

The Effect of Accountability and Transparency on Cooperative Financial Management of Sakra Warih Conventional Consumer Cooperative of Banyumas Regency

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ABSTRACT

The aim of this research is to examine the effect of accountability and transparency on financial management at the Sakra Warih PDAM Conventional Consumer Cooperative, Banyumas Regency. The research population was all members and administrators of the cooperative, using a snowball sampling technique, resulting in 51 respondents. Data analysis used the causality and explanatory method with a 5-point Likert scale questionnaire instrument. Meanwhile, hypothesis testing uses structural equation modeling PLS (SEM-PLS) analysis. The research results show that accountability has no effect on financial management. This is likely due to the principles and objectives of cooperatives, which prioritize non-financial aspects, such as the welfare and productivity of their members. Meanwhile, transparency is related to financial management. These results validate agency theory which states that cooperatives have an obligation to provide information to their members, this serves as a reference for decision making. This research has theoretical implications, namely validating the importance of agency problems that must be overcome and practical implications for cooperatives to always increase accountability, especially non-financial aspects and transparency, in order to maintain continuity and achieve cooperative goals.

Keywords: Accountability; Banyumas; Cooperative; Financial Management; Transparency

INTRODUCTION

Accountability is a broad concept and refers specifically to an entity's assumption of responsibility for its decisions. The concept was originally associated with accounting and has expanded widely. Accountability doesn't only refer to accounting for information system that needs to be disclosed but agent accountability for all decisions made to stakeholders who ask for explanations and justifications (Meira *et al.*, 2022). Regulation of the Minister of Cooperatives, Small and Medium Enterprises No. 20 tahun 2015 that this ministerial regulation aims to encourage all cooperatives to increase accountability so that the performance of cooperative institutions has improved business and services to cooperative members in particularly and the wider of community The implementation of cooperative accountability has 3 goals, namely the realization of a cooperative that upholds accountability so that cooperative performance always improves and reflects efficient and effective performance, increasing the trust of cooperative members, the public and investors, and increasing the good image of the cooperative in the surrounding environment (Alfian & Arum, 2023). Cooperative accountability is an accountability system in an effective cooperative organization and can reflect the management of a cooperative that is responsible, transparent and accountable both by the management and supervisors to the members' meeting (Alang *et al.*, 2019).

Every entity must provide relevant, clear, material, accessible and understandable information to its stakeholders, which is the basic concept of transparency (Turi & Muharram, 2023). Transparency is needed in the development of good governance and is used as a measuring tool for good or bad governance determined by the level of organizational transparency. Transparency can have a good effect on the organization in preventing fraud (Sukmawati & Nurfitriani, 2019). Transparency can improve financial management by providing information that is relevant and easy to understand and with transparency, every organization will find it easy to know the policies that will and have been taken to increase revenue (Farida, 2023).

Cooperatives are self organized groups of a lot of people who wanted to working together and run a business that is jointly owned and democratically system. Cooperatives compared to profit-maximizing private enterprises are considered this as better than at overcoming economic crisis and fostering economics development in low and middle income countries by reinvesting surplus, promote innovation and reducing price volatility (Ojiagu, Nkechi C, Usman, 2024). The Central Bureau of Statistics report shows that the number of cooperatives keep increasing since the covid pandemic. The number of cooperatives in Indonesia in 2021 reached 127,846 units (databoks, 2022).

