

## **Analysis of the Effectiveness of Accounting Information Systems and Financial Management on the Transparency of BUMDes Financial Performance in Probolinggo Regency**

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### **ABSTRACT**

This study aims to analyze the effectiveness of accounting information systems and financial management on the transparency of BUMDes financial performance. The data used in this study are primary data distributed to BUMDes managers. The population of this study is Village-Owned Enterprises (BUMDes) in probolinggo district. The sampling technique used a saturated sampling method with the number of samples used as many as 34 samples. By using the Statistical Package For Social Science (SPSS) with a significant level of 0.05. The results of this study indicate that the effectiveness of accounting information systems has no effect on the transparency of BUMDes financial performance, and financial management has a positive effect on the transparency of BUMDes financial performance.

### **INTRODUCTION**

Recently, the development of information technology in Indonesia has increased very rapidly, especially in terms of accounting information systems (AIS). The use of this system is very important to support the success of a business, because the more advanced a business is, the more information it needs. (Pratama, 2017). In the current era, many companies rely on information systems to run business operations. One type of information system that continues to be needed by companies is an accounting information system. Accounting information system is a system designed to collect, manage, store, and present financial information obtained from transaction data for internal and external reporting purposes of an organization or entity (Dewi et al., 2018).

Accounting information systems in Village-Owned Enterprises (BUMDes) will have a positive impact, as they can help improve accountability, more effective financial management, and support village growth and development. Therefore, in order for the accounting information system to be implemented properly, the village government must conduct socialization to BUMDes managers. It is intended that BUMDes managers have a strong understanding of accounting information systems (Mustar, 2022).

Research conducted by Asana et al. (2020) said that currently, the majority of BUMDes have not maximized their management properly, because they still rely on Microsoft Excel as a tool for inputting and reporting financial information related to transactions. Errors often occur when checking transaction records when preparing financial reports, resulting in a mismatch between the cash book and transaction data. Nonetheless, the effectiveness of BUMDes financial management can be improved by harmonizing the accounting information

system, which will increase efficiency, accountability, and transparency in financial management (Titania & Utami, 2021).

Indonesia has approximately 83,763 villages (bps.go.id). However, the number of villages is not proportional to the poverty rate. To address the problem of poverty in villages, the government has taken steps to provide village funds to support village development and village community empowerment (djpb.kemenkeu.go.id). Law No. 6/2014 regulates the use of village funds by village officials for village development and requires villages to be independent and manage their resources independently in improving the village economy (Hasan, 2018).

BUMDes is regulated in Government Regulation Number 11 of 2021 which relates to village-owned enterprises, namely the Job Creation Regulation. (Government of the Republic of Indonesia, 2021). This regulation explains the role of BUMDes in increasing community progress and creativity in supporting economic and social aspects at the village level. So that it can help advance the regional economy by creating new jobs, promoting inter-village trade, and improving community services effectively (Wijaya et al., 2022).

BUMDes managers must manage the potential of the village well and be able to provide reports on what has been done, including BUMDes expenditure and income reports. Financial reports play an important role in knowing whether the business being managed is in accordance with the potential in the village. Therefore, accountability and transparency must be prioritized in financial reporting so that the objectives of establishing BUMDes can be achieved. (Akbar et al., 2022).

Currently, communities in Indonesia are demanding a level of transparency regarding BUMDes funds as communities do not receive adequate reports on how BUMDes funds are managed, a situation that may raise community concerns of possible misuse of BUMDes funds (kompas.com). In addition, many village heads are involved in acts of corruption related to village funds (kompas.com). Corruption that occurs in the village government is not only related to the large amount of village funds each year, but is also caused by the lack of implementation of the principles of transparency, participation, and accountability in village financial management (aclc.kpk.go.id).

Based on a report from Indonesia Corruption Watch (ICW) in 2022, there were 155 corruption cases, most of which occurred in the field of village budgets. As in previous years, this sector is often the most frequently reported to law enforcement. In 2022, the amount of potential state losses reached around IDR 381,000,000,000 billion. ICW notes that an increasing number of corruption cases occur at the village level and are prosecuted by law enforcement agencies. The following is data on the handling of corruption cases related to village budgets since 2018.



