THE EFFECT OF BUDGETARY DECENTRALIZATION (DECENTRALIZATION CUTS) AND THE EFFECTIVENESS OF THE INTERNAL CONTROL SYSTEM ON THE QUALITY OF ACCOUNTABILITY OF THE COOPERATIVE SERVICE'S FINANCIAL REPORTS

PENGARUH DESENTRALISASI ANGGARAN (PEMOTONGAN DESENTRALISASI) DAN EFEKTIVITAS SISTEM PENGENDALIAN INTERNAL TERHADAP KUALITAS AKUNTABILITAS LAPORAN KEUANGAN JASA KOPERASI

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Abstract

AThis study aims to empirically test and analyze the influence of Budgetary Decentralization (DP)—including the dynamics of Decentralization Curtailment—and the Effectiveness of the Internal Control System (ICS) on the Quality of Financial Statement Accountability (QFSA) at the Ambon City Cooperatives Office. QFSA is considered a crucial reflection of public entity responsibility, affected by the mechanism of fiscal authority allocation and the internal oversight system. This quantitative research employs a survey method, with the population being all staff involved in the financial cycle at the Ambon City Cooperatives Office (Head of Office, PPK, and PPTK). Given the limited number of relevant subjects, a Saturated Sampling (Census) technique was used. Primary data was collected via a Likert-scale questionnaire and analyzed using Multiple Linear Regression Analysis with SPSS software. Empirically, the results are expected to prove that (1) Budgetary Decentralization (including curtailment dynamics) has a significant influence on QFSA, and (2) The effectiveness of a robust ICS is positively and significantly correlated with QFSA. These findings are important for enriching the public sector accounting literature, highlighting the necessity of balancing delegated authority (decentralization) with the strengthening of internal control to achieve optimal financial statement accountability at the Local Government Unit (SKPD) level.

Keywords : Budgetary Decentralization, Decentralization Curtailment, Internal Control System, Financial Statement Accountability, Cooperatives Office.

Abstrak

Penelitian ini bertujuan untuk menguji dan menganalisis pengaruh Desentralisasi Penganggaran (DP)—yang di dalamnya termasuk dinamika Pemangkasan Desentralisasi—dan Efektivitas Sistem Pengendalian Internal (SPI) terhadap Kualitas Akuntabilitas Laporan Keuangan (KALK) pada Dinas

Koperasi Kota Ambon. KALK dipandang sebagai cerminan pertanggungjawaban entitas publik yang krusial, dipengaruhi oleh mekanisme alokasi kewenangan fiskal dan sistem pengawasan internal. Penelitian kuantitatif ini menggunakan metode survei dengan populasi seluruh staf yang terlibat dalam siklus keuangan di Dinas Koperasi Kota Ambon (Kepala Dinas, PPK, dan PPTK). Mengingat keterbatasan jumlah subjek yang relevan, teknik Sampling Jenuh (Sensus) digunakan. Data primer dikumpulkan melalui kuesioner berskala Likert dan dianalisis menggunakan Analisis Regresi Linier Berganda dengan perangkat lunak SPSS. Secara empiris, hasil penelitian ini diharapkan dapat membuktikan bahwa (1) Desentralisasi Penganggaran (termasuk dinamika pemangkasan) memiliki pengaruh signifikan terhadap KALK, dan (2) Efektivitas SPI yang baik berkorelasi positif dan signifikan terhadap KALK. Temuan ini penting untuk memperkaya literatur akuntansi sektor publik, menyoroti kebutuhan akan keseimbangan antara pendelegasian kewenangan (desentralisasi) dan penguatan kontrol internal dalam upaya mencapai akuntabilitas laporan keuangan yang optimal di tingkat SKPD.

Kata Kunci : Desentralisasi Penganggaran, Pemangkasan Desentralisasi, Sistem Pengendalian Internal, Akuntabilitas Laporan Keuangan, Dinas Koperasi.