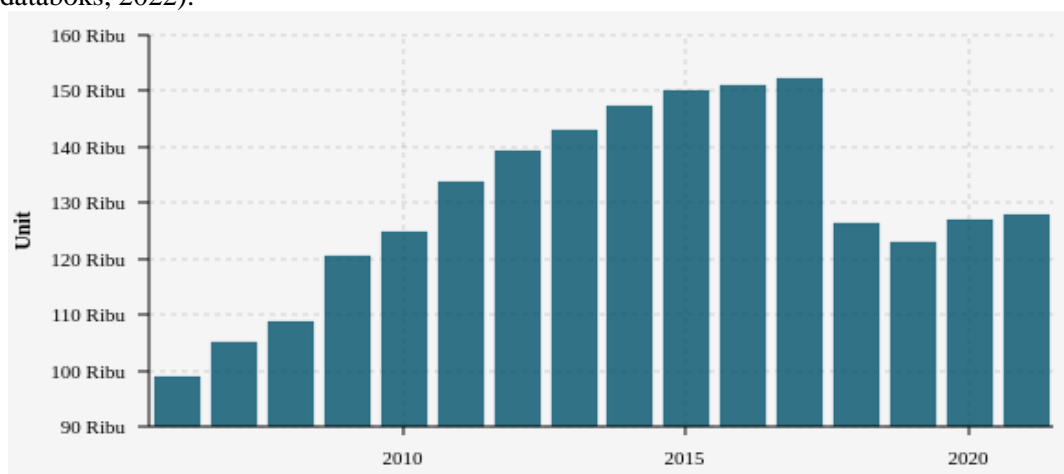


Image 1. Statistics of Cooperative Growth in Indonesia 2006 2021

Cooperatives are economic actors in society who recognized and necessary by the community and of course have the responsibility to realize the objectives of establishing cooperatives including obtaining SHU (Suputra, 2022). Cooperatives according to UU No. 25 tahun 1992 concerning about cooperatives stated that a cooperative is a business entity and its consisting of people or cooperative legal entities whose activities are based on cooperative principles and as a family based economic to movement. The purpose of cooperatives is to prosper members and society and build the national economy in an effort to realizing prosperous and advanced society based on UUD 45 (Priyono, 2022). Cooperative members are shareholders in the cooperative while the cooperative manager is the cooperative management assisted by management. The cooperative management is elected by cooperative members at the Annual Member Meeting (RAT). This is in accordance with agency theory, where the management acts as an agent and the members are the principal. Information asymmetry can arise during the implementation of this activities between management and members of the cooperative (Savira & Januarti, 2020).

Many studies have discussed accountability and transparency in management, but this research focuses on village funds and researchers are interested in exploring this in different research objects, namely cooperatives. This research includes research from Setyowati *et al.* (2021) which shows the results that transparency and accountability have a positive effect on the management of village fund allocations in Mantingan Village. Other research Yanti & Tiswiyanti (2023) with the results of research that transparency has no significant effect on village financial management while accountability and participation have a

significant effect on village financial management in villages in tanah kampung sub-district. Research from (Suyoto & Oktafia, 2023) also suggests that accountability has a positive effect on village BLT management while transparency has no effect on village BLT management. Research Rohman *et al.* (2023) stated that accountability has no direction on the management of village fund allocations and simultaneously accountability, transparency and supervision have a significant effect on the management of village fund allocations. Last research Farida (2023) suggests that accountability and transparency have no effect on the financial management of MSMEs. This study aims to examine the relationship between accountability, transparency and cooperative financial management which is also the title of this study, namely **the Effect of Accountability and Transparency on Cooperative Financial Management**.

LITERATUR REVIEW

Agency Theory

Organizations are based on the principles of agency theory where there are *agents* and *principals*. Jensen and Meckling (1976) have proposed agency theory and the contract formed between agent and principal Putri & Erlinawati (2023). The relationship between owners and managers is a working relationship. This relationship is difficult to harmonize due to differences in interests between the two and creates information imbalances or information asymmetry. This information asymmetry occurs because management has more information about the company it manages than the information owned by the owner. This information and knowledge can encourage managers to behave opportunistically and tend to hide information from the owner. Manager behavior can further encourage managers to influence the numbers reported in the financial statements. In order to overcome this, managers must implement *good corporate governance* (Trisnawati, 2019).

Accountability

Accountability is the responsibility of cooperative administrators to members. Cooperative management must have Accountability or accountability is a condition where a company or organization has the ability to account for the results of the work that has been done (Putri & Erlinawati, 2023). Accountability according to Mardiasmo is the duty of the agent or trustee to account for, present, disclose and report every activity or activity to the trustor or principal who has an authority and right for this accountability (Setyowati *et al.*, 2021). Accountability indicators according to Mardiasmo there are 4 dimensions of accountability (Hikmaningsih & Pramuka, 2020):

A. Accountability for Truthfulness and Lawfulness

Legal accountability pertains to guarantees of adherence to laws and other regulations necessary for the use of public funds, whereas honest accountability relates to preventing misuse of office or authority.

B. Accountability of the Process

This accountability relates to job execution techniques and their suitability in terms of the functionality of management, accounting, and administrative information systems.

C. Accountability of the Program

Program accountability involves evaluating if the goals have been set and whether other programs that can yield the best results have been explored.

