

Original Article

Morality Moderates the Factors that Affect the Effectiveness of the Cash Transfers Management

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Abstract - This study aims to identify the effect of budget target clarity and accountability as well as the role of morality in moderating these influences on the effectiveness of managing temporary unconditional cash transfers or as known as *Bantuan Langsung Tunai (BLT)*. This study adopts a positivism paradigm, namely a quantitative method to test hypotheses. Questionnaires are used as research instruments in collecting data, and then the data analysis uses structural equation modeling with SmartPLS 3.0 and descriptive statistical testing using SPSS 25. This study shows that the clearer the budget was prepared and the higher the accountability held by village officials, the higher achieved management effectiveness. Furthermore, different levels of individual moral reasoning make them perform different actions. This shows that a high level of moral reasoning encourages village officials to carry out their duties in preparing the budget and carrying out their responsibilities properly to create effective BLT management.

Keywords - Accountability, Morality, Effectiveness, Pandemic.

1. Introduction

Based on Law No. 32 of 2004 and Law No. 6 of 2014, efforts to develop Indonesia continue to be carried out by requiring the allocation of village funds through the state budget as a source of village income. Judarmita & Supadmi (2017) argue that a large village income will optimize economic equity and accelerate development in the village.

After the announcement of the Covid-19 Pandemic on March 20, 2020, compounded by the accompanying impacts, caused Bali's economy to slump. As a form of government concern for the community, the government, through Regulation of the Minister of Villages, Development of Disadvantaged Regions and Transmigration (Permendes PDTT) No. 13 of 2020, regulates the priority of using village funds to minimize social and economic impacts that can hinder village development due to the Covid-19 outbreak. The aim is to support national economic recovery, national priority programs, and adaptation to new habits (Permatasari et al., 2021).

One of the aids whose source of funds is obtained from the Village Fund (Dana Desa) is the Cash Transfers (BLT-Desa); as stated in PMK No. 50 of 2020, village funds can be used as a financial source to provide BLT, which is budgeted at 35 percent of village funds received. Sofi (2021) explained that BLT-Desa is a form of social safety net to help people affected by the Covid-19 pandemic. The following Table 1 is data containing village fund receipts for the province of Bali received by each regency/city, which can be used as a source of BLT-Desa.

According to Madani et al. (2021), the increase in village fund fraud cases is due to the increase in village revenue each year. This view is proven by the case that occurred in 2017 in the Province of Bali. The case emerged from a report made by a Denpasar resident, I Nyoman Mardika, also an anti-corruption activist in Bali, to the Bali High Court (Gamar, 2019). The case that occurred in Dauh Puri Klod Village occurred because of a difference between the remaining budget, called SiLPA, and the remaining funds. As a result of this difference, the amount of funds that should be able to be used in the coming year is reduced because it has been misused by irresponsible parties.

The effectiveness of budget management within the village fund budget management scope is related to the implementation of all budget plans per the expected targets. It can be accounted for in a timely manner (Azlina et al., 2017). Village financial management can be said to be effective if it meets the criteria, that is, achieving goals, timeliness, and according to benefits (I. M. Y. D. Putra & Rasmini, 2019).

In relation to the management of BLT-Desa, the community is the principal party that should accept responsibility for the trust it gives to agents, namely the government, to manage existing funds. Agency theory explains the problems often encountered in an agency relationship, one of which is the inability of the principal to control the activities carried out by the agent (Eisenhardt, 2018). This is what will lead to the emergence of conflicts of interest that occur between agents and principals.



The budget target clarity can be interpreted as the extent to which the objectives of preparing a budget can achieve the objectives of forming a budget (Wijaya & Suardana, 2020). The budget target clarity can be interpreted as the budget's suitability with the goals that should be achieved so that the realization does not exceed or equal the predetermined budget (Jawadi et al., 2017). Budget target clarity in terms of BLT-Desa management focuses on efforts to maintain Target Household consumption (RTS) as a result of the pandemic with a budget target for the poor who experience economic difficulties due to decreased income during the pandemic (Maun, 2020). At the time of the formation of the budget, government officials are expected to maximize social services to the community with limited resources effectively and efficiently (Choi et al., 2021). The achievement of budget targets shows the level of effectiveness of financial management (Maun, 2020). Research conducted by Savitri et al. (2019) found that budget planning in village funds influences the effectiveness of its management. In line with research conducted by (Li, 2016; Savitri et al., 2018) shows that a budgeting system is necessary for adequate fund management. Kenis (1979) revealed that the characteristics of budget objectives have a strong influence on-budget performance.

