

The Effect of Human Development Index, Political Pressure, and Financial Knowledge on Public Budgeting With Accountability as a Moderation Variables (Studies in South Sulawesi Provincial Government)

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ABSTRACT: This study aims to examine Human Development Index, political pressure, and financial knowledge on public budgeting with accountability as a moderating variable. This study uses an associative method with a quantitative approach. The respondents in this study were 125 employees who worked in the provincial government of South Sulawesi. The data used in this study are primary data collected through direct questionnaires and data analysis using multiple linear analysis and Moderated Regression Analysis. The study results using multiple linear regression analysis show that Human Development Index, political pressure, and financial literacy have a positive and significant effect on the public budgeting process.

Meanwhile, the moderating variable analysis with the Moderated Regression Analysis approach shows that accountability can moderate financial knowledge. On the other hand, accountability is not able to negotiate Human Development Index and political pressure on public budgeting. The implications in research for budget compilers are expected to apply the concept of accountability; the provincial government of South Sulawesi is expected to maximize human resources in preventing behavior that can harm many parties so that the resulting work program is able to provide maximum impact on society.

KEYWORDS: *Human Development Index, Political Pressure, Financial Literacy, Public Budgeting, and Accountability.*

I. INTRODUCTION

Regional budget management has become a significant concern for policymakers by both the executive and legislative bodies at the local government level, with Law No.32 of 2004 concerning regional government and Law No.33 of 2004 concerning central and regional financial balancing. This law's enactment brought fundamental changes in governance and economic relations and brought about significant changes in regional financial management. It was followed by the emergence of Permendagri No. 59 of 2007 concerning regional financial management. This overall provides an opportunity for local governments to implement a participatory planning and budgeting process, performance-based budgeting; budget allocations are mostly for the community's benefit; however, in the budget formulation process, a paradigm of accountability and the meaning of budget politics appears. Budget accountability as a demand in the regions has significantly affected budget formulation, which cannot be separated from the political aspects and budget conflicts where the source of income originating from the people must become a solution to people's needs (Darwanis and Chairunnisa, 2013). Budget politics is an integral part of efforts to find the right way for budget management to be socially beneficial for the community (Purwanto, 2016).

In the formal process, legislation on the budget mechanism has been made, but there is still misuse of the budget; even elite interest still dominated the formulation process (Kristiansen et al., 2009). This process is only interpreted as a formal process and is still far from the values of justice in good governance. Budgeting is a matter of making various choices or priorities for doing something or not doing something (Pratiwi, 2012). Budgeting is assumed to be rational, economic, and politically free choices. In practice, budgeting is closely related to politics, namely regarding bargaining between various powers that have the authority to determine which ones are important and which are not (budgeting is power and politics). The budget is a political activity, so processes and work products are political products related to who gets what, who is involved, and the problems and conflicts that arise in preparing and determining the budget (Pratiwi, 2012).

This phenomenon is related to the political behavior of officials who feel disturbed or dislike the transparency and accountability of the budget because this will indirectly reduce the authority that has been enjoyed so far. The issue is related to the existing formal regulations that each party and institution has its limits of power and procedures (Kusumawardani, 2012). This control causes the budget allocation in the regional expenditure budget to reflect partiality to the public often not. In people's eyes, the government's performance has always been a big concern. The community usually assesses implementing a work program carried out by the government (Idward et al., 2018). One of the assessment objectives is to maximize the increase in public services' quantity and quality (Ayub et al., 2018). It cannot carry out government performance appraisal based on the size/size of the profits/benefits obtained. The government is not a business entity that assesses performance based on yield. To measure financial performance, it can be done by looking at the financial reports made at the end of each period, while measuring non-financial performance can be done by assessing the extent to which the government can achieve what has been targeted and the extent to which people are satisfied with the services provided by the government (Maulamin and alawiyah, 2018).

Local governments need good budget management to achieve accountability following applicable principles. Handi and Bambang (2016) say that a local government's performance will be better if the accountability concept is applied to local governments. So indirectly, accountability basically aims to provide performance progress in a local government in the province so that it can be concluded that accountability influences local government performance. The application of the accountability concept will provide adequate confidence that activities have been carried out in accordance with established benchmarks effectively and efficiently (Hikmah and Pancawati, 2015).

Apart from political pressures and accountability that affect government performance in public budgeting, Human Development Index, and financial knowledge also affect. Human Development Index are divided into three indicators, namely education level, income level, and age. research by Sari (2015), says that one of the factors for a person's failure in managing a finances is low knowledge or literacy about their finances to allocate them to certain sections or posts.