D. Accountability of Policies

Accountability for policies is related to policy accountability

Transparency

Transparency can help in decision-making so that cooperative goals can be accomplished by facilitating the assessment and evaluation of the cooperative's activity by interested parties (Putri & Erlinawati, 2023). Transparency according to Mardiasmo is transparency in providing parties in need of information with details regarding resource management operations. Transparency means real, comprehensive openness and provides space for all people to actively participate in the resource management process. Transparency indicators are as follows (Maharani, 2020):

- A. Provision of and access to clear information on planning, implementation and accountability procedures.
- B. The existence of cooperative member meetings
- C. Openness of the management process
- D. Information disclosure

Financial Management

Financial management is all efforts made by cooperative management so that all financial and financing components can be managed properly so that cooperative goals can be achieved effectively and efficiently. Indicators of financial management are as follows (Darmawan, 2021):

- A. There is a process of planning the activities carried out by the cooperative which is then made into a budget.
- B. There is a process of organizing, directing, coordinating carried out by the cooperative management. This must be done and is important to do because there needs to be clarity for cooperative members regarding the roles, duties and responsibilities of both the management and cooperative members.
- C. There is a process of carrying out and then reporting finances and showing the results achieved by the cooperative.
- D. There is a process of supervision of the cooperative management.

Hypothesis Development

The Effect of Accountability on Financial Management

The first link between accountability and financial management is that accountability has relevance in the economic world because it is given the authority to manage its own cooperatives, secondly, values and culture and the death of feelings are a barrier or obstacle in realizing cooperative accountability and third, efforts to realize and improve accountability depend on the ability and willingness and vision of change for cooperative members and realize accountability (Maharani, 2020).

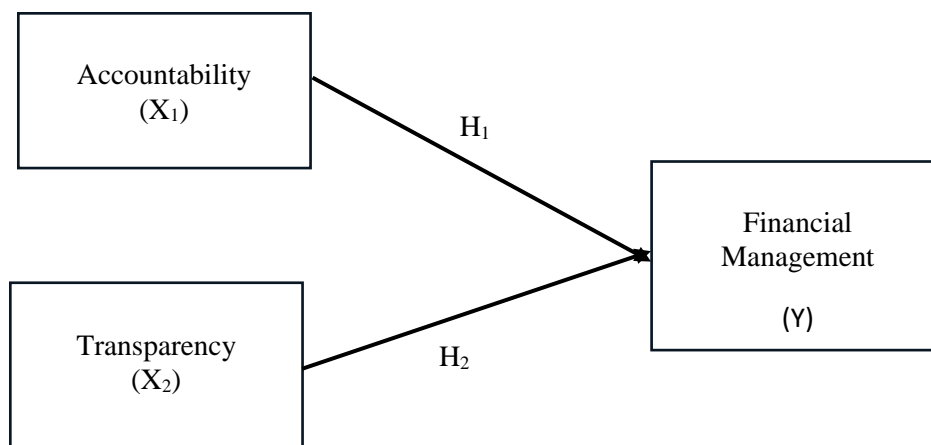
H₁ : Accountability has a positive effect on Cooperative Financial Management.

The Effect of Transparency on Financial Management

The link between transparency and management means that Transparency equates to openness. In the context of management, transparency refers to the openness with which an activity is managed. Openness in financial management refers to the transparency of money sources and amounts, as well as the clarity of usage and accountability details, to make it easier for interested parties to gatherings to learn more. Mutual trust can be fostered between cooperative members and management through transparency. (Maharani, 2020).

H₂ : Transparency has a positive effect on Cooperative Financial Management.

Based on the literature review and previous research, the conceptual framework is depicted as in Figure 2.



METHOD

This research uses quantitative methods, namely research methods based on the philosophy of positivism, used to examine populations or samples, certain data collection using research instruments, quantitative data analysis, with the aim of testing predetermined hypotheses. (Sugiyono, 2018). The data used in this study are primary data. Sampling using *snowball sampling* technique, which is a sampling technique with a small amount then increasingly becoming a lot. The population in this study were members and management of the Sakra Warih Conventional Consumer Cooperative PDAM Banyumas City and 51 respondents were obtained. Variable measurement uses a questionnaire with a Likert scale which is contained in a *google form* and distributed via the *whatsapp* application.

