

BEHAVIORAL ACCOUNTING: THE BEHAVIORAL IMPACT OF FISHERIES SOCIAL ASSISTANCE RECIPIENTS OF ARU ISLANDS REGENCY WITH A PLANNED BEHAVIOR THEORY APPROACH

Yohanes Zefnath Warkula¹

Mediaty²

Grace T. Pontoh³

ABSTRACT

This study aims to determine how the impact of accounting behavior related to financial attitudes, financial literacy, and financial experience of recipients of fisheries social assistance funds of the Aru Islands Regency Government using the Theory of Planned Behavior (TPB) on fishermen groups. The method in this study is qualitative descriptive research with a phenomenological approach, the approach in this study using phenomenological methods is trying to understand the meaning of various events and human interactions in certain situations. The results of this study suggest that financial attitudes, literature, and experience can be the drivers of financial behavior in Planned Behavior Theory (TPB) is a continuation of the theory of reasoned action required by the limitations of the original model of behavior in which limited humans will control financial behavior. The contribution of good research to the Theory of Planning Behavior (TPB) is to develop attitudes, literacy, and experience in managing the finances of fisheries social assistance funds by fishermen groups of the Aru Islands Regency Government so that the reporting of social assistance fund accountability has value and is systematized by the nature of the accountability report of the Aru Islands Regency Government.

Keyword: Behavioral, theory of planned behavior, accounting, finance

ABSTRAK

Penelitian ini bertujuan untuk mengetahui bagaimana dampak perilaku akuntansi terkait sikap keuangan, literasi keuangan, dan pengalaman keuangan penerima dana bantuan sosial perikanan Pemerintah Kabupaten Kepulauan Aru dengan menggunakan Teori Perilaku Terencana (TPB) pada kelompok nelayan. Metode dalam penelitian ini merupakan penelitian deskriptif kualitatif dengan pendekatan Fenomenologi pendekatan dalam penelitian ini menggunakan metode fenomenologis ialah berusaha memahami makna berbagai peristiwa dan interaksi manusia dalam situasi tertentu. Hasil penelitian ini menunjukkan bahwa sikap, literatur, dan pengalaman keuangan dapat menjadi pengendali perilaku keuangan dalam Planned Behavior Theory (TPB) merupakan kelanjutan dari teori tindakan beralasan yang diperlukan oleh keterbatasan model asli tentang perilaku di mana manusia terbatas akan mengendalikan perilaku keuangan. Kontribusi penelitian baik untuk Teori Perilaku Berencana (TPB) adalah dengan mengembangkan sikap, literasi, dan pengalaman dalam mengelola keuangan dana bantuan sosial perikanan oleh kelompok nelayan Pemerintah Kabupaten Kepulauan Aru sehingga dalam pelaporan pertanggungjawaban dana bantuan sosial memiliki nilai dan tersistematis sesuai dengan sifat laporan pertanggungjawaban Pemerintah Kabupaten Kepulauan Aru.

Kata Kunci: Perilaku, teori perilaku terencana, akuntansi, keuangan

Introduction

Aru Islands Regency fisheries social assistance is one of the ways that the Aru Islands Regency Government does to prosper fishermen from the poverty level, this social assistance is devoted only to underprivileged communities, whose work as fishermen by managing social assistance funds is RP 50,000,000.00 (fifty million rupiahs). The authors felt it was important to research about financial behaviour

ARTICLE INFO

Article History:

Received 7 January 2023

Accepted 15 April 2023

Available online 31 May 2023

Page | 1418

Jurnal Riset
Akuntansi dan
Bisnis Airlangga
Vol. 8 No. 1
2023

¹ Correspondence Author : Lecturer at PSDKU University Pattimura, Aru, Telp. 085230710104, Email: anezef.1004@gmail.com

² Second Author : Lecturer at Hasanuddin University, Makassar, Email : mediaty_unhas@yahoo.co.id

³ Third Author : Lecturer at Hasanuddin University, Makassar, Email : gracetpontoh@gmail.com

where the author's measured financial attitudes, financial literatures, and experiences by using Theory Planned Behavior (TPB) to find out how fishermen view the financial behaviour of fisheries social assistance funds in managing, using, and reporting accountability of social assistance funds.