**Graph 1. Village Fund Data Graph 2018-2022**  
(Source: Indonesia Corruption Watch (ICW) 2023)

Based on the graph above, it can be seen that the number of corruption cases involving village funds has increased significantly since 2018, both in terms of the number of cases, the number of suspects involved, and the value of financial losses incurred. This indicates that there is a large amount of village fund budget allocated in 2022, around IDR 68 trillion for 74,961 villages. These village funds should be used for the development and empowerment of village communities. However, it is unfortunate that the findings reveal problems in the form of corruption cases, misuse of funds, and lack of transparency in the use of these funds.

Indonesia, precisely in probolinggo district, has established Village-Owned Enterprises (BUMDes). The development of BUMDes in probolinggo district continues to increase from year to year (radarbromo.com). The establishment of BUMDes is one of the efforts to reduce poverty in rural areas. However, from the number of BUMDes in probolinggo district, there are still many BUMDes that misuse BUMDes funds and are also not transparent regarding BUMDes finances, so this is the reason for choosing BUMDes in probolinggo district as the object of research (kabarposisi.net).

In the development and progress of the village, which helps improve the village economy requires an accounting information system that can produce accurate information in the decision-making process. By implementing an accounting information system in financial management, it shows that it has implemented the principles of accountability and transparency (Yanti & Musmini 2020).

Implementing the principles of accountability and transparency is a very important step in maintaining public trust and the survival of business entities. Accountability can be realized through reporting that covers all stages, from planning to implementation, and taking responsibility for the results of the work that has been done. Meanwhile, transparency provides open access to true, honest and non-discriminatory information in all stages of financial management, and informs the public. With transparency, the public can freely access information that has been regulated in the laws and regulations regarding the management of assets entrusted to them. (Sriwati et al., 2022).

Based on the description that has been presented in the background of the problem above, the authors are interested in conducting further research by taking the title "Analysis of the Effectiveness of Accounting Information Systems and Financial Management on the Transparency of BUMDes Financial Performance in Probolinggo Regency".

## LITERATURE REVIEW AND HYPOTHESIS DEVELOPMENT

### ***Technology Acceptance Model (TAM)***

According to Davis (1986) the Technology Acceptance Model (TAM) is a model used to predict and explain how individuals use information technology systems related to work. The Technology Acceptance Model (TAM) comes from psychological theory which aims to explain individual behavior in using information technology, based on beliefs, attitudes, intentions, and user behavior relationships. One of the factors that can influence the adoption of this technology is how users assess the usefulness and ease of use of information technology in the context of work.

### ***Teori Stewardship***

According to Donaldson and Davis (1991) stewardship theory describes a situation where management is not motivated by individual goals but is more focused on the main goal, namely for the benefit of the organization. Stewardship is a theory built on philosophical assumptions about human nature, namely that humans are inherently trustworthy, able to act responsibly, have integrity and honesty towards other parties.

### **Effect of Effectiveness of Accounting Information Systems on Transparency of BUMDes Financial Performance**

Technology Acceptance Model (TAM) Theory According to Fred Davis (1986) explains that the Technology Acceptance Model (TAM) is a model used to predict and explain how individuals use information technology systems related to work. Accounting information system is a system that is interconnected with each other which includes a process for preparing financial statements. If an organization wants to achieve its goals, it requires an adequate accounting information system and improves performance and makes it easier to convey accountability through financial reports. (Wijaya et al., 2022). With the accounting information system in financial management, it can produce accurate and transparent financial reports, so that the decision-making process becomes easier and faster. Based on the explanation above, the hypothesis can be formulated as follows.