Descriptive, causal and explanatory analysis methods using instruments in the form of questionnaires and structural equation modeling Partial least square (SEM-PLS) analysis tools. The data analysis method uses the Outer Model. After the evaluation, an assessment of the Accountability, Transparency, and Financial Management factors was carried out. Evaluation of the Structural Model/Inner Model, to find out how Accountability and Transparency affect Financial Management. The assessment indicators used to measure accountability variables consist of 7 points, transparency variables of 7 points, and financial management variables of 7 points. Each indicator is explained in the following table:

Table 1. Variable Assessment Indicators

Accountability	
No.	Indicator
1	Honesty accountability ensures healthy organizational practices.
2	Performance accountability has managed the organization effectively and efficiently
3	Programs that have been made up to the implementation of the program
4	There is consideration in making policies that will be carried out
5	The existence of management accountability in using funds economically efficiently and
6	The existence of financial reports to describe the financial performance of the organization to outsiders
7	The existence of conformity between implementation and standard implementation
Transparency	
No.	Indicator
1	Availability of information related to documents can be known by cooperative members
2	Accessibility related to documents is easily known by cooperative members
3	Information is easily understood and accessed by cooperative members
4	The existence of a website or organizational publication media
5	Openness in meetings is important where cooperative members share their opinions
6	Disclosure of information related to documents that need to be known by cooperative members
7	Openness of procedures in decision making or procedures for preparing activity plans
Financial Management	
No.	Indicator
1	The cooperative management is responsible for all cooperative management activities and its business to the member meeting or extraordinary member meeting (Permenkop Article 88).
2	Staff selected to assist in the financial management of the cooperative are required to understand their duties.
3	Separation of financial management so that there is no assignment in one staff person

- 4 The management of the cooperative submits a work plan and a draft budget plan for the exposure and expenditure of the cooperative, including the organization of member education (Article 87).

- 5 Cooperative management organizes financial and inventory bookkeeping in an orderly manner and submits financial reports and accountability for the implementation of tasks (Article 87).

- 6 The cooperative management may appoint managers who are authorized and empowered to manage the business (Article 89).

- 7 Supervisors are tasked with supervising the implementation of cooperative policies and management and making written reports on the results of supervision (Permenkop Artikel 96)

RESULT

This study totaled 51 respondents consisting of 38 people or 75% male, and 13 or 25% female of the total respondents. Table 1 explains the characteristics of the respondents. In addition to gender, the table also contains age, position, and length of time joining the cooperative.

Table 1. Respondent Characteristics

Respondent Characteristics	Total	Percentage
Gender		
Male	38	75%
Female	13	25%
Age		
20-30 Years	23	45%
31-40 Years	19	37%
41-50 Years	7	14%
>50 Years	2	4%
Positions		
Cooperative Member	49	57%
Cooperative Management	2	4%
Length of joining the cooperative		
1-5 Years	25	49%
6-10 Years	12	24%
11-15 Years	7	14%
16-20 Years	5	10%
>20 Years	2	4%