Social assistance is the provision of assistance to personal, families, groups and/or communities in the form of money/goods from local governments that are not continuous and selective in nature aimed at protecting the community from possible social risks. Local governments can provide social assistance to members/community groups according to regional financial capabilities. In Aru Islands Regency, the local government through the Marine and Fisheries Office provides social assistance in the form of speedboats, speedboat engines, fishing equipment (nets), compasses, GPS, fish storage, and others to fishermen groups to provide convenience in running their livelihoods, because the geography of the Aru Islands is characterized by an archipelago, the majority of Aru Islands people depend on living in the sea as fishermen. Therefore, through the Marine and Fisheries Service of Aru Islands Regency in providing social assistance to fishermen, it is very easy for fishermen to carry out their activities at sea and can help improve the socio-economic life of fishermen whose notabenen is from the middle to lower economic community. But in reality, the big problem faced by fishermen groups in accounting for the financial statements of social assistance funds still has several obstacles in it. This is because the average knowledge of fishermen groups related to financial reporting is very poor, while other influencing factors are the problem of low education of fishermen, lack of experience, and lack of financial literacy of fishermen groups which results in accountability of financial statements, the use of social assistance funds for fishermen groups is not as expected, besides that the misuse of social assistance funds is also not following what is mandated, therefore counseling and assistance from related agencies are needed in the activities and activities of fishermen groups so that the social assistance funds provided can be following what is expected.

The provision of social assistance is carried out after prioritizing the fulfilment of mandatory affairs spending and elective affairs with regard to the principles of justice, propriety, rationality, and benefits for the community. Members/community groups as referred to above include: 1) Individuals, families, and/or societies experiencing unstable circumstances as a result of social, economic, political, catastrophic, or natural crises to meet minimum living needs; 2) Non governmental institutions in the field of education, religion, and other fields that are intended to protect individuals, groups, and/or communities from possible social risks.

As a policy instrument, regional budgets occupy a central position in efforts to develop the capabilities and effectiveness of local governments. Local budgets are used as a tool to determine the amount of income and expenditure, assist in decision-making and development planning, authorize future expenditures, source expenditure standard measures and performance evaluations, a tool to motivate employees, and a coordination tool for all activities of various work units. In this regard, the process of preparing and implementing regional budgets should focus on efforts (Pareda *et al.*, 2017).

Budgeting is always enlivened by the contestation of interests from the actors involved. This condition triggers opportunities for more dominance of self-interest values in budgeting and makes it more difficult for budgets to be oriented to the public (Dewi and Parwiyanto, 2018). Mardiasmo (2002) defining a budget is a statement of estimated performance to be achieved during a certain period expressed in financial measures, while budgeting is a process or method for preparing a budget. Social fund and grant allocation posts are one of the vulnerable gaps between expenditure allocation posts in the Regional Budget (APBD) to be boarded by political interests.

Financial management behavior relates to a person's financial responsibility regarding the way their finances are managed (Gahagho *et al.*, 2021). Financial responsibility is the process of managing finances and other assets in a way that is considered productive. It also relates to the process of mastering the use of financial assets. Several elements go into effective money management, such as setting a budget, assessing the need for purchases and retirement debt within a reasonable time frame. Gahagho *et al.* (2021) State that good and correct financial decisions are needed to increase income, manage expenses, and pay taxes so that family financial management becomes good. Positive childhood experiences about managing finances, social environment, and attitudes toward thrift play a role in financial management in future family behavior. The potential for misappropriation of grant and social aid allocation posts is indicated by the submission of funds that are not accompanied by submission proposals, disbursement proposals, and completeness of documents; non-implementation of monitoring; no verification was carried out, as well as successive funding (Riduansyah, 2010).

The mechanism for providing Grants and Social Assistance originating from the Regional Revenue and Expenditure Budget (APBD) is regulated in the Minister of Home Affairs Regulation Number 32 of 2011 concerning Guidelines for Providing Grants and Social Assistance Sourced from the Regional Revenue and Expenditure Budget. Grant is the provision of money/goods or services from local governments to the central government or other local governments, State-Owned Enterprises/Regional-Owned Enterprises, Agencies, Institutions, and community organizations incorporated in Indonesia, which have been specifically designated for their purpose, are non-mandatory and non-binding, and not continuously aimed at supporting the implementation of local government affairs. The granting as referred to above is carried out after prioritizing the fulfillment of mandatory affairs expenditures and elective affairs expenditures. The granting as referred to above is carried out after prioritizing the fulfillment of mandatory affairs expenditures and elective affairs expenditures. The grant is intended to support the achievement of the targets of government programs and activities by taking into account the principles of justice, propriety, rationality, and benefits for the community.