H1: the effectiveness of accounting information systems has a positive effect on the transparency of BUMDes financial performance

### **Effect of Financial Management on Transparency of BUMDes Financial Performance**

Stewardship theory is a theory that is built on philosophical assumptions about human nature, namely that humans are inherently trustworthy, able to act responsibly, have integrity and honesty towards other parties. The involvement of Stewardship Theory in the village government as an organization that can be trusted in accommodating the aspirations of the community by providing good services so that the desired goals can be achieved, namely the fulfillment of accountability reports, accessibility and internal control to produce a quality and transparent financial information report in accordance with applicable laws and regulations. Village government (steward) has a responsibility to the community regarding all activities and tasks within its authority. The greater the responsibility of the village government, the more important its role in providing public services and managing resources that are effective and oriented towards the interests of the community. Based on the explanation above, the following hypothesis can be formulated.

H2: financial management has a positive effect on the transparency of BUMDes financial performance

## METHODS

This research used a quantitative descriptive approach. This research was conducted in February-March 2024 involving the management of BUMDes in Probolinggo Regency. The population of this study amounted to 34 BUMDes. The sampling method used in this study used the *saturated sampling* method.

### Data Source

The data sources used in this study used primary data. Primary data is obtained from the results of questionnaires distributed to BUMDes in Probolinggo Regency.

## RESULTS

### 1. Validity and Reliability Test

Validity and reliability tests are used to measure the validity and invalidity of an instrument or questionnaire.

**Table 2. results of the validity test of the accounting information system effectiveness variable (X1)**

| Grain | Corrected Item Total Correlation Value / r count | Sig. | r table | Criteria |
|-------|--|------|---------|----------|
| 1     | 0,738  | 0,5% | 0,339   | Valid    |
| 2     | 0,883  | 0,5% | 0,339   | Valid    |
| 3     | 0,846  | 0,5% | 0,339   | Valid    |
| 4     | 0,771  | 0,5% | 0,339   | Valid    |
| 5     | 0,812  | 0,5% | 0,339   | Valid    |
| 6     | 0,747  | 0,5% | 0,339   | Valid    |
| 7     | 0,858  | 0,5% | 0,339   | Valid    |

**Table 3. results of the validity test of financial management variables (X2)**

| Grain | Corrected Item Total Correlation Value / r count | Sig. | r table | Criteria |
|-------|--|------|---------|----------|
| 1     | 0,794  | 0,5% | 0,339   | Valid    |
| 2     | 0,754  | 0,5% | 0,339   | Valid    |
| 3     | 0,671  | 0,5% | 0,339   | Valid    |
| 4     | 0,528  | 0,5% | 0,339   | Valid    |
| 5     | 0,444  | 0,5% | 0,339   | Valid    |
|       | 0,734  | 0,5% | 0,339   | Valid    |
| 7     | 0,550  | 0,5% | 0,339   | Valid    |

**Table 4. Results of the Validity Test of the Bumdes Financial Performance Transparency Variable (Y)**

| Grain | Corrected Item Total Correlation Value / r count | Sig. | r table | Criteria |
|-------|--|------|---------|----------|
| 1     | 0,555  | 0,5% | 0,339   | Valid    |
| 2     | 0,751  | 0,5% | 0,339   | Valid    |
| 3     | 0,487  | 0,5% | 0,339   | Valid    |
| 4     | 0,777  | 0,5% | 0,339   | Valid    |
| 5     | 0,774  | 0,5% | 0,339   | Valid    |
| 6     | 0,715  | 0,5% | 0,339   | Valid    |

**Table 5. Reliability Test results**

| Cronbach's Alpha | N of Items |
|------------------|------------|
| 894              | 20         |

Based on the results of the validity and reliability tests which are question items for the dependent variable, namely the effectiveness of the accounting information system (X1), financial management (X2) and Transparency of Bumdes Financial Performance (Y) have a correlation value of  $r_{count} > r_{table}$  of 0.339 and a significance value of 0.5%, so it can be concluded that all variables of this study are valid. While the results of the reliability test in this study obtained a value of 0.894, which means that these results prove that all statements in the variable questionnaire are declared reliable.

## 2. Descriptive Statistics

Descriptive statistics aim to obtain an overview or description of data seen from the average (mean), maximum, minimum and standard deviation. The variables used are the effectiveness of accounting information systems, financial management (independent variable) and transparency of BUMDes financial performance (dependent variable).