1. INTRODUCTION

The implementation of regional governance in Indonesia, which has entered the post-reform era, is fundamentally governed by the principle of regional autonomy implemented through a massive fiscal decentralization policy. The main legal basis, namely Law Number 23 of 2014 concerning Regional Government and its implementing regulations, explicitly grants greater and significant authority to regions to independently manage their own financial resources, rather than relying entirely on centralized policy-making. The philosophical goal behind this decentralization is to increase the efficiency , effectiveness , and responsiveness of public services, a condition that can only be achieved through a process of delegating decision-making authority closer to government units at the local level, as they are considered to have a more accurate understanding and information regarding the needs and priorities of local communities (Kusnadi & Mulyana, 2019).

One of the most crucial and integral manifestations of fiscal decentralization is budget decentralization . This refers to granting full authority to regional agencies, such as the Ambon City Cooperatives Office, to plan, allocate, and implement budgets in accordance with regional strategic priorities and the specific needs of the sectors they serve. This authority should allow for greater flexibility in the use of public funds, ultimately improving performance and optimizing service delivery.

However, the implementation of decentralized budgeting has not always been smooth. This broad autonomy is often a double-edged sword, creating serious challenges, particularly related to the potential for abuse of authority , inefficiency , and inconsistent fiscal policies across different work units within a single regional government. This heterogeneity, if not managed properly, can threaten the overall stability and consistency of regional finances.

In response to these challenges, a policy response known as decentralization curtailment emerged . Decentralization curtailment refers to systematic efforts by upper-level local governments (or top management) to limit, reduce, or even withdraw a small portion of

the authority previously delegated to lower-level operational units. This policy is implemented to maintain macro-level organizational alignment , ensure strict compliance with regulations , and ensure that financial management remains within strict accountability guidelines (Haryadi & Budiarti, 2020). In this context, this study critically examines the extent to which the limitations on budget decentralization implemented by the Ambon City Government, particularly at the Cooperatives Office, influence the dynamics of financial management processes and outcomes. It is necessary to analyze whether these restrictions actually strengthen accountability or hinder work unit initiatives.

In addition to budget governance issues, the effectiveness of the Internal Control System (SPI) is a key pillar that cannot be ignored in public financial management. The SPI plays a vital role as an internal mechanism to ensure the achievement of organizational goals, including the reliability of financial reporting, asset security, and compliance with all laws and regulations, as required by Government Regulation Number 60 of 2008 concerning the Government Internal Control System (SPIP). A robustly designed and implemented SPI serves as an essential foundation for mitigating inherent risks, including the risk of misstatements , non-compliance, and fraudulent practices , all of which will directly impact the quality of financial reports (Mulyadi, 2019).

Therefore, the resulting financial reports must be of high quality and meet public accountability criteria . A quality report is not merely a formal compliance with Government Accounting Standards (SAP) , but also a report that presents relevant , reliable (free from bias and error), understandable , and comparable information (IAI, 2021). This information is crucial for users (the Regional People's Representative Council and the public) in assessing the entity's performance and ensuring that the allocation of public resources has been properly accounted for.

The Ambon City Cooperatives Service, as one of the Regional Apparatus Organizations (OPD) tasked with managing public funds for the development of cooperatives and MSMEs, has a major responsibility to present financial reports that are not only timely but also have excellent accountability quality.

Cooperatives, as family-based business entities, play a strategic role in improving the welfare of their members and the community. Within the context of national economic development, cooperatives in Indonesia function not only as economic intermediaries but also as instruments supporting the people's economy based on the principle of mutual cooperation. With increasing demands for accountability and transparency across all public and semi-public institutions, cooperatives are required to implement good cooperative governance, including in aspects of budgeting, internal control, and financial reporting.

One of the key issues in cooperative governance is budget decentralization, which has undergone significant changes in recent years, particularly regarding the reduction or reduction of decentralized space within the budgeting process. Budget decentralization, in principle, grants greater authority to lower-level organizational units (such as business units or specific management) to plan, allocate, and use budgets according to operational needs. However, in

practice, some cooperatives face problems such as inefficient budget use, lack of coordination between units, and weak oversight. Excessive decentralization can actually reduce the effectiveness of financial management.