In contrast, the research conducted by (Andarias, 2009; Mangunjung, 2015; Nurhalimah, 2013) shows that budget target clarity has no effect on performance. Furthermore, research conducted by Sofi (2021) found that the obstacles encountered in BLT-Desa distribution were budget constraints, incompatibility of recipient data, and distribution infrastructure. The reality on the ground also found cases of multiple beneficiaries in Buleleng Regency which showed that the budget was not prepared based on actual conditions.

Accountability can be interpreted as a form of accountability, presenting, reporting, and disclosing all activities carried out by the recipient of the mandate to the party giving the mandate (Putra & Muliati, 2020). Mahayani (2017) defines accountability as an accountability mechanism intended to maintain public trust. Accountability in organizational practice refers to the history and philosophy that is believed in an organization (Wirajaya et al., 2014). Referring to the effectiveness of BLT-Desa management, accountability is not only limited to administrative accountability but rather to how the existing funds are managed properly and are able to meet community expectations. Research conducted by (Jurniadi et al., 2015; Sriani, 2020) shows that accountability has a positive effect on the effectiveness of BLT-Desa management. Similar results were also obtained in research by Putra & Rasmini (2019), showing that the better accountability in village governance, the effectiveness of managing village funds tends to increase. Research conducted by (Ningsih & Riharjo, 2019; Wardiyanti & Budiwitjaksono, 2021) found that accountability has no positive effect on performance. In

line with this research, Akhmadi (2014) found that accountability partially has no effect on the effectiveness of budget management. The results of this research are supported by field findings such as the news reported by bali.bpk.go.id that there was an abuse of power as village treasurer by falsifying the signatures of village heads in order to disburse funds used for direct cash assistance in the village of Temukus (BPK, 2022).

In their research, Savitri et al. (2019) revealed that a good budget plan will determine the proper use of APBDes and ultimately lead to effective fund management. A budget is a planning tool and control in achieving effectiveness (Widanaputra & Mimba, 2014). Shon et al. (2019) state that changes in budget allocation patterns in an agency are related to the ability of employees to understand how they should work to advance the organization. According to Chun & Rainey (2005), priority ambiguity refers to the extent to which a hierarchy of objectives has been made, and the tighter the hierarchy, the clearer management acts. This opinion can be interpreted that a well-allocated budget helps employees achieve the goals of the organization. When it is linked to the management of village funds, the goal of village government is to make the existing funds effective for the prosperity of the people. Marginson & Ogden (2005) argues that clearly identifying the budget and providing targets to achieve can be seen as an effort to provide security against ambiguity. Rasmini & Mimba (2021) state that village officials need to optimize every rupiah of existing funds to achieve sustainable outcomes.

Arta & Rasmini (2019); Judarmita & Supadmi (2017) believes that with the budget target clarity, the targets set will be easily achieved, so it will have an impact on maximizing the use of the existing budget. The advantages and disadvantages of the budget will raise questions about the ability of the executor to prepare the budget to implement the budget in the form of a work program (Wirasedana et al., 2018). This opinion leads to the concept of effectiveness that with clear targets from a budget will maximize its use. Effectiveness refers to the measure of the degree of conformity between the results achieved and the expected results as previously determined (Bustang et al., 2018). Research conducted by Savitri et al. (2019) found that budget planning in village funds has an influence on the effectiveness of its management.

Research by Jurniadi et al. (2015) stated that several factors could affect the distribution of Village Fund Allocations (ADD), one of which was accountability, which must include clarity of use, implementation and achievements that must be accounted for. The result shows that accountability significantly and positively influences the effectiveness of ADD distribution in Teluk Pandan District. Findings in research by Putra & Rasmini (2019) show that the clearer the accountability that exists in the village

government, the effectiveness of village BLT management tends to increase. Furthermore, research conducted by (Sriani, 2020) found that accountability has a positive influence on the effectiveness of village fund management in Mengwi District. However, these results differ from the findings in the study by Ningsih & Riharjo (2019); Wardiyanti & Budiwitjaksono (2021), which show accountability has no positive effect on performance.