**Table 6. Descriptive Statistics Test**

| No | Variables | N  | Mean  | Max | Min | Standard Deviation |
|----|-----------|----|-------|-----|-----|--------------------|
| 1  | ESIA      | 34 | 16,74 | 30  | 9   | 5,418              |
| 2  | PK        | 34 | 21,88 | 31  | 14  | 4,842              |
| 3  | TKKB      | 34 | 19,74 | 27  | 12  | 4,541              |

(Source: Primary data, processed by SPSS 26)

Based on table 6 of the descriptive statistical test above, it can be concluded:

- Accounting Information System Effectiveness (X1), from the data it can be described that the minimum value is 9, the maximum value is 30, the average value is 16.74 and the standard deviation value is 5.418. The standard deviation value of the accounting information system effectiveness variable is lower than the average value, so it can be interpreted that the accounting information system effectiveness variable has low data variation, indicating that the data characteristics are also homogeneous or there is little variation in the data.
- Financial Management (X2), from this data it can be described that the minimum value is 14, the maximum value is 31, the average value is 21.88 and the standard deviation value

is 4.842. The standard deviation value of the financial management variable is lower than the average value, so it can be interpreted that the financial management variable has low data variation, indicating that the data characteristics are also homogeneous or there is little variation in the data.

- c. Transparency of BUMDes Financial Performance (Y) from the data can be described that the minimum value is 12, the maximum value is 27, the average value is 19.74 and the standard deviation value is 4.541. The standard deviation value of the BUMDes financial performance transparency variable is lower than the average value, so it can be interpreted that the BUMDes financial performance transparency variable has low data variation, indicating that the data characteristics are also homogeneous or there is little variation in the data.

### 3. Hypothesis Test

- a. Multiple Linear Regression Analysis

This multiple linear regression analysis was chosen to determine the relationship between the dependent variable and the independent variable and to determine how much influence variable X has on variable Y partially.

**Table 7. Multiple Linear Regression Test Results**

|   |  | Unstandardized Coefficients |            | F      | t     | R <sup>2</sup> |
|---|--|-----------------------------|------------|--------|-------|----------------|
|   |  | B                           | Std. Error |        |       |                |
| 1 | (Constant)   | 3,703                       | 2,613      |        | 1,417 |                |
|   | Effectiveness of Accounting Information Systems (X1) | 0,061                       | 0,107      | 20,570 | 0,575 | 0,543          |
|   | Financial Management (X2)                            | 0,685                       | 0,121      | 20,570 | 5,676 | 0,543          |

(Source: Primary data, processed by SPSS 26)

Based on the table above, the constant value ( $\alpha$  value) is 3.703 and for the effectiveness of the Accounting Information System ( $\beta$  value1 ) of 0.061 for financial management ( $\beta$  value2 ) of 0.685. So that an equation can be obtained as follows:

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + e$$

$$Y = 3,703 + 0,061 + 0,685 + 2,613$$

Description:

- 1) The constant value of 3.703 indicates that if the value of all independent variables is 0, then the amount of transparency in the financial performance of village enterprises is 3.703.
- 2) The regression coefficient value of the accounting information system effectiveness variable of 0.061 states that if the effectiveness of the accounting information system increases by 1% while other variables remain, it will cause a decrease in the transparency of village village financial performance by 0.061. The significant value of X1 is  $0.570 > 0.05$ , which means that the effectiveness of the accounting information system has no effect on the transparency of bumdes financial performance.



- 3) The regression coefficient of the financial management variable of 0.685 states that if financial management increases by 1% while other variables remain, it will cause a decrease in the transparency of bumdes financial performance by 0.685. The significant value of X2 is  $0.000 < 0.05$ , which means that financial management affects the transparency of bumdes financial performance.

**b. F Test**

This test is used to determine the effect together (simultaneously) the independent variable on the dependent variable.

**Table 8. F Test Results**

| Model | df | F      | Sig.  | Description        |
|-------|----|--------|-------|--------------------|
| 1     | 2  | 20,570 | 0,000 | Significant Effect |

(Source: Primary data, processed by SPSS 26)

Based on the table above, it is known that the F value is 0.000. So it shows a significant value of  $F < 0.05$ , it is concluded that the independent variables have a significant effect simultaneously or together on the dependent variable.