This situation has led to the emergence of a policy of reducing budget decentralization, namely an effort to limit or tighten the authority of units in budget management, with the aim of improving fiscal discipline, preventing financial misuse, and ensuring that all budget expenditures are aligned with organizational goals. However, reducing decentralization can create a dilemma: on the one hand, it increases control and policy uniformity, but on the other hand, it has the potential to reduce operational flexibility and reduce the creativity of cooperative units in implementing work programs. Therefore, it is important to understand whether this policy of reducing decentralization has a significant impact on the quality of accountability in cooperative financial reports.

Besides budgeting issues, another important factor influencing the quality of financial reporting accountability is the effectiveness of the internal control system. A good internal control system includes risk assessment mechanisms, control activities, information and communication, and continuous monitoring. In cooperatives, internal control is crucial given the potential for conflicts of interest between management and members, weak segregation of duties due to limited human resources, and the potential for abuse of authority in managing cash, deposits, and loans.

Cooperatives without effective internal controls often face issues such as transaction manipulation, inaccurate financial records, discrepancies in cash balances, and financial reports that do not reflect the organization's true condition. This situation directly impacts the decline in member and public trust and the cooperative's credibility in carrying out financial accountability. Therefore, the effectiveness of internal controls is a critical determinant in ensuring that the cooperative's financial reports are accountable, relevant, reliable, and based on generally accepted accounting principles.

In the context of regulatory requirements, cooperatives are required to prepare and submit periodic financial accountability reports through the Annual Members' Meeting (RAT). Quality financial reports reflect the management's accountability to members and serve as the basis for decision-making regarding financial policy, business development, and assessing the cooperative's health. However, the reality on the ground shows that many cooperatives still face difficulties in meeting these accountability standards. Some report incomplete, untimely, unaudited financial data, and even data not prepared in accordance with the Financial Accounting Standards for Entities Without Public Accountability (SAK-ETAP).

These issues raise critical questions: is the quality of cooperative financial reporting accountability more strongly influenced by the extent of decentralized budgeting authority or by the effectiveness of internal control systems? And is the policy of reducing decentralization an appropriate step to improve financial reporting accountability Does the decentralization cut, which tends to be centralistic, actually weaken the managerial initiatives that the SPI should support? Or conversely, can an effective SPI actually compensate for the negative impacts of

the decentralization cuts? This study is specifically directed at the Cooperatives Office of Ambon City to produce a detailed and detailed empirical picture of the dynamics of the influence of these strategic variables at the regional implementing unit level.

2. RESEARCH METHOD

This study employs a quantitative research approach with an explanatory design (Nugraha, 2025). The purpose of the study is to examine the influence of decentralization curtailment and the effectiveness of the internal control system on the quality of financial report accountability in a public sector organization (Amelia et al., 2023). The explanatory approach is used to test causal relationships between independent and dependent variables based on empirical data. This study employs a quantitative research approach using a descriptive–verification method. The quantitative approach is chosen to test the formulated hypotheses concerning the influence of independent variables on the dependent variable through numerical data analysis. Data are collected in the form of questionnaire scores and analyzed using statistical techniques to examine causal relationships among variables (Sugiyono, 2018).

The descriptive–verification method consists of two components. The descriptive component aims to systematically and accurately describe the conditions and relationships among the studied variables at the Ambon City Cooperatives Office, namely budgeting decentralization and the effectiveness of the internal control system. Meanwhile, the verification component seeks to empirically test the proposed hypotheses regarding the effect of independent variables on the dependent variable, enabling the drawing of valid conclusions based on empirical evidence.

Research Location and Time, This research was conducted at the Ambon City Cooperatives Office, located at Jl. Cut Nyak Dien No. 16, Amatelu Village, Sirimau District, Ambon City, Maluku. The location was selected because the office is a Regional Apparatus Organization (OPD) directly involved in implementing budgeting decentralization policies and preparing accountable financial reports. The research was carried out over approximately one month, covering proposal preparation, questionnaire distribution, data collection, data analysis, and report writing.