Goodwin et al. (2014); Wayne et al. (2007) in their research, show that when forming an impression on the behavior of other individuals, a person will consider the moral information he feels compared to perceptions of competence and social skills. Van Lange & Liebrand (1989) explained that the willingness to cooperate with others depends on assessing interaction partners considered to have morals. Perceived aspects of morality have implications for selecting partners or group formation (Cottrell et al., 2007). Thus, morality is an important assessment of the individual. The relevance of this assessment refers to the selection of colleagues who are considered morally capable of creating a harmonious work atmosphere and are able to achieve effectiveness in managing the given budget. Research conducted by Wahyudi et al. (2021) found that individual morality had a positive effect on fraud prevention in village fund management in Sukoanyar Village, Wajak Village, Sukolilo Village, Blayu Village, and Patokpicis Village. These results are similar to the results of research conducted by Sujana et al. (2020) that morality has a positive effect on preventing fraud in village financial management.

2. Research Hypotheses

Agency theory in the management of village funds explains the agency relationship that occurs between the community as the owner and the central government and local government as agents. This agency relationship arises because of the central government's delegation of authority to local governments to manage village independence. At the same time, the community is the subject of development which is a priority in village development as well as owners. In their research, Waney et al., (2018) suggest that the government, as an apparatus with the authority to increase effectiveness, can carry out planning in meeting budget targets. Pratama et al. (2018) also explained that the goals achieved can be seen from individual goals. It can be interpreted that the budget planning stage will be carried out properly when the budget is clearly aimed at the community as the subject of development and will lead to management effectiveness.

H₁: The budget target clarity had a positive and significant effect on the effectiveness of BLT-Desa management during a pandemic

The relevance of agency theory to the effectiveness of managing village funds is that there are efforts made by both

parties who agree to be able to achieve common goals. Funds disbursed by the central government must meet the requirements of the principle of justice so that jealousy does not arise between regional governments, while the regional government is obliged to manage the funds provided effectively. Not only that, as a form of establishing good cooperative relations, local governments need to be accountable for the funds they manage for the community. Also, the central government to avoid suspicion in their management. Thus, it is believed that the behavior of a person in managing village finances will increase the effectiveness of managing it. Research conducted by Jurniadi et al. (2015) found that accountability significantly and positively influences the effectiveness of ADD distribution in the Teluk Pandan District. Findings in research by Putra & Rasmini (2019) show that the clearer the accountability that exists in the village government, the effectiveness of managing village funds tends to increase. Furthermore, research conducted by Sriani (2020) found that accountability has a positive influence on the effectiveness of village fund management in Mengwi District.

H₂: Accountability has a positive and significant effect on the effectiveness of BLT-Desa management during a pandemic

As the party given the mandate, the government must be able to carry out its duties properly, especially those related to budget management. Budgets are needed by organizations or companies to put all strategies into short and long-term plans and goals (Pebrianti & Aziza, 2019). Purnamawati & Adnyani (2019) explains that high morality will prevent a person from the desire to be greedy and also the temptation to do actions that are harmful to others because of fear of the law of karma. Rahimah et al. (2018) explained that morality is related to a person's attitude and behavior, where the higher the level of individual moral reasoning, the higher the possibility of the individual taking the right action. The results of previous studies conducted by Rahimah et al. (2018); Damayanti (2016) show that individual morality influences fraud prevention. Sujana et al. (2020) explain that good morality is necessary because morality reflects good behavior. If interpreted further, morality can direct individual behavior to act properly and correctly to achieve budget goals that have been made to achieve budget effectiveness. So, the clearer a budget is prepared by village officials to facilitate implementation and accompanied by inspired morality, the more effective the management of the BLT-Desa budget will be.

H₃: Morality strengthens the effect of budget target clarity on the effectiveness of BLT-Desa management during a pandemic

Accountability in agency theory is a form of accountability for the trust that has been given by the principal to the agent, which in the case of BLT-Desa

management, is the village apparatus as the agent. Putra & Rasmini (2019) added that accountable village financial management is financial management that can be accounted for starting from planning, implementation, and administration to village financial reporting. The concept of accountability practiced in an organization is inseparable from the history and philosophy created and believed by the organization (Wirajaya et al., 2014). According to Rahimah et al. (2018), individuals who have a high moral level will be able to prevent fraud because individuals who have high morals will obey the rules in accordance with universal ethical principles. Conversely, individuals who have low morals tend to make decisions based on what they want. Morality is very necessary to prevent fraud or misappropriation which is carried out, especially in managing village finances. This is because if someone has good morality, the use and management of village funds will run according to prioritized needs (Sujana et al., 2020).