Low financial understanding will impact the occurrence of wrong or non-public budgeting, especially the community. In general, financial knowledge in terms of financial skills results from education. Financial knowledge can be obtained from formal education and informal sources. This formal education is such as high school programs or lectures, seminars, and out-of-school training classes. Meanwhile, informal sources can be obtained from the surrounding environment, such as from parents, friends, co-workers, and those from their own experiences (Humairah, 2018). Besides, the level of age and income can also have an impact in the performance budgeting process, where the older the age level of a person will affect physical conditions which will indirectly affect the level of performance, and the lower one's income, the higher the level of budget misuse. As a result, economic pressure and the opportunity to take advantage of his position contribute to the budgeting (Iriani, 2018).

Based on this, researchers are interested in exploring how South Sulawesi provincial government officials' behavior in public budgeting is seen from Human Development Index, political pressure, and financial knowledge where accountability is a moderating variable.

II. THEORETICAL AND HYPOTHESIC REVIEW

Agency Theory

Jensen and Meckling proposed agency theory in 1976. Agency theory is one of the fundamental things in the world of accounting. This theory focuses on agency problems that occur when there is an agency relationship between principal and agent. The consequences that arise from the application of agency theory can cause positive things in terms of effectiveness and efficiency but cause more negative things such as opportunistic behavior because the agency has broader information than the principal. In contrast, the principal takes advantage of their interests because they have a superiority of power, in line with Latifah's research (2010), which states that information asymmetry between the executive-legislative and legislative-voters causes the opening of space for opportunistic behavior in the budget formulation process. Problems that arise in the executive area are more inclined to maximize their interests in making or compiling budgets because the executive has the advantage of the information. Regarding this matter, executives will also be more inclined to do budgetary slack. This all happened because the executive secured its position in a government legislature and people's eyes, even for the benefit of the next regional head election. Grab In Hand Theory

This theory was first introduced by Shleiver and Vishny (1997), who consider that political figures are politicians and bureaucrats who take advantage of their positions in government for personal benefits. The

government is described as a grab in hand controlled by politicians who do not maximize social welfare and prefer to pursue their own goals. Grab in hand is interpreted as a power struggle by elites who prioritize personal interests rather than public interests. Then, it creates a false democracy because development is no more than an idea and an elite interest (Zuhriansyah, 2013). The budget process should be adjusted to the provisions that have been determined. One of them is by referring to the Government Accounting Standards Board (GASB), which is the basis for transparent and accountable budget management. Various polemics in budgeting can be resolved.

Human Development Index

The concept of the Human Development Index provides an overview of human behavior, both in aggregate and in groups and financial opportunities (Yasin and Adiotomo, 2010). Human Development Index factors consist of age, education, and income. Age is a limit or level of life-size that affects a person's physical condition. Education involves a person's productivity and work efficiency, affecting an individual or household's real income. Personal income is personal income before deducting taxes. Personal income is measured based on income from all sources. The largest components of total revenue are wages and salaries.

According to Guillard (2003), the Human Development Index studies everything from the state and quality of humans which can be measured by the level of education, health and per capita income. the Human Development Index factor, according to Mahdzan and Tabiani (2013) related to public financial behavior in terms of age, marital status, income, education, number of children, and work experience. The study stated that the more mature age and the level of good health tend to have a steady income. Similar to a study conducted by Romadoni (2015), which states that the position of the subculture conditions financial management education in the family and socioeconomic class (work, education, and income) will affect their cognition and behavior of finances. From various research results, Human Development Index factors such as age, income, and education levels greatly influence public budgeting behavior. The existence of mature age, fair pay, and broad insights will help prevent grabbing in public budgeting in the South Sulawesi government. This study uses three Human Development Index factors to determine a person's behavior in managing finances related to public budgeting, namely the level of age, education, and income.

Political Pressure

The budget management process needs to be supported by efforts to strengthen economic competitiveness, strengthen physical and social infrastructure, and control inflation (Hariyadi, 2016). The presence of political pressure is undoubtedly given the form of negotiation regarding the policies that have been set (Grant, 2001). The political pressure that occurs in the budgeting process cannot be avoided because the forms of politics significantly impact the budgeting process. It is known that the budget must be based on existing provisions and reported following the principles of financial administration contained in the Government Accounting Standards Boards (GASB), which are accountable and transparent.