The novelty of the research is an important motivation for research. Testing the theory of prosocial behavior by adding research variables that were not done in previous research. Some of the things mentioned above became the motivation for researchers to conduct this study. This study seeks to fill several research gaps related to behavioral research in accounting by investigating, reviewing, and describing prosocial theories on the behavior of budget recipients. Investigating,

reviewing, and describing the behavior of budget recipients (social assistance) is still needed because there are still inconsistencies in the results of previous studies and are very relevant to the phenomenon of accountability of fishermen groups are reports on social assistance funds for the government sector that occurs in the Aru Islands Regency Government.

Based on the theory of planned behavior, the greater the ease of controlling behavior, the better the behavior possessed by the individual under consideration. Malle (2015) revealing financial behavior is related to a person's financial responsibilities related to how finances are managed. Financial responsibility is a process of money management and a phase that is carried out productively. While Purwidiyanti and Mudjiyanti (2016b) revealed that someone who has responsible financial behavior tends to be effective in using the money they have such as making budgets, saving money and controlling spending, investing, and paying obligations on time. So good financial literacy can be formed with good financial behavior and financial knowledge. According to the article by Baiq and Khoirunnisa (2020) revealed that financial behavior variables influence financial literacy.

Based on the above problem phenomenon, the author is interested in researching with replicas of scientific writings quoting from research Yong *et al.* (2018) knowledge of finance, attitudes and behavior of Young adults working in Malaysia. What distinguishes this study from previous research is that the authors wanted to find out how budget user behaviour impacts by measuring three research variables (attitude, literacy, and experience) how it could affect fisheries social assistance fund users by 2020.

The theoretical benefits are to add insight into science, as well as to study and test theories and be able to practice, especially in the field of accounting behavior theory, while the practical benefits in this study, the results of the research can be used as a basis for useful reporting facilities for the regional government of the Aru Islands Regency, while the discussion forum can be used as a forum for discussion for grant users (social assistance) as well as can be useful for improving the ability of grant users (social assistance). The provision of grants and fisheries social assistance by the Regional Government to the people of the Aru Islands who work as fishermen is a form of professional development and assists fishermen in carrying out fishing activities by their livelihoods. But in reality, many fishermen misuse the aid. Regarding the accountability of fisheries grant funds (social assistance), many fishermen are wrong or wrong, even exceeding the maximum limit set by the regional government in terms of reporting accountability.

Literature Review

Theory of Planned Behavior (TPB)

The behavior displayed by each individual is very diverse and unique. This diversity and uniqueness attract experts to research human behavior. There are many determinants of human behavior in theory that explain how behavior is formed and what factors influence it. The theory of action proposed by (Ajzen and Madden, 1986) and later updated with the theory of planned behavior by Ajzen (1991) has been used for two decades to examine human desires and behavior. This

planned behavior theory was developed from a grounded action theory with the addition of establishing perceived control behavior. Ajzen's theory of attitudes toward behavior refers to the degree to which a person has a favorable evaluation assessment of behavior in a question (Ajzen, 1991). Attitudinal relationships toward behavior describe the subjective probability that the behavior in question will produce a particular outcome and evaluation describes implicit judgments. Subjective norms refer to perceived social pressure to do or not perform a behavior (Ajzen, 1991). Subjective norms are normative beliefs relating to an individual's perception of how a group perceives behavior and evaluations that are generally expressed as an individual's motivation to comply. The perception of individual behavioral control indicates ease or difficulty performing the behavior. The perceived control of behavior is a control belief that includes an individual's perception of possessing the necessary skills, resources, or opportunities to successfully perform an activity. Evaluation, also referred to as facilitation, will show the importance of each resource, skill, or opportunity to be successful.

A brief explanation of the theory of planned behavior can be used to predict whether a person will perform a behavior. This theory of planned behavior uses three constructs as antecedents of intention, namely our attitude toward the behavior, subjective norms, and our sense of being able to control everything that influences the behavior to do so. This theory provides a framework for studying attitudes toward behavior, the most important determinant of a person's behavior is the individual's intention to behave. The intent to do something is a combination of an attitude to display that behavior and subjective norms. Individual attitudes toward behavior include beliefs about a behavior, evaluation of behavioral outcomes, subjective norms, normative beliefs, and submissive motivations.