**c. Test t**

This test is used to determine how far the individual influence of each independent variable is in explaining the dependent variables.

**Table 9. t-test results**

| Model  | Standardized Coefficients |  | Sig   |
|--|---------------------------|--|-------|
|  | Beta                      |  |       |
| 1 (Constant)   |                           |  | 0,166 |
| Effectiveness of Accounting Information Systems (X1) | 0,073                     |  | 0,570 |
| Financial Management (X2)                            | 0,724                     |  | 0,000 |

(Source: Primary data, processed by SPSS 26)

Based on table 9, it can be concluded that:

- 1) The Accounting Information System Effectiveness variable (X1) is known to have a Sig value of  $0.570 > 0.05$  so it can be concluded that H1 is rejected, which means that there is no effect of X1 on Y.
- 2) The financial management variable is known to have a Sig value of  $0.000 < 0.005$  so it can be concluded that H2 is accepted, which means that there is an influence of X2 on Y.

**d. Test R2 (Coefficient of Determination)**

This test is used to determine how much the regression model's ability to explain variations in the dependent variable. The following are the results of the Coefficient of Determination test:



**Table 10. R<sup>2</sup> Test Results (Coefficient of Determination)**

| Model | R     | R Square | Adjusted R Square |
|-------|-------|----------|-------------------|
| 1     | 0,755 | 0,570    | 0,543             |

(Source: Primary data, processed by SPSS 26)

Based on table 10, it is known that the Adjusted R value<sup>2</sup> is 0.543 or 54.3%. This shows that the ability of the independent variables in this study to influence the dependent variable is 54.3%. Meanwhile, the remaining 45.7% is influenced by other factors that can affect the transparency of BUMDes financial performance.

## DISCUSSION

After testing using SPSS version 26 software, the following is a discussion and analysis of the hypothesis of the results of this study.

### 1. The Effect Of The Effectiveness Of Accounting Information Systems On The Transparency Of Bumdes Financial Performance

Based on the table of t test results, it is known that the significant value is 0.570 with a beta value of 0.073. This value is greater than 0.05, this means that the effectiveness of accounting information systems has no effect on the transparency of BUMDes financial performance. Thus H1 is rejected, because it contradicts the previously proposed hypothesis. This is in line with previous research conducted by (Mustar, 2022), (Harahap, 2023), (Gamayuni, 2019) stated that accounting information systems have no effect on transparency because the presence or absence of a system used by BUMDes is not a factor in increasing the transparency of BUMDes, because there are several things that underlie transparency such as company policy, organizational culture, and the level of stakeholder involvement.

### 2. The Effect Of Financial Management On The Transparency Of Bumdes Financial Performance

Based on the results of hypothesis testing, it is known that the significant value is 0.000 with a beta value of 0.724. This value is smaller than 0.05, this means that financial management has a positive effect on the transparency of the village head's financial performance. Thus H2 is accepted, because it is in line with the previously proposed hypothesis. This is in line with previous research conducted by Damanik et al., (2023), Maharani, (2020), Rohmah, (2022) stated that financial management affects transparency because transparency ensures that all individuals have the right to obtain information related to governance, including information about policies, the process of formulation and implementation, and the results that have been achieved.

## CONCLUSION

Based on the results of testing and discussion related to the effectiveness of accounting information systems and financial management on the transparency of BUMDes financial performance, it can be concluded that the effectiveness of accounting information systems has no effect on the transparency of BUMDes financial performance because the application of village financial systems in BUMDes in probolinggo district is still less effective due to the lack of human resources capable of operating the system and the lack of training that has not been maximized. Financial management has a positive effect on the transparency of BUMDes

financial performance, meaning that BUMDes management has complied with the provisions in PP No. 11 of 2021 and Permendagri No.20 of 2018 which states that BUMDes are able to manage capital by recording each period and presenting their financial reports in consultation with community representatives, because by involving the community the financial information presented by BUMDes becomes more transparent and can be monitored effectively. This is expected to increase community trust in the sustainability of the BUMDes.

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