0.845	0.895
Z5	0.786	0.921	0.899	0.899
Z6	0.767	0.816	0.864	0.905
Z7	0.844	0.825	0.864	0.921
Z8	0.831	0.860	0.901	0.914

Source: Processed Data 2026

Based on the table above, information is obtained that each indicator has met discriminant validity, this is proven by the existence of an outer loading value > 0.70 in each variable. According to Ghozali, (2009), states that a cross-loading value between 0.5 and 0.6 can also be considered to meet the requirements for discriminant validity.

Tabel 3
Cronbach’s Alpha dan Composite Reliability Value

Variabel	Cronbach’s Alpha	Composite Reliability
Internal Audit (X1)	0.953	0.956
Accounting Information System (X2)	0.969	0.973
Village-Owned Enterprise Financial Management (Y)	0.978	0.969
Internal Control System (Z)	0.967	0.974

Source: Processed Data 2026

Based on the table above, all tested variables have Cronbach's alpha and composite reliability values greater than 0.70 so that all tested variables are declared reliable.

Structural Model Evaluation Results (Inner Model)

The R-Square test results show that the variables of Internal Audit, Accounting Information System, and Internal Control System are able to explain the variation of BUMDes Financial Management by the coefficient of determination obtained. Hypothesis testing is carried out using path coefficient values, t-statistics, and p-values. The test results show that Internal Audit has a positive and significant effect on BUMDes Financial Management. The Accounting Information System also shows a positive and significant effect on BUMDes Financial Management. Furthermore, the Internal Control System is not able to moderate the effect of Internal Audit on BUMDes Financial Management, while the Internal Control System is able to moderate the effect of the Accounting Information System on BUMDes Financial Management.



Tabel 4
R-Square

Variable	R-Square	R-Square adjusted
BUMDes Financial Management (Y)	0.893	0.872

Source: Processed Data 2026

Based on the table above, the R square value or R2 value for the BUMDes financial management variable is 0.893, which indicates a good or substantial model in the study, which is able to explain variability. Internal audit, accounting information systems, and internal control systems are able to explain the variability of BUMDes financial management by 0.893 or 89.3%, and the remaining 10.7% is explained by other constructs that are not hypothesized in the research model.

Tabel 5
F-Square Value

	Internal Audit (X1)	Accounting Information System (X2)	Internal Control System (M)	Village-Owned Enterprise Financial Management (Y)
Internal Audit (X1)				0.277
Village-Owned Enterprise Financial Management (Y)				
Accounting Information System (X2)				0.250
Internal Control System (M)				0.721
SPI x Internal Audit				0.046
SPI x AIS				0.185

Source: Processed Data 2026

Based on the results of the f-square test, the strength of the contribution of each independent variable to the dependent variable can be classified as follows. The Internal Control System (M) variable shows an influence value of 0.721, which is categorized as a variable with a large effect in determining the quality of BUMDes financial management. Furthermore, the Internal Audit variable with a value of 0.277 and the Accounting Information System with a value of 0.250 are both in the medium effect category. In the analysis of the moderation variables, the SPI x SIA interaction shows a value of 0.185 which is included in the medium effect category, indicating that



SPI has a significant moderating role in strengthening the information system. In contrast, the SPI x Internal Audit interaction only shows a value of 0.046 which is categorized as a small effect. Although the value is above the minimum threshold of 0.02, this figure indicates that the moderating role of SPI on the internal audit function is still very limited in this structural model.

Tabel 6 Hypothesis Test Results

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values
Internal Audit (X1) -> BUMDes Financial Management (Y)	0.240	0.236	0.091	2.633	0.010
Accounting Information System (X2) -> BUMDes Financial Management (Y)	0.261	0.255	0.128	2.039	0.044
Internal Control System (M) -> BUMDes Financial Management (Y)	0.521	0.529	0.156	3.344	0.001
Internal Control System (M) x Internal Audit (X1) -> BUMDes Financial Management (Y)	-0.082	0.095	0.061	1.343	0.182
Internal Control System (M) x Accounting Information System (X2) -> BUMDes	0.159	0.179	0.060	2.665	0.009



Financial Management (Y)					
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Source: Processed Data 2026

The Influence of Internal Audit on BUMDes Financial Management

The research results show that internal audit has a positive and significant impact on BUMDes financial management. This finding suggests that the better the internal audit implementation, the better the quality of BUMDes financial management. Internal audits help ensure that financial management processes follow procedures, improve administrative compliance, and minimize the risk of errors and irregularities in the management of village funds.

From an agency theory perspective, internal audits function as a monitoring mechanism that can reduce conflicts of interest and information asymmetry between BUMDes managers as agents and the village government and community as principals (Jensen & Meckling, 1976). With internal audits, BUMDes managers are encouraged to increase transparency and accountability in financial management.

This research finding aligns with research by Dewi & Musmini (2024), which found that internal audits positively impact the quality of BUMDes financial management. Similar findings were also presented by Haq & Imron (2025), who found that internal audits contribute to increasing the effectiveness of organizational financial oversight through the evaluation of financial management procedures and compliance.