Population, Sample, and Sampling Technique

Population, The population of this study includes all employees of the Ambon City Cooperatives Office who are directly involved in and possess sufficient knowledge of planning, budgeting, implementation, and financial reporting processes. This population comprises structural officials (Head of Office, Secretary, Heads of Divisions, and Head of Finance Subdivision) as well as staff responsible for financial and program implementation. 2 Sample and Sampling Technique, The sampling technique applied is purposive sampling, which selects respondents based on specific criteria, namely:

- ✓ Employees with a minimum of one year of work experience at the Ambon City Cooperatives Office.
- ✓ Employees holding structural or functional positions directly related to budgeting, internal control, and financial reporting activities.

If the population size is relatively small (N < 100), a census method is applied, where all members of the population are included as respondents. If the population is larger, the sample size is determined using appropriate sampling formulas such as Slovin's formula, adjusted to the availability of eligible respondents.

Data Sources and Data Collection Techniques

Data Sources, This study uses both primary and secondary data. Primary data are obtained directly from respondents through questionnaire distribution, capturing perceptions of budgeting decentralization, internal control system effectiveness, and the quality of financial report accountability. Secondary data are collected from supporting documents, including organizational structures, annual performance reports, employee data, and relevant internal regulations.

Data Collection Technique, Data were collected using a structured questionnaire consisting of closed-ended questions measured on a five-point Likert scale, ranging from strongly disagree (1) to strongly agree (5). This instrument is designed to measure all research variables consistently and objectively.

Operational Definition of Variables

Operational definitions are established to clarify how each variable is measured in this study and to ensure accurate hypothesis testing.

- ✓ Budgeting Decentralization (X_1) refers to the extent to which budgeting authority is delegated to operational units, measured through indicators such as limitations on non-priority budget allocation, involvement in planning, authority over budget revisions, and expenditure standardization.
- ✓ Effectiveness of the Internal Control System (X_2) reflects the optimal functioning of the five SPIP components—control environment, risk assessment, control activities, information and communication, and monitoring—in accordance with Government Regulation No. 60 of 2008.
- ✓ Quality of Financial Report Accountability (Y) denotes the extent to which financial reports provide credible accountability, measured using qualitative characteristics of government accounting standards (SAP), including relevance, reliability, comparability, and understandability.
  All variables are measured using a Likert scale.
- ✓ Data Analysis Techniques,Data analysis is conducted using inferential statistical methods with the assistance of statistical software such as SPSS.
- ✓ Data Quality Tests, Instrument quality is evaluated through validity and reliability tests. Questionnaire items are considered valid if the calculated correlation coefficient exceeds the critical value at a 5% significance level. Reliability is assessed using Cronbach's Alpha, with a value greater than 0.60 indicating acceptable reliability. Classical Assumption Tests, Prior to regression analysis, classical assumption tests are performed to ensure that the regression model meets the criteria of the Best Linear Unbiased

Estimator (BLUE). These include normality, multicollinearity, and heteroscedasticity tests.

Multiple Linear Regression Analysis, Hypothesis testing is carried out using multiple linear regression analysis with the following equation:

$$Y = a + b_1 X_1 + b_2 X_2 + e$$

where Y represents the quality of financial report accountability, X_1 denotes budgeting decentralization, X_2 indicates internal control system effectiveness, a is the constant, b_1 and b_2 are regression coefficients, and e is the error term.

Hypothesis Testing, Hypotheses are tested using t-tests to examine partial effects and F-tests to assess simultaneous effects at a 5% significance level. The coefficient of determination (Adjusted R^2) is used to measure the explanatory power of the regression model.

Research Site and Population, The research was conducted at the Cooperative Office of Ambon City. The population of this study includes employees who are directly involved in budgeting and financial reporting activities, such as Commitment-Making Officials (PPK), Technical Activity Implementation Officers (PPTK), and finance staff.

Sampling Technique, The sampling method used in this study is purposive sampling, where respondents were selected based on specific criteria, namely their involvement and responsibility in budget management and financial reporting processes. This technique ensures that the data collected are relevant to the research objectives.

Types and Sources of Data, This study utilizes both primary and secondary data. Primary data were obtained through a structured questionnaire distributed to selected respondents. The questionnaire was designed to measure respondents' perceptions of decentralization curtailment, internal control system effectiveness, and financial report accountability. Secondary data were collected through documentation, including organizational records, financial reports, and relevant regulations.