H₄: Morality strengthens the effect of accountability on the effectiveness of BLT-Desa management during a pandemic.

3. Materials and Methods

This research was conducted using a quantitative approach in the form of associative research, which is research that aims to determine the effect or relationship between two or more variables (Sugiyono, 2018: 20). This research was conducted in the Province of Bali with the consideration that Bali is one of the recipients of village funds which continues to increase every year. In addition, Bali relies on the tourism sector to support the economy, so the announcement of Covid-19 caused the economy to experience a decline. Supported by the speech delivered by the Deputy Governor of Bali that tourism contributed 58% to the Bali economy and through a speech delivered by the President of the Republic of Indonesia, the Bali economy experienced a contraction of -10.98%.

The operational definition of the variables used in this study can be explained as follows:

3.1. Effectiveness of BLT-Desa Management

Effectiveness is a measure of organizational success in relation to village fund management, namely the success of village officials in achieving all objectives of providing village funds in a timely manner. The effectiveness indicators in this study were adopted from research conducted by Putra and Rasmini (2019) and Waney et al. (2018) by making several adjustments to the conditions currently being measured. The BLT-Desa management effectiveness variable can be measured by the following indicators, namely:

- Achievement of goals
- Punctuality
- According to benefits
- As expected.

3.2. Clarity of the Budget Targets

The clarity of budget targets is a measure related to budget targets that must be prepared in a specific and detailed manner so as not to cause different interpretations. The clarity of this budget target can be achieved when the manager knows well the condition of the community that is the target of the budget allocation. The instrument for clarity of budget targets in this study was adopted from research conducted by Solekhah et al. (2016) and Jawadi et al. (2017), which has been readjusted for the purposes of this study. The variable clarity of budget targets can be measured by the following indicators, namely:

- Understanding of budget objectives
- Clear village budget targets
- Budget targets for specific villages
- Priority scale,
- Outcomes that must be achieved in each program and activity,
- Has a time limit.

3.3. Accountability

Accountability is a form of accountability carried out by someone based on the trust given to him to manage finances or related to the task he is carrying out. This form of accountability is not always in the form of obedience to rules but also in social norms that are believed to have good or bad consequences for the perpetrators. The accountability instrument in this study was adapted from research conducted by Siahaan (2016). Accountability variables can be measured by the following indicators, namely:

- Legal obedience
- Community involvement
- Transparency
- Accountability
- Service
- Supervision.

3.4. Morality

Individual morality refers to the rules of decency that exist in oneself or one's life principles that will influence one's thoughts and actions towards society. The instrument used in this study to measure individual morality was adopted from research conducted by Rahimah et al. (2018). The variable of morality can be measured by the following indicators, namely:

- Awareness of responsibility
- The value of honesty
- Ethics,
- Obey any applicable rules
- Individual behavior in carrying out inappropriate actions.

The population in this study is village management in all regencies and cities in Bali Province with reference to Permendagri No. 20 of 2018, namely the village head

(perbekel) as the holder of village financial management powers, the village secretary as the implementing coordinator for managing village finances, as well as the financial officer who carries out treasury duties in each village.

The number of villages in Bali Province is 636 villages. With the consideration of Permendagri No. 20 of 2018, each village will be represented by 3 executors, so the number of analysis units in this study is 1,908 people. The technique used in this study is the Non-Probability Sampling technique, namely Convenience Sampling.

The sample from a population in this study is calculated using the Slovin formula, which is as follows.

$$n = \frac{N}{1 + Ne^2}$$

Information:

n = number of samples

N = Total population

e = Error tolerance limit of 0.05

The unit of analysis in this study is village management, where 3 administrators represent each village, so the number of units of analysis in this study is 1,908 people. Based on this formula, the sample is obtained as follows.

$$n = \frac{1,908}{1 + 1,908 (0.05)^2}$$

$$n = 330,6$$

Based on the Slovin formula, a total sample of 330.6 respondents was obtained, which was then rounded to 330 respondents considering that 3 village officials could represent each village. The data collection method in this study was carried out using a survey method called distributing questionnaires. Questionnaires were distributed online via Google Forms. The questionnaire distributed was in the form of a list of statements to the respondents. Respondents' answers were measured using a 7-point Likert scale.