In the formal process, legislation on the budget mechanism has been made, but there is still misuse of the budget; even the formulation process is still dominated by elite interests (Kristiansen et al., 2009). This process is only interpreted as a formal process and is still far from the values of justice in good governance from a political perspective. It is expected that with the presence of political pressure, budget fraud committed by political elites who do not side with public interests but side with private parts can be minimized. This is in line with Pratiwi (2012) research, which shows that political pressure that occurs in the public budgeting process can limit a person's behavior in the budgeting process. The limitation in question is the difficulty of a person to take actions that lead to budgeting irregularities. Furthermore, Purwanto (2016) states that political pressure has a positive but insignificant effect on public budgeting because there are still officials who commit fraud in public budgeting, even though political pressure already exists. In relation to agency theory in the budgeting process, society is the principal and the government is the agent in achieving goals. The government is the agent, where the community chooses politicians to make public policies, hoping that the policies favor the organization.

Financial knowledge

Financial knowledge is closely related to financial management, where the higher the level of one's financial ability, the better one's financial management will be. Widayati (2012) states that an individual's financial decisions include how much money must be consumed per period, whether there is an excess, how the lot is invested, and how to finance investment and consumption. Furthermore, Chinen and Endo (2012) said that individuals who can make correct decisions about finances will not have financial problems and show healthy economic behavior and determine priority needs, not wants.

In a study conducted by Zahriyan (2016), financial knowledge has a positive effect on financial management behavior; in other words, financial knowledge does not directly influence the behavior of financial

management. Another research conducted by Laily (2014) shows that financial knowledge significantly affects financial management behavior in public budgeting. However, gender, age, academic ability, and work experience are not shown to correlate with financial management behavior. Based on the description above, it can be interpreted that financial knowledge has a significant influence on financial management behavior, especially in terms of public budgeting. The South Sulawesi government apparatus who are considered agents must be supported with good financial knowledge. It can suppress opportunistic behavior with budget fraud and the use of their positions.

Budgeting

Budgeting in government organizations establishes budget goals and targets based on values and benefits to society through stages in the current fiscal year. If the initial budget planning is bad, it will have a destructive impact on subsequent planning (Hikmah and Busaini, 2015). In their research, Sari et al. (2013) argue that success in regional financial management is primarily determined by the competence of human resources and understanding of financial management so that regional financial management can be carried out correctly. Thus, the competence of human resources and knowledge of regional financial management are essential factors that must be considered so that it can improve the performance of regional financial management. The results of the research are more or less the same as stated by Mustafa and Halim (2009), that the implementation of good public sector budgeting must be accompanied by a good understanding of financial knowledge as well as accountability and transparency of information that can be easily accessed by the public.

In public sector organizations, including government, budget is one critical issue to be studied. Since the implementation of performance-based budgeting, all local governments have been required to produce a good financial performance for their local governments. Nordiawan (2007) states that the budget is a process carried out by public sector organizations to allocate their resources to unlimited needs. This definition reveals the strategic role of the budget in managing the wealth of a public organization. Public sector organizations certainly desire to provide maximum service to society but are often hampered by limited resources. The function and essential role of the budget are where the government as an agent is obliged to manage the budget by paying attention to the public interest, not by grabbing or abusing power related to existing budgeting.

Accountability

The Big Accounting Dictionary (2000) defines accountability as the responsibility of individuals or sections/departments for a particular function's performance. Accountability can be established or formulated through specific legal rules or agreements. Jamaluddin (2019) defines accountability as the relationship between the party that controls and regulates the entity and the party with formal power over the controlling party. In governance, government accountability cannot be known without the government informing the people of information regarding the collection of community resources and their use. In Anugriani's research (2014), accountability has a positive influence on-budget performance, where the guilt carried out by the government in Bone Regency can minimize the form of cheating committed by officials and gain the trust of the Bone community. While Adiwirya's research (2015) states that it is necessary to implement performance-based budget accountability in regional work units in order to create good and clean governance.

Mardiasmo (2000) then explains that the notion of accountability is the obligation of the trustee (government) to provide accountability, present, report, and disclose all activities and activities that are their responsibility to the trustee (the community) who has the right to hold this accountable. This opinion regarding accountability implies an agency relationship between the community as principal and the government as the agent. Therefore, considering the importance of accountability to the public, it is necessary to revitalize e-Government which can increase accountability and transparency of government performance in the interests of the wider community's welfare. The existence of budget accountability will have a positive impact on the public interest. Some of the crucial benefits of responsibility are that it can prevent corruption; the public will be better able to measure government performance, increase public trust, and strengthen social cohesion. This accountability will pressure someone to do a Grabbing hand, namely, by taking advantage of their position, such as committing corruption in public budgets.