Tabel Source: Data processed by researchers

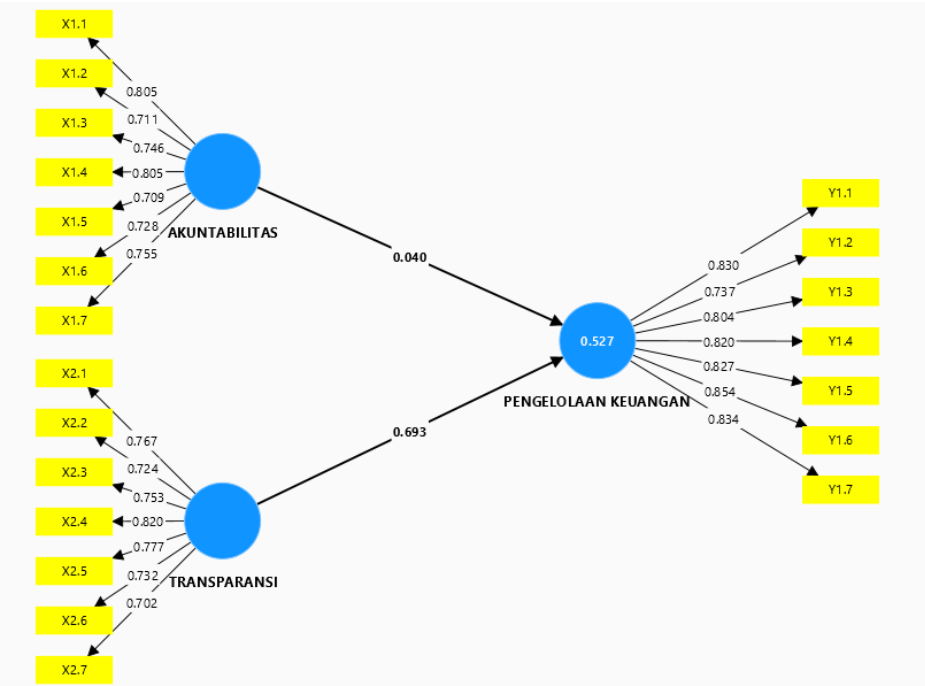


Figure 1. Outer Model Test Results
 Image Source : SmartPLS

The results of the outer model value on convergent validity show that there are valid indicators because the outer *loading value* > cut off (0.7) and the AVE value > 0.5 which indicates that all items have a good convergent validity index, and it can be said that the questionnaire items in this study have good convergent validity. Hair et al, 2008 in Jogiyanto & Abdillah, (2015) said that a construct can be said to be reliable if the Composite Reliability value is greater than 0.70, and the Cronbach alpha value is greater than 0.60.

Table 2. Nilai Average Variance Extracted (AVE)

	Average Variance Extracted (AVE)
Accountability (X1)	0.566
Transparency (X2)	0.569
Financial Management (Y)	0.666

Table Source: SmartPLS

Based on table 3, all variables are reliable or pass the test because all variables have met the passing requirements where the *Composite Reliability* value > 0.7 and the *Cronbach's Alpha* value > 0.6. Based on the *Composite Reliability* value presented in table 3, it shows that the latent variable has a *Composite Reliability* value above 0.6. This means that the indicators that have been determined are able to measure each latent variable (construct) well or it can be said that the four measurement models are reliable. The better the *Convergent Validity* value is indicated by the higher the correlation between indicators that form a construct. So the *Convergent Validity* measure is good or it can be said that it meets the criteria for convergent validity.

Table 3. Cronbach's Alpha & Composite Reliability Value

	Cronbach's Alpha	Composite Reliability
Accountability (X1)	0.873	0.878
Transparency (X2)	0.875	0.888
Financial Management (Y)	0.916	0.918

Table Source: SmartPLS

Table 3. Hypothesis Test

Hypothesis	Relationship	Standard deviation	T-statistics	P values	Description
H1	Accountability -> Financial Management	0.234	0.171	0.864	Rejected
H2	Transparency -> Financial Management	0.199	3.489	0.000	Accepted

Table Source: SmartPLS

This study proposes 2 (two) hypotheses. Hypothesis testing is done using PLS which can be seen in Table 4. The following analysis of hypothesis testing results is:

H₁ : Accountability has a positive effect (X₁) on Cooperative Financial Management (Y).

The path coefficient that can be seen in Table 1 shows that the relationship between accountability and fund management as indicated by the T-statistic value of 0.171 does not meet the requirements of ≥ 1.67 (T-table), and the P-value is 0.864. So it can be concluded that H₁ in this study is not supported empirically (rejected).

H₂ : Transparency (X₂) has a positive effect on Cooperative Financial Management (Y).

Table 1 shows that the transparency relationship indicated by the T-statistic value of 3.489 meets the requirements, namely ≥ 1.67 (T-table), and the P value of 0.000. So it can be concluded that H₂ in this study is empirically supported (accepted).