The distribution of samples from the population of each district/city was obtained by dividing the number of village management by the total village management as a whole, namely 1,908 people, and then multiplied by the number of samples from the research that had been determined previously using the Slovin formula, namely 330 people. With the convenience sampling method, the researcher will collect data on the availability and ease of reaching respondents. Respondents do not have to represent their village but as individuals responsible for managing BLT-Desa.

Table 1. Number of respondents per Regency/City

No.	Regency/City	Village Management	Respondent
1	Badung	138	24
2	Bangli	204	35
3	Buleleng	387	67
4	Gianyar	192	33
5	Jembrana	123	21
6	Karangasem	225	39
7	Klungkung	159	28
8	Tabanan	399	69
9	Denpasar	81	14
Bali Province		1908	330

Source: Primary data processed, 2022

The data analysis technique used in this study is the Partial Least Square (PLS) approach. PLS is a component- or variant-based Structural Equation Modeling (SEM) model. PLS analysis has three models of analysis that are the inner model, which describes the relationship between latent variables, the outer model, which describes the relationship between latent variables and indicator variables; and hypothesis testing.

4. Results and Discussion

Respondents in this study were grouped based on gender, age, education, and length of work. The data shows that the respondents in this study were dominated by male village officials with ages ranging from 31 to 40 years and had completed bachelor's degree education. Based on the length of work, the participating respondents had work experience of 6 to 10 years and were dominated by village officials who served as village secretaries.

The Results of the Measurement Model Evaluation (Outer Model)

Outer model measurements with reflective indicators are evaluated by convergent and discriminant validity of the indicators as well as composite reliability for all indicators.

4.1. Convergent Validity

Convergent validity with reflection indicators can be seen from the correlation between the indicator and variable scores. Individual indicators are considered reliable if they have a correlation value above 0.70, but for new research that is classified as newly developed, a correlation value above 0.60 is considered sufficient (Ghozali & Latan, 2015:43). Meanwhile, according to Hair *et al.* (2017:137), factor weights with a value of 0.50 or more are considered to have strong enough validity to explain latent constructs.

Table 2. Outer loadings

Variable	Indicator	Outer Loading	Variable	Indicator	Outer Loading
Budget Target Clarity (X ₁)	X1.1	0,726	Morality (M)	M1.1	0,764
	X1.2	0,814		M1.2	0,742
	X1.3	0,766		M1.3	0,708
	X1.4	0,767		M1.4	0,803
	X1.5	0,754		M1.5	0,801
	X1.6	0,777		M1.6	0,782
				M1.7	0,901
				M1.8	0,75
				M1.9	0,727
Accountability (X ₂)	X2.1	0,73	The effectiveness of BLT-Desa management (Y)	Y1.1	0,771
	X2.2	0,732		Y1.2	0,726
	X2.3	0,758		Y1.3	0,737
	X2.4	0,843		Y1.4	0,787
	X2.5	0,802		Y1.5	0,744
	X2.6	0,782		Y1.6	0,731
	X2.7	0,736		Y1.7	0,745
	X2.8	0,787		Y1.8	0,753