Mahyarni (2013) states that problems about behavior associated with TRA arise if the theory is applied to the behavior of an individual. The TPB take into account that all behavior is not under control and that it is at some point in a continent from being completely out of control. In extreme circumstances, it is preferable to control behavior due to the absence of opportunities due to the absence of resources or skills. These controlling factors consist of internal factors and external factors. Internal factors include skills, abilities, information, emotions, stress, and others. External factors include the situation and environmental factors. This theory is developed using the basic assumption that humans behave in a conscious way and consider all available information. This theory provides a framework for studying attitudes toward behavior. Based on this theory, the most important determinant of a person's behavior is the intention to behave. An individual's intention to display behavior is a combination of attitudes to display that behavior and subjective norms. Individual attitudes toward behavior include beliefs about a behavior, evaluation of behavioral outcomes, subjective norms, normative beliefs, and motivation to obey. Planned behavior theory (TPB) refers to a theory that states that behavior is a function of information or beliefs that stand out about behavior. People can have a wide variety of beliefs about behavior, but when confronted with a particular event, only a few of those beliefs arise to influence the behavior. It is these few beliefs that stand out in influencing individual behavior (Ajzen, 1991; Ajzen and Icek, 1985; Buchan, 2005; Kalafatis *et*

al., 1999). Planned behavior theory specifically links beliefs with attitudes. Based on this, a person will evaluate attitudes toward behavior determined by the accessibility of their beliefs where beliefs are subjective probabilities that behavior will have an impact on something certain (Ajzen and Icek, 1985). The expected output of something done is a model of expected value. These variables link beliefs, attitudes, and expectations.

Judging from the Theory of Planned Behavior (TPB) in research Rotter (1966) states that the effect of reward or reinforcement on previous behavior depends in part on whether the person perceives the reward depending on his behavior or regardless of it. Acquisition and performance differ in situations thought to be determined by skill versus chance. People may also differ in general expectations for internal versus external reinforcement control. Furthermore Yong *et al.* (2018) in his research explained that a conceptual model was proposed based on the theory of planned behavior to examine the relationship between financial knowledge, attitudes, behavior, and financial literacy among young adults working in Malaysia. Results show financial education positively influences financial knowledge which in turn, significantly predicts financial attitudes and behavior. Attitudes partly mediate the influence of knowledge on behavior. Based on some of the above, the author wants to relate how the concept of Planned Behavior Theory (TPB) when viewed from the attitudes, experiences, and financial literacy of individuals or groups of fishermen who receive social assistance in planning and regulating and accounting for financial statements received through the provision of social assistance funds from the Marine and Fisheries Service of the Aru Islands Regency so that through attitudes, experiences, and good financial literacy to facilitate accountability and transparency of the accountability of the fisheries social assistance.

Financial Attitude

Attitudes consist of the beliefs that decision-makers have about the outcome of particular decision-making, which is understood as an important part of the socialization process (Pangeran, 2017). The results suggest that the development of attitudes (formation or change) can be influenced by social roles (Gahagho *et al.*, 2021). Thus, attitudes are also formed through direct experience gained from individual reference groups e.g., their families. Financial attitude is a reaction in the form of a statement that states whether or not to like money and financial behaviour in the future. Indicators to measure financial attitudes are managing spending, the importance of saving regularly, the importance of maintaining financial services benefits, the importance of having a reserve fund, the importance of setting goals (Illiashenko, 2017). A financial attitude is a state of mind, opinion, and judgment about a person's finances applied to that attitude. Financial attitudes also mean the application of financial principles to create and maintain value through proper decision-making and resource governance (Monoarfa *et al.*, 2021).