Measurement of Variables, All variables in this study were measured using a Likert scale, ranging from strongly disagree to strongly agree. Decentralization curtailment was measured through indicators related to limitations in budget authority and control mechanisms. Internal control system effectiveness was measured based on the five components of internal control, while the quality of financial report accountability was measured through indicators reflecting relevance, reliability, comparability, and understandability of financial information.

Data Analysis Technique, Prior to hypothesis testing, the research instruments were tested for validity and reliability to ensure the accuracy and consistency of the data. Data analysis was conducted using multiple linear regression analysis. Classical assumption tests, including normality, multicollinearity, and heteroscedasticity tests, were performed to ensure that the regression model met statistical requirements.

Hypothesis testing was carried out using t-tests to analyze the partial effects of each independent variable and an F-test to examine their simultaneous effect on the dependent variable. All statistical tests were conducted at a predetermined level of significance.

3. RESULTS AND DISCUSSION

This study was conducted at the Ambon City Cooperatives and Micro Enterprises Office, a regional government work unit responsible for implementing budget policies and fostering economic development through cooperatives and micro-enterprises. The agency's service vision—"Serving with Heart, Advancing Cooperatives and SMEs"—emphasizes transparency, accountability, integrity, and professionalism. These values provide a strong institutional context for examining the quality of financial report accountability, which is closely related to budgeting decentralization and the effectiveness of the internal control system

The study applied a saturated sampling (census) technique, involving 25 respondents directly engaged in the financial management cycle. Most respondents were PPTK and financial staff, ensuring strong representation of both policy implementation and technical financial functions. Demographically, the majority of respondents were in the productive and senior age groups, possessed accounting or economics educational backgrounds, and had more than six years of work experience. These characteristics indicate that respondents had sufficient competence and experience to provide reliable assessments of budgeting practices, internal controls, and financial reporting quality.

Descriptive Analysis of Research Variables

✓ Budgeting Decentralization (X1) recorded a high average score (4.05), indicating that respondents perceive the delegation of budget authority as balanced with strict managerial control. This reflects a form of controlled decentralization, where autonomy exists but is accompanied by spending limitations and standardization.

✓ Effectiveness of the Internal Control System (X2) achieved a very high average score (4.38). High perceptions of integrity, separation of duties, authorization procedures, and routine monitoring indicate that the Internal Control System (SPIP) is well implemented and aligned with Government Regulation No. 60 of 2008.

✓ Quality of Financial Report Accountability (Y) obtained a high average score (4.15), particularly in reliability and compliance aspects. This suggests that financial reports are perceived as timely, accurate, consistent, and compliant with Government Accounting Standards (SAP).

The regression model satisfied all classical assumption tests, indicating that it is statistically reliable. Multiple linear regression analysis shows that:

✓ Budgeting Decentralization (X1) has a positive and significant effect on financial report accountability ($\beta = 0.355$; $p = 0.009$).

✓ Effectiveness of the Internal Control System (X2) has a stronger positive and highly significant effect ($\beta = 0.560$; $p = 0.000$).

The model explains 78.5% of the variation in the quality of financial report accountability (Adjusted $R^2 = 0.785$), demonstrating strong explanatory power. The simultaneous test also confirms that both variables jointly have a significant effect on accountability. The findings indicate that budget decentralization accompanied by strict control mechanisms enhances financial accountability. The concept of decentralization trimming

encourages discipline among budget users, reduces discretionary spending risks, and supports compliance with approved allocations.

Furthermore, the effectiveness of the internal control system emerges as the most dominant factor influencing accountability. Strong control environments, clear separation of duties, and consistent monitoring ensure that financial reports are reliable, timely, and transparent. These results are consistent with the COSO framework and SPIP regulations, emphasizing that accountability is an outcome of effective internal control.

Overall, the results suggest that budget autonomy alone is insufficient to ensure high-quality financial reporting. Instead, it must be supported by a robust internal control system. This balance between decentralization and control aligns with the institutional values of transparency and accountability upheld by the Ambon City Cooperatives Office.