DISCUSSION

The test results state that accountability has no effect on financial management. This research contradicts agency theory, where accountability mechanisms such as regular reporting, auditing, and supervision help reduce conflicts of interest mentioned in agency theory and ensure that cooperative boards act in accordance with the decisions of cooperative members. Although accountability and financial management are closely related, in reality there are several factors that can weaken or even not correlate these two aspects. As with operational accountability, this includes the efficiency and effectiveness of day-to-day operations that are not always directly related to financial aspects, in which case the cooperative is more concerned with the welfare of its members, member productivity or service quality which is part of operational accountability. As explained (Bovens, 2007) in his research, which states that accountability is divided into several categories and is not always related to finance. their success based on non-financial outcomes such as member well-being, capacity building, or achieving social goals. In accordance with the principles of cooperatives, which focus on the well-being of their members and place more emphasis on social outcomes such as improving members' quality of life or contributing to community development, this is a form of social and ethical accountability that is not always directly related to financial management. Accountability in this context focuses more on social or community impact than on finance. Gray *et al.* (1996) explained that accountability can be expanded to include social responsibility rather than just financial aspects. This research is in accordance with Turi & Muharram, (2023) which was conducted within the scope of the Mutiara Harapan Kolaka cooperative. In addition Rohman *et al.* (2023) also stated that accountability has no effect on fund management in Sampulaga Village, Tolitoli Regency. He mentioned that the implementation of village fund programs had not fully benefited the community and the village government did not carry out their responsibilities properly. Although financial management is an important component of accountability in many organizations, various other non-financial aspects of accountability also play an important role. The argument that accountability is not always related to financial management can be supported by literature that shows how broad the concept of accountability is in various organizational contexts, particularly cooperatives and non-profit organizations.

Hypothesis testing states that transparency affects financial management. This supports agency theory which states that cooperatives have an obligation to provide financial information that can be accessed by their members, this is useful for decision making. According to the Law of the Republic of Indonesia Number 25 of 1992, it states that the highest holder of power in a cooperative is the members' meeting. The Members' Meeting is the highest holder of power in the cooperative because it is at this meeting that important decisions regarding policies, appointment

of management and supervisors, and other strategic matters are determined. Each member of the cooperative has equal voting rights in the Members' Meeting, so that the decisions taken truly reflect the collective will of all members. Therefore, transparency is important for good financial management in cooperatives (Setyowati *et al.*, 2021). The form of cooperative transparency to its members is the submission of periodic finances, the implementation of Annual Member Meetings (RAT) regularly and on time, the announcement of business results and the distribution of the remaining Business Results (SHU), and access to financial information. The test results above are in accordance with Meira *et al.* (2022) which states that transparency is formed by good management and socially responsible behavior, this is very relevant in relation to cooperatives. Research Kashafinia *et al.*, (2021) also states that transparency is formed from transparent managers. This also reinforces research Farida (2023) which states the importance of transparency to know the policies that have been taken. The success of the fund management program can be achieved if the cooperative has a good level of transparency, because transparency is the disclosure of information that can be accessed by interested parties including the community or community so that parties who know the information provided by the cooperative can control and evaluate the activities carried out by the cooperative, and vice versa if the cooperative does not have a good level of transparency, no party will participate in controlling and evaluating the activities carried out by the cooperative and it is feared that unwanted things will happen, especially the risk of misuse of cooperative funds. Therefore, it is important for cooperatives to submit financial information regularly, provide easy access for their members, provide education and training, and increase member involvement in decision making.

CONCLUSION

Accountability encompasses not just the accounting data that must be made public but also the agents' responsibility to answer to stakeholders for whatever actions they make and provide justifications. The development of good governance requires transparency, which is also used as a measuring tool to identify whether an organization is practicing good or bad governance based on its level of transparency. In order to achieve a fair, prosperous, and advanced society founded on the UUD 45, cooperatives aim to benefit its members as well as society at large and develop the national economy.

Based on the results of the analysis, it can be concluded that accountability has no effect on financial management. This validates the principles of cooperatives that focus on the welfare of their members. In addition, accountability in cooperatives is not only concerned with financial aspects alone where non-financial aspects are prioritized by cooperatives. Although accountability has no effect on financial management, good cooperative management and social responsibility behavior must be carried out in every activity, in order to fulfill the objectives and principles of the cooperative. Transparency affects financial management. Where this validates agency theory that can assist in decision making. The success of the fund management program can be achieved if the cooperative has a good level of transparency. This research has two implications, namely from a theoretical point of view explaining the importance of agency theory in the construction of cooperative transparency. However, in terms of cooperative accountability, financial aspects are not the main thing, but many non-financial aspects need to be considered. Practical implications, for cooperatives to pay attention to non-financial accountability which is the purpose and principle of cooperatives, in addition to activities that create cooperative transparency can be further enhanced. Future researchers can use this research as a reference for developing research. Researchers can use *balanced scorecard* measurements to measure non-financial accountability (Kaplan & Norton, 2007). Researchers can compare cooperatives and other organizations, or researchers can add other variables.

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