Financial Literacy

According to Gahagho *et al.* (2021) financial literacy is a basic understanding of financial management wisely and how to use funds for expenses, insurance, savings, and investments. While the article Putri *et al.* (2021) reveals financial literacy is the ability of an individual in getting information and making

the right decisions about the use and management of his finances. Financial literacy is a necessity today due to growth in financial markets. But financial literacy levels are not high and are reported to be low in research by many countries. As explained in the article Ardila *et al.* (2021) financial literacy is how individuals have knowledge and abilities that are accustomed to being used to get financial behaviour right, so there is a relationship between financial and behavioural knowledge with the concept of financial literacy. Based on the explanation above, it is intended in this article that an understanding of financial literacy is needed in the financial management of social assistance funds because it relates to how an individuals or groups in managing the finances received so as to create effective and efficient financial governance, besides that financial literacy also helps recipients of social assistance. Financial literacy also makes fishermen groups receiving social assistance more skilled so that financial planning in financing can be fulfilled according to the needs of fishermen groups. Good financial arrangements are if financial financing is in accordance with predetermined financial arrangements and prioritizes the needs of fishermen groups. If the understanding related to the financial literacy of individuals or groups of fishermen is good, it will have an impact on effective and efficient financial management, this is the expectation of the government so that the provision of social assistance funds to fishermen groups is right on target so that fishermen groups are more professional in carrying out their profession in addition to providing funds in the form of social assistance, namely to improve livelihoods, fishermen's income, as well as the welfare of people who work as fishermen.

Financial Experience

A financial experience is an event about financial related things that have been experienced (lived, felt, borne, and so on) either already or are happening (Devi *et al.*, 2020). Financial experience is used as capital in managing finances. Good and correct financial governance is necessary to increase revenue, manage to finance for better individual financial management. Positive experiences in managing finances, the social environment, and attitudes toward austerity play a role in financial planning in family financial behaviour in the future. Experience can be learned from things that have happened by personal, friends, family or other people who are more experienced to improve in managing finances, decision making and investment planning. Financial experience can be gained by individuals in financial management from expense transactions or financing decision making. Family financial governance generally has family finance experience in investing in real assets but has never had experience investing in financial assets.

Research Methods

This research is a qualitative descriptive study with a phenomenological approach. The reason for using the phenomenology approach in this study is because this study will examine an event experienced by individuals, humans, or groups, in this case, the event of providing fisheries social assistance funds to fishermen groups by the Marine and Fisheries Service of the Aru Islands Regency and the fishermen group will account for the social assistance funds in the form of

accountability reports to the government so that the approach is used phenomenology. Research with a phenomenological approach seeks to understand the meaning of various human events and interactions in specific situations. Bogdan and Biklen (2003) explains that phenomenological approaches emphasize various subjective aspects of human behaviour in order to understand how and what they mean from events in their daily lives. Phenomenology approach by analyzing the elements and accounting requirements of accountability set by the Aru Islands District Government. In this study, the object of the study used a group of fishermen receiving social assistance funds for fisheries in the Aru Islands Regency. The research was conducted to examine accounting behaviour in fishing groups. Qualitative research is carried out with a phenomenological approach. Phenomenological research is a type of qualitative research that looks at and hears more closely and in detail an individual's explanation and understanding of his experiences. Qualitative data analysis techniques uncover the similarity of meanings that are the essence of a concept. Where phenomena are consciously and individually experienced by a group of individuals in their lives.

Qualitative data is data in the form of words. Examples of qualitative data are interviews, focus group transcripts, answers to open-ended questions, transcripts of recordings, reports of experience with products on the Internet, news articles, and the like. Qualitative data can come from a variety of primary and/or secondary sources, such as individuals, focus groups, company records, government publications, and the Internet. Qualitative data analysis aimed at making valid conclusions from the amount of data collected is often excessive (Sekaran and Bougie, 2017).

To obtain data reliability in qualitative research, this study uses analysis triangulate different data sources of information by examining evidence from the sources and using it to build a coherent justification for themes. The data triangulation process is presented in figure 1. If themes are established based on converging several sources of data or perspectives from participants, then this process can be claimed as adding to the validity of the study (Creswell, 2014). In ensuring internal validity, the following strategies will be employed (Creswell, 2014):

- 1) *Triangulation of data* – Data will be collected through multiple sources to include interviews, observations and document analysis;
- 2) *Member checking* – The informant will serve as a check throughout the analysis process. An ongoing dialogue regarding my interpretations of the informant's reality and meanings will ensure the truth value of the data;
- 3) *Long terms and repeated observations at the research site* – Regular and repeated observations of similar phenomena and settings will occur on-site over a fourmonth period of time;
- 4) *Peer examination* – a doctoral student and graduate assistant in the Educational Psychology Department will serve as a peer examiner;
- 5) *Participatory modes of research* – The informant will be involved in most phases of this study, from the design of the project to checking interpretations and conclusions; and
- 6) *Clarification of researcher bias* – At the outset of this study researcher bias will be articulated in writing in the dissertation proposal under the heading, "The Researcher's Role"