Discussion

The Synergy of Controlled Decentralization and Internal Oversight,The results of this study indicate that the Quality of Financial Report Accountability (KALK) at the Ambon City Cooperatives and Micro Enterprises Service is not a stand-alone outcome, but rather a result of the synergy between structured budget authority and a robust oversight environment. With an Adjusted R-Square of 78.5%, the model demonstrates that Budgeting Decentralization (X1) and the Effectiveness of the Internal Control System (X2) are critical pillars in upholding the department's commitment to its vision of being "Transparent and Accountable."

a. Budgeting Decentralization: Balancing Autonomy with Discipline, The acceptance of the first hypothesis (H1) with a significant positive impact (Sig. 0.009) provides an interesting insight into the concept of "Decentralization Trimming." While decentralization typically implies broad autonomy, the high scores in items X1.4 and X1.5 suggest that the Ambon City Cooperatives Service implements a "Controlled Decentralization" model. The involvement of Technical Activity Implementation Officers (PPTK) in budget preparation (Mean: 4.25) ensures that the budget is grounded in field realities. However, the "trimming" aspect—manifested through strict spending standards and centralized oversight of non-priority funds—acts as a necessary constraint. This mechanism prevents the risks often associated with high autonomy, such as budget drift or inefficient discretionary spending. Consequently, this discipline directly enhances the Compliance and Reliability of financial reports, as every expenditure is pre-validated against strict organizational standards.

b. The Dominance of SPI: The Backbone of Accountability, The second hypothesis (H2) confirms that SPI Effectiveness is the most dominant factor influencing KALK (Coefficient: 0.560; Sig. 0.000). This dominance underscores that technical competency alone is insufficient without a strong control environment. The high integrity of leadership (X2.1) and the rigorous separation of functions (X2.3) are the primary drivers here. By separating the roles of the Finance Sub-Division (recording) from the Technical Fields (execution), the Service effectively implements the COSO framework's "Control Activities." This organizational structure creates a "checks and balances" system that

minimizes the opportunity for fraud and human error. The high score in Reliability (4.30) in the Y variable is a direct output of these internal controls, ensuring that the financial information presented is neutral, honest, and free from material misstatement.

c. Managerial Implications: Maturity and Experience, The demographic data further reinforces these findings. With 80% of respondents in the productive/senior age bracket and 76% having served for over 6 years, there is a high level of "institutional memory." This experience allows staff to navigate the complexities of SAP (Government Accounting Standards) and SPIP (Government Internal Control System) with maturity. The educational alignment (72% from Accounting/Economics) ensures that the high scores given to the quality of reports are based on professional judgment rather than mere perception.

d. Integration of Vision and Financial Performance, Ultimately, the study proves that the Service's motto, "Serving with Heart, Advancing Cooperatives & SMEs," is backed by administrative integrity. The "Honest and Clean" value is not just a slogan but is embedded in the financial cycle. While Budgeting Decentralization provides the flexibility to remain "Responsive" to the needs of micro-enterprises, the SPI ensures that this responsiveness does not compromise "Accountability." The lower coefficient of X1 (0.355) compared to X2 (0.560) suggests that while delegating authority is important for operational speed, strengthening internal oversight remains the most effective strategy for the Ambon City Government to maintain the quality of its financial accountability.

4. CONCLUSION

Based on the results of the analysis, it can be concluded that:

a. Budgeting Decentralization (Decentralization Reduction) has a positive and significant impact on the Quality of Financial Report Accountability of the Ambon City Cooperatives Office. This occurs because the Decentralization Reduction policy acts as a positive control in improving budget discipline and compliance at the PPTK level.

b. The effectiveness of the Internal Control System has a positive and highly significant impact on the quality of financial report accountability. Internal Control System (SPI) is a dominant factor in ensuring data reliability and procedural compliance, in line with the Office's Vision and Commitment to Accountability.

c. Budgeting Decentralization and SPI Effectiveness simultaneously significantly influence the Quality of Financial Report Accountability. The regression model is able to explain 78.5% of the variation in the dependent variable.

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