Source: Primary data processed, 2022

Table 3. Cross loading

	M (Morality)	X1 (Budget Clarity Target)	X2 (Accountability)	Y (The effectiveness of BLT-Desa management)
M1	0,764	0,557	0,561	0,563
M2	0,742	0,499	0,373	0,538
M3	0,708	0,613	0,588	0,663
M4	0,883	0,721	0,491	0,678
M5	0,801	0,519	0,539	0,577
M6	0,782	0,480	0,372	0,602
M7	0,901	0,714	0,490	0,710
M8	0,750	0,670	0,602	0,730
M9	0,727	0,514	0,367	0,593
X1.1	0,493	0,726	0,423	0,586
X1.2	0,759	0,814	0,548	0,665
X1.3	0,490	0,766	0,736	0,519
X1.4	0,590	0,767	0,593	0,563
X1.5	0,580	0,754	0,685	0,593
X1.6	0,539	0,777	0,486	0,542
X2.1	0,465	0,622	0,730	0,563
X2.2	0,358	0,485	0,732	0,389
X2.3	0,529	0,552	0,758	0,490
X2.4	0,479	0,634	0,843	0,494
X2.5	0,575	0,658	0,802	0,579
X2.6	0,428	0,527	0,782	0,429
X2.7	0,408	0,413	0,736	0,424
X2.8	0,545	0,652	0,787	0,668
Y1	0,511	0,466	0,445	0,771
Y2	0,532	0,463	0,392	0,726
Y3	0,589	0,645	0,428	0,737
Y4	0,850	0,766	0,562	0,787
Y5	0,548	0,497	0,446	0,744
Y6	0,459	0,433	0,397	0,731
Y7	0,673	0,635	0,700	0,745
Y8	0,654	0,618	0,642	0,753

Source: Primary data processed, 2022

Table 4. Fornell-lacker criterion

	M (Morality)	X₁ (Budget Clarity Target)	X₂ (Accountability)	Y (The effectiveness of BLT-Desa management)
M	0,787			
X₁	0,757	0,768		
X₂	0,625	0,750	0,772	
Y	0,807	0,757	0,672	0,749

Source: Primary data processed, 2022

Table 5. Composite reliability

	Cronbach's Alpha	Composite Reliability
M (Morality)	0,922	0,936
X₁ (Budget Clarity Target)	0,861	0,896
X₂ (Accountability)	0,904	0,922
Y (The effectiveness of BLT-Desa management)	0,888	0,911

Source: Primary data processed, 2022

The results of convergent validity testing can be seen in Table 2., which shows that all outer loadings values for each variable indicator have a value greater than 0.50. Thus, it can be concluded that all indicators have met the requirements of convergent validity and are declared valid.

4.2. Discriminant Validity

Testing the discriminant validity of reflective indicators can be seen in the cross-loading values between indicators and their constructs or in the Fornell-Larcker criterion value. An indicator is declared valid if the construct's loading factor value with measurement items is greater than the size of other constructs. Thus, latent constructs can predict their block's size better than other blocks' sizes (Ghozali & Latan, 2015:74).

Based on Table 3 and Table 4 above explains that there is very good discriminant validity; it can be seen that the cross-loading value and also the Fornell-lacker Criterion value of each indicator of the variable concerned is greater than the cross-loading value and Fornell-lacker criterion is greater than 0.50, so it can be stated that the data discriminant validity using cross loading in this study is declared valid.

4.3. Composite Reliability

Composite reliability is an index that shows the extent to which a measuring device is believed to measure the same symptoms, and the results obtained are relatively consistent (reliable). An indicator is declared reliable if the value of composite reliability and Cronbach's Alpha is greater than 0.7.

Based on Table 5. it can be explained that the value of Cronbach's alpha and also the composite reliability value in this study is greater than 0.7, which means that all indicators used in this study are reliable.

The Results of the Structural Model Evaluation (Inner Model)

Inner model testing is done by looking at the R-square value, which is a goodness-of-fit model test. The coefficient of determination (R^2) is used to assess how much the influence of the endogenous construct is affected by the exogenous construct.

Based on the data presented in Table 6. it can be explained that the R Square value for the BLT-Desa management effectiveness variable is 0.890, which means that this research model is strong or 89 percent of the variation in the effectiveness of BLT-Desa management in the province of Bali is influenced by the budget target clarity, accountability and morality, while the remaining 11 percent is influenced by other factors not included in the model.

4.4. Hypothesis Test Results (Bootstrapping)

The bootstrapping procedure produces t-statistical values for each relationship path used to test the hypothesis. The t-statistic value obtained will then be compared with the t-table value, and for research that uses a 95% confidence level or an accepted error rate, namely $\alpha = 5\%$, it has a t-table value of 1.96. If the value of the t-statistic is smaller than the t-table (t-statistic < 1.96), then H_0 is accepted, and H_a is rejected, whereas if the value of the t-statistic is greater than the t-table (t-statistic > 1.96) then H_0 rejected and H_a accepted (Ghozali & Latan, 2015).