The population in this study was a group of fishermen receiving a fisheries social assistance fund of Aru Islands Regency as many as 140 groups with each group of 5 members, then the total population in this study was 700 people. The samples in this study were part of the number and characteristics that those populations had. If the population is large researchers are unlikely to study everything in the population, for example, due to limited funds, energy, and time, then the researchers can use samples taken from that population, using the Purposive Sampling technique, i.e. researchers determine the criteria regarding which respondents can be selected as samples (Sugiyono, 2009).

Observation is carried out by observing activities in fishermen groups receiving fishery social assistance funds with some accountability participation activities carried out by fishing groups. Interviews generate primary data relating to accountability accounting systems by asking group chairmen and treasurers. Data documentation that can be obtained from documentation, namely the accountability report in 2020 at the Regional Financial and Asset Management Agency of Aru Islands Regency.

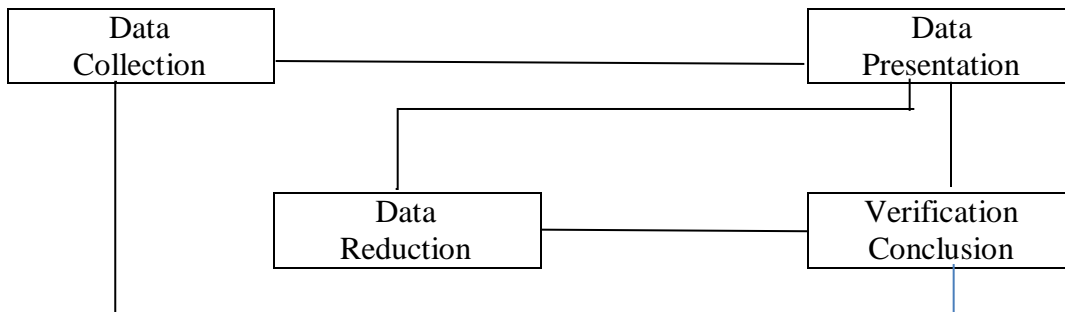


Figure 1. Triangulation Data Proceedd

Source : Researchers Analysis

Result and Discussion

Grant Receipt Process in Aru Islands Regency: Social Assistance Spending Mechanism

The first thing to do in providing social assistance funds by the Marine and Fisheries Office of the Aru Islands Regency is that the budgeting process is then discussed in the Regional People's Representative Council (DPRD) session and then determined in the regional expenditure revenue budget of the Aru Islands Regency for every last three years, the Aru Islands Regency fisheries and fisheries office always prepares the allocation of funds from the regional budget as much as fifty fisheries social assistance then community groups submit written proposals to the regional head. The regional head appoints relevant agencies to evaluate written proposals. The heads of related agencies submit the results of the evaluation in the form of recommendations to regional heads through the regional government budget team. The Budget Team considers recommendations as referred to by regional priorities and financial capabilities. The recommendations of the head of office and the consideration of the budget team as intended become the basis for the inclusion of social assistance budget allocation in the draft general budget policy and priorities and temporary budget ceiling. Inclusion of budget allocation,

including social assistance budget in the form of money and / or goods. Social assistance in the form of money is included in the budget work plan – acting financial manager. Social assistance in the form of goods is included in the budget work plan – related agencies. Budget work plan – acting financial manager and budget work plan – related agencies become the basis of budgeting social assistance in APBD by the laws and regulations. Social assistance in the form of money is budgeted in indirect shopping groups, types of social assistance spending, objects, and details of shopping objects concerning regional financial management officials. Social assistance in the form of goods is budgeted in direct shopping groups formulated into programs and activities, which are outlined into the type of goods and services shopping, the object of social assistance spending on goods that will be submitted to third parties / communities, and details of the object of social assistance expenditure of goods that will be submitted by third parties / communities concerning the relevant agencies. In the details of the shopping object listed the name of the recipient and the amount of social assistance.