Public accountability that must be carried out by public sector organizations consists of several dimensions. Mardiasmo (2005) states that these dimensions are:

1. Accountability for Honesty and Legal Accountability; This accountability is related to avoiding abuse of office and related to guaranteeing compliance with other laws and regulations required in the use of public sources of funds.

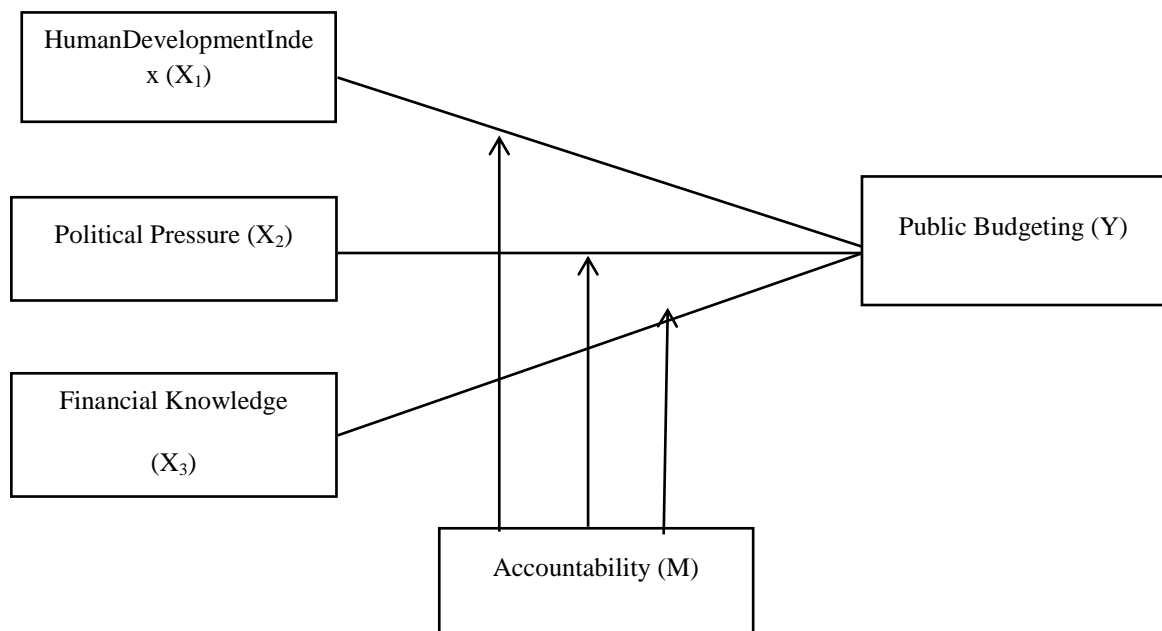
2. Process Accountability; Process accountability is related to whether the procedures used in carrying out the task are good enough for the adequacy of accounting information systems, management information systems, and administrative functions.

3. Program Accountability; Program accountability is related to the consideration of whether the stated objectives can be achieved or not, and whether the program alternatives that provide optimal results with minimal costs have been considered.

4. Policy Accountability; This accountability is related to the accountability of the government, both central and regional, for the policies taken by the government towards House of Representatives / Regional House of Representatives and the wider community.

CONCEPTUAL FRAMEWORK

Figure 1. Conceptual Framework



Hypothesis Development

H1: Human Development Index have a positive and significant effect on public budgeting. The existence of Human Development Index factors during the public budgeting process tends to increase one's behavior in managing budgeting.

H2: Political pressure has a positive and significant effect on public budgeting. Political pressure during the public budgeting process tends to increase the achievement of budget accuracy.

H3: Financial knowledge has a positive and significant effect on public budgeting. Financial knowledge during the public budgeting process tends to increase financial knowledge for budgeting.

H4: Accountability is able to moderate the positive influence of Human Development Index on public budgeting. Human Development Index are closely related to human factors such as age, income level and education which are related to the ability to manage the budget itself. However, the human factor will not be maximized if there are no binding obligations such as budgeting accountability. Thus an individual or group will be better able to manage the budget with accountability obligations and targets.

H5: Accountability is able to moderate the positive influence of political pressure on public budgeting. The accountability target that has been set is certainly expected to work well, but in fact various interests that have undermined it such as political pressures have prevented this from happening.

H6: Accountability is able to moderate the positive influence of financial knowledge on public budgeting. Accountability is a target that requires a good understanding of financial management, so the factors related to financial understanding itself must be continuously improved.