The Influence of Accounting Information Systems on Village-Owned Enterprise Financial Management

The results of this study indicate that Accounting Information Systems have a positive and significant impact on Village-Owned Enterprise Financial Management. This finding indicates that the use of accounting information systems helps Village-Owned Enterprise managers produce more accurate, relevant, and timely financial information, thereby supporting effective financial management.

Accounting information systems play a crucial role in supporting the process of recording transactions, preparing financial reports, and administrative control, thereby minimizing human error (Dharmawan et al., 2023). In the context of agency theory, accounting information systems help reduce information asymmetry between managers and stakeholders by providing more transparent financial information (Jensen & Meckling, 1976).

This study's findings align with those of Bale et al. (2023), which found that accounting information systems have a positive impact on the quality of financial reports. Similar findings are also supported by Wijaya et al. (2022), who explain that implementing accounting information systems can improve transparency and accountability in village fund management.



The Influence of the Internal Control System on Village-Owned Enterprise Financial Management

The results of this study indicate that the Internal Control System has a positive and significant impact on Village-Owned Enterprise Financial Management. This finding suggests that the better the internal control system implemented, the better the financial management of the Village-Owned Enterprise.

According to the Committee of Sponsoring Organizations of the Treadway Commission (COSO) framework, the internal control system consists of the control environment, risk assessment, control activities, information and communication, and monitoring, which aims to ensure operational effectiveness and the reliability of financial reporting. In Village-Owned Enterprise management, the internal control system serves to prevent irregularities and ensure that funds are managed according to procedures.

This study's findings align with research by Rahayu & Hartikayanti (2023), which showed that the internal control system positively impacts the quality of financial management. Research by Bale et al. (2023) also found that internal control supports the improvement of the quality of an organization's financial reporting.

The Role of the Internal Control System in Moderating the Influence of Internal Audit on BUMDes Financial Management

The results of this study indicate that the Internal Control System is unable to moderate the influence of Internal Audit on BUMDes Financial Management. This finding indicates that the existence of an internal control system has not been able to strengthen the effectiveness of internal audit in improving the quality of BUMDes financial management.

This condition indicates that the implementation of internal audits is not fully supported by consistent control mechanisms, particularly in the aspects of follow-up on audit recommendations and ongoing supervision. Consequently, the existence of an internal control system has not provided additional reinforcement to the effectiveness of internal audit in BUMDes financial management.

This finding aligns with research by Azri & Ruslim (2023), which shows that the internal control system does not strengthen the influence of internal audit on the quality of financial management. These results indicate that the existence of an internal control system does not necessarily improve audit effectiveness if its implementation is not optimal.

The Role of Internal Control Systems in Moderating the Effect of Accounting Information Systems on Village-Owned Enterprise Financial Management

The results of this study indicate that the Internal Control System is able to moderate the effect of the Accounting Information System on Village-Owned Enterprise Financial Management. This finding demonstrates that a sound internal



control system can strengthen the effectiveness of the implementation of accounting information systems in supporting Village-Owned Enterprise financial management.

An internal control system helps ensure the use of accounting information systems follows procedures through clear oversight, segregation of duties, and transaction controls, thereby enhancing the quality of financial information. Thus, the effectiveness of accounting information systems is optimized when supported by an adequate internal control system.

The results of this study align with those of Lasariman et al. (2025), which demonstrated that internal control systems can strengthen the influence of accounting information systems on the quality of financial reports. These findings confirm that strengthening internal control is a crucial factor in supporting the effectiveness of information systems in public sector organizations.

CONCLUSION

The results of the study indicate that Internal Audit and the Accounting Information System have a positive effect on the Financial Management of Village-Owned Enterprises (BUMDes) in Kabila District, Bone. This finding suggests that the better the oversight function through internal audit and the more optimal the implementation of the accounting information system, the better the quality of BUMDes financial management. Furthermore, the Internal Control System has been shown to strengthen the influence of the Accounting Information System on BUMDes Financial Management, but has not been able to strengthen the influence of Internal Audit on BUMDes Financial Management. This situation indicates that the effectiveness of BUMDes financial governance is influenced not only by the oversight mechanism but also by the quality of the information system and the effectiveness of the implemented internal controls. Thus, the research objective of analyzing the relationship between the research variables has generally been achieved, although strengthening the internal control function for internal audit still requires further attention.

The policy implications of this study suggest that village governments and BUMDes managers need to strengthen their financial governance systems by improving the quality of internal audits, particularly in aspects such as follow-up on audit results, periodic monitoring, and compliance with financial management procedures. Furthermore, optimizing the implementation of the Accounting Information System needs to be done through increasing human resource capacity, providing technical training in system-based financial management, and providing adequate technological infrastructure support. Strengthening the internal control system also needs to be a primary focus through the establishment of a more consistent oversight mechanism, a clear division of tasks, and increased coordination among village-owned enterprise (BUMDes) managers to ensure effective, transparent,



accountable, and sustainable financial management. With the implementation of these policies, BUMDes is expected to improve the quality of financial management while strengthening its role as a driver of the village economy.

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