Next to the implementation and process management. The regional head a list of recipients and the amount of social assistance with the decision of the regional head based on local regulations on APBD and regional head regulations on the elaboration of APBD. Distribution/delivery of social assistance is based on the list of recipients of social assistance listed in the decision of the regional head of social assistance disbursement of money made using a direct payment. In the case of social assistance in the form of money with a value of up to Rp 50,000,000.00 (fifty million rupiahs), the disbursement can be done through a money-added mechanism. The distribution of social assistance funds to recipients of social assistance is equipped with receipts or proof of receipt of social assistance money. Procurement of goods and services in the framework of social assistance guided by laws and regulations.

The last thing to do is reporting and accountability Recipients of social assistance in the form of money submit reports on the use of social assistance to regional heads through regional financial management officials with gusts to the relevant agencies. Recipients of social assistance in the form of goods submit reports on the use of social assistance to the regional head through the head of the relevant agency. Social assistance in the form of money is recorded as the realization of the type of social assistance spending on regional financial management officials in the relevant fiscal year. Social assistance in the form of goods is recorded as the realization of the object of social assistance spending on the type of goods and services shopping in programs and activities at related agencies. Local government accountability for providing social assistance includes: 1) Proposals from prospective recipients of social assistance to regional heads; 2) The decision of the regional head on the determination of the list of recipients of social assistance; 3) Integrity pact of social aid recipients stating that social assistance received will be used by the proposal; and 4) Proof of transfer/delivery of money for the provision of social assistance in the form of money or proof of handover of goods for the provision of social assistance in the form of goods. A statement of responsibility stating that the social assistance received has been used in accordance with the proposal; and evidence of complete and valid expenditure in

accordance with the laws and regulations for recipients of social assistance in the form of money or copies of proof of handover of goods for recipients of social assistance in the form of goods. Accountability is submitted to the regional head no later than January 10 of the following fiscal year, unless otherwise specified under the laws and regulations. Accountability is stored and used by recipients of social assistance as the object of examination.

Financial Attitude: Recipients of Fisheries Social Assistance Fund

Financial behavior relates to a person's financial responsibilities related to the way finances are managed. Financial behavior is how individuals manage financial resources that include planning, budgeting savings, investments, and insurance. Yahaya *et al.* (2019) explain that attitude is needed in managing finances. In this case, fishermen groups that receive fisheries social assistance funds need a good financial attitude as individuals and groups so the creation of good financial management in the group to manage fisheries social assistance funds in the financial management of fisheries assistance funds needs to apply a competent, transparent, and honest attitude so that the information obtained both by fellow members of the fishermen group and financial information provided to the agency fisheries of Aru Islands Regency can be felt the benefits of a positive financial attitude It is also necessary to plan the financing of goods needed as a fishermen group, so as the head of the group must be responsible for all decisions taken so that in carrying out the activities of the fishermen group can be carried out in accordance with the desired procedures together. Based on an interview conducted by the author with one of the fishermen groups, Lestari Alam Aru (Mairang), Mr. Hendrik O. Warkula said that related to financial attitudes as a group leader, an understanding of financial attitudes needs to help one to understand what is believed to be related to the relationship with money. To form the right financial attitude is to focus on the present which means to stop ruminating on the past and worrying about the future, in addition to acting positively which means seeing the benefits of the past not repeating them in the present and future. From this, it can be explained that the attitude of individuals or groups with financial attitudes needs to focus on a good understanding of the future so that in managing and managing the finances of the fishing group create a positive work situation between fellow members.

There are several purposes and benefits of this theory, among others, to predict and understand motivational influences on behavior that are not under the control or will of the individual himself. To identify how and where to direct strategies for behavior change and also to explain each important aspect of human behavior. This theory provides a framework for studying attitudes toward behavior. Based on this theory, the most important determinant of a person's behavior is the intention to behave. An individual's intention to display behavior is a combination of attitudes to display that behavior and subjective norms. Individual attitudes towards behavior include beliefs about a behavior, evaluation of behavioral outcomes, subjective norms, normative beliefs, and motivation to comply with established provisions for the achievement of common goals. The theory of planned behavior is based on the assumption that humans are rational beings and use

information that is possible to them, systematically. People think about the implications of their actions before they decide whether or not to do certain behaviors

Then continued by one of the members of the Lestari Alam Aru (Mairang) group Mr Margono Baltjera said the financial attitude was also associated with honesty and trust between fellow members of the group because of the relationship between humans and money. Further explained by Mr Margono Baltjera that to manage financial attitudes in the fishermen's group Lestari Alam Aru (Mairang) chairman and treasurer of the group must routinely communicate with other group members, in addition to good communication between fellow groups is no less important is transparency (openness) in financial attitudes.