The financial knowledge variable has a count of 4.363 <t table of 1.9965 with a significance level of 0.000, which is smaller than 0.05, so (X3) is accepted. It means that financial knowledge has a positive and significant effect on public budgeting. These test results indicate that the existence of financial knowledge during the public budgeting process tends to increase financial knowledge 0.439 for budgeting.

From the results of the Moderated Regression Analysis (MRA) test where the equation between variable X and Y is moderated by Human Development Index Variable (X1) to Public Budgeting (Y) which is mediated by accountability (M), shows the equation $Y1 = 52.482 + 0.773b1X1 - 1.979b2M - 0.202b3MX2$. Based on the above equation and the table of SPSS output results, it shows that $b2 = 0.191$ and $b3 = 0.569$. These results are compared with the moderation determinant table, which shows that accountability is homologous.

While the political pressure variable (X2) on Public Budgeting (Y), which is moderated by accountability (M), shows the equation $Y2 = 52.482 + 0.586b1X2 - 1.979b2M - 0.009b3MX2$. Based on the above equation, the SPSS output shows that $b2 = 0.191$ and $b3 = 0.788$. These results are compared with determinants of moderation which indicate that accountability is homologous. It is inversely proportional to the financial knowledge variable (X3) on public budgeting (Y) which is moderated by accountability (M). Based on the results of data analysis, it shows that $b2 = 0.191$ and $b3 = 0.043$. These results are compared to the moderation determinant table which shows that accountability is Pure Moderation.

Human Development Index and political pressures that occur in the budgeting process cannot be avoided. It is because Human Development Index and forms of politics have a significant impact on the budget formulation process. But in wise budgeting or not, planning and budget management activities inseparable from how good governance, especially paying attention to one's abilities and knowledge in financial concepts or which is commonly referred to as financial knowledge. This certainly guarantees that the government budget will be safe.

In this study budget accountability can create conditions that ensure there is a lot of control exercised by local government officials for the public sector, this is related because there is political pressure from various parties. The role of accountability in the public budgeting process is considered very urgent, namely by prioritizing the public interest. Accountability is a concept of good governance. However, in this study, accountability was unable to moderate the relationship between the Human Development Index and political pressure on public budgets.

CONCLUSIONS AND SUGGESTIONS

Conclusion

This study aims to determine the effect of human Development Index, political pressure, and financial knowledge on public budgeting with accountability as a moderating variable in the South Sulawesi provincial government.

1. With Human Development Index, this can affect a person's behavior in the public budgeting process, which can affect one's behavior, including managing financial behavior, including in public budgeting, where individuals' indirect perceptions and attitudes tend to have differences with differences in educational levels, age and income. More mature age and adequate education tend to have positive financial behavior because they have broader insights.

2. The existence of political pressure during public budgeting tends to increase the efficiency of the South Sulawesi provincial government's budget. Political tension in public budgeting in the province of South Sulawesi will significantly impact public budgeting where political pressure is no longer an excuse for the government not to catch up on target.

3. In government, financial knowledge is managing income, managing finances, investing, loan or credit, and operating savings. The financial experience involves expertise and ability to deal with financial problems and non-cognitive attributes that the higher knowledge of finance and one's ability to implement financial aspects, the better the public budgeting process will be.

4. Accountability is not able to influence the Human Development Index of public budgeting. This is because a person, including managing financial behavior, indirectly perceptions and attitudes of individuals tend to have differences in gender, age level and income.

5. Accountability is not able to influence political pressure on public budgeting. Political pressure, especially budget politics, is considered to have an essential role in public budgeting because it can accommodate programs or activities that have not been accommodated in the general APBD policy in the South Sulawesi provincial government. The consequences of implementing agency theory in budgeting politics can

lead to positive things in the form of efficiency. However, it should also be noted that political pressure can also have negative impacts.

6. Accountability can strengthen the financial knowledge of public budgeting. This is because financial knowledge plays a role in public budgeting. Budgeting decisions taken by an individual will be more precise and more correct because they understand the existing budget and will better consider the impacts that will be faced in the future.

As a conclusion in this study, the implementation of accountability with Human Development Index variables, political pressure, and financial knowledge in the South Sulawesi provincial government has been running quite well. It can be seen from each respondent's response, and the statements in each of the indicators are in a reasonably good category. It proves that the accountability concept has been implemented quite well by the South Sulawesi provincial government.

Suggestion

Future research is expected to be developed with the addition of variables or by using more challenging research modeling, such as intervening variables. This is intended to find more varied research results as a comparison for this study and previous research.

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