Table 6. R Square

	R Square
Y (The effectiveness of BLT-Desa management)	0,890

Source: Primary Data Processed (2022)

Table 7. Hypothesis test results

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values
M -> Y	1,194	1,188	0,044	27,122	0,000
X1 -> Y	0,072	0,073	0,027	2,687	0,007
X1.M -> Y	0,470	0,471	0,125	3,770	0,000
X2 -> Y	0,070	0,070	0,028	2,486	0,013
X2.M -> Y	0,266	0,257	0,117	2,262	0,024

Source: Primary data processed, 2022

The p-value to test the effect of clarity on budget targets on the effectiveness of BLT-Desa management is 0.007, which is lower than 0.05. The statistical value shows 2.687, which is greater than 1.96, while the coefficient value is 0.072, which means that hypothesis 1 (H1) is accepted. The results of the study show that the clearer the budget is prepared, the higher the effectiveness of BLT-Desa management. These results indicate that there is harmony with agency theory which explains the agency relationship that occurs between the community as the owner and the government as the agent. This agency relationship arises because of the delegation of authority by the community to the government, where both parties have the same goal, namely, to achieve mutual prosperity.

The p-value to test the effect of accountability on the effectiveness of BLT-Desa management is 0.013, which is lower than 0.05. The statistical value shows 2.486, which is greater than 1.96, while the coefficient value is 0.070, which means that hypothesis 2 (H2) is accepted. The results of the study show that the higher the level of accountability among village officials, the higher the effectiveness of village cash transfer management. This finding is in line with agency theory, where when there is unity in views and goals, related parties will benefit. The profit in question is not necessarily a material advantage. In a pandemic, everyone is facing the same situation. To overcome this, support from each party is needed so that with the roles and responsibilities possessed by the village apparatus, they can direct the management of aid to become more effective.

The p-value to test the effect of clarity on budget targets on the effectiveness of BLT-Desa management moderated by morality is 0.000, which is lower than 0.05. The statistical value shows 3.770, which is greater than 1.96, while the coefficient value is 0.470, which means that hypothesis 3 (H3) is accepted. The results of the research show that the level of individual moral reasoning will be able to encourage him to carry out the task of preparing the budget according to the target to create effectiveness. The findings of this study support the study of agency theory, which explains the contractual relationship established between agents and principals. The village government has an obligation to carry out its duties properly, one of which is to prepare a budget according to the needs and goals to create effectiveness. The

theory of moral development by Kohlberg (1996) explains that the stages of development of a person's moral reasoning are able to influence him in carrying out his actions or responsibilities. This means that village officials who carry out their duties well and have high moral reasoning tend to carry out their obligations properly so that the objectives of the budget can be achieved, namely effectiveness.

The p-value to test the effect of accountability on the effectiveness of BLT-Desa management moderated by morality is 0.024, which is lower than 0.05. The statistical value shows 2.262, which is greater than 1.96, while the coefficient value is 0.266, which means that hypothesis 4 (H4) is accepted. The study results show that the level of individual moral reasoning can make them more responsible for the tasks assigned to them so that the expectations of budgeting are realized, namely effectiveness. Accountability in agency theory is a form of accountability for the trust that has been given by the principal to the agent, which in the case of BLT-Desa management, is the village apparatus as the agent. Putra and Rasmini (2019) added that accountable village financial management is financial management that can be accounted for starting from planning, implementation, and administration to village financial reporting.

5. Conclusion

Based on the results of the analysis and discussion, it can be concluded that the clearer the budget targets are made, the higher the effectiveness of the resulting BLT-Desa management. The higher the level of accountability possessed by village officials, the higher the effectiveness of the resulting BLT-Desa management. The higher the level of moral reasoning possessed by village officials, the more focused the prepared budget will be and the more effective the management of the BLT-Desa budget will be. The higher the level of moral reasoning possessed by village officials, the higher the accountability held by village officials for the position they hold and directs the use of this position to achieve effectiveness in BLT-Desa management.

Suggestions can be given to village officials to achieve budget target clarity; village officials can pay attention to applicable regulations so that the direction of budget use can be carried out properly. When making adjustments to the amount of the budget, village officials must report adjustments to community forums and the central

government to anticipate public suspicion of the management. The next researcher can consider factors that come from within a person to act. Future researchers can

consider samples in their research by involving village officials who are members of the preparation and distribution of aid funds.

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