Based on some of the above information obtained from several informants in fishing groups receiving fisheries social assistance, the author relates to one of the results of research on financial attitudes from Gustika (2020) mentioning that a good financial attitude can be measured by five components of a person's ability to show a good mindset about money (obsession), able to control the financial situation owned (effort), adjust the use of money to need (inadequacy), do not want to spend money (retention), have a broad view of money (securities).

Financial Literacy: Recipients of Fisheries Social Assistance Fund

Interview by researchers with the fishing group Namai Jala Atas Business, Mr Agaphitus Kalkoy responded to financial literacy as a knowledge of money, activities or financial activities, and financial references according to Mr Agaphitus Kalkoy without the three factors above, it is difficult to understand financial literacy, in terms of fisheries social assistance of Rp 50,000,000.00 per fishing business group three things mentioned by Mr Agaphitus Kalkoy are considered enough to manage the fishermen's business. Financial literacy of fisheries social assistance, because according to him financial knowledge must be side by side or in conjunction with financial activities or activities in addition to complementing financial literacy, financial references are needed, because according to Mr Agaphitus Kalkoy for the use of fishery social assistance funds must know the source of the money from where, what the purpose is for, and what benefits for each group and individuals in the group.

The following informant who gave a response related to financial literacy was Mr. Marthen Kubela from the Eden II Business group said that financial literacy has the ability to manage finances well and have a source of reference in managing finances because according to Mr. Marthen Kubela in managing finances required ability and resources of reference in terms of financial decision making so as to provide influence both for the group and personal (financial actors).

Financial literacy is financial knowledge and the ability to apply it. Financial knowledge is the basis of important factors in financial decision making. Financial knowledge is important, not just for personal gain. Financial knowledge is not only able to make individuals use money wisely, but it can also benefit the economy. Financial knowledge is divided into four main aspects namely general knowledge of finance, savings and loans, insurance and investment (Chen and Volpe, 1998).

Financial Experience: Recipients of Fisheries Social Assistance Fund

The view of Mr Pelipus Darakay of the Jarduai Joint Venture fishermen group explained that financial experience is a past (historical) event that has been experienced by individuals or groups in group funding and financial management of social assistance funds, in addition to the financial experience owned by a person or group can facilitate in the process of working in the fishing group because it has experienced and there are instructions to carry out activities. One of the youths involved in the fishing group Abai Hendrik Iley mentioned financial experience in addition to someone who had experienced or done financial activities in his past but also financial experience can also be obtained from the world of education, savings activities, other divestment activities. So according to Hendrik Iley financial experience is not only based on what has happened to a person/individual but also the most informed is that it can happen while in the area of formal education.

According to Filbeck *et al.* (2017) financial experience is an event about things that have been experienced (lived, felt, borne and so on) either long ago or just happened. From financial experience can be used for capital in managing finances. Experience in each individual in managing his finances is certainly different, such as by planning investments, insurance, pension funds, and credit. A person's experience when managing finances is needed for the survival of life in the future. Financial experience affects financial behaviour. While the results of the study Purwidiyanti and Mudjiyanti (2016a) financial experience does not affect family financial management behaviour in Sidoarjo.

Theory Planned Behavior (TPB): The Behavior of Recipients of Fisheries Social Assistance Fund

Dispositional Predictions of Human Behavior

In the same way, the low empirical relationship between general personality traits and behaviour in certain situations has led theorists to claim that the concept of traits, defined as broad behavioural dispositions, is indefensible (Sidiq and Niati, 2020). Of particular importance to the present purpose is the attempt to link the general locus of control (Wallston *et al.*, 1976) to behaviour in a given context. Like other personality traits, the results were disappointing. For example, the perceived locus of control, as judged by the Rotter scale, often fails to systematically predict behaviours related to political achievement or engagement (Miniard and Cohen, 1981); And a rather more special action. Like the locus of health control and the achievement-related locus of control, it has not fared much better (Wallston *et al.*, 1976). Based on the above understanding and the results of interviews by the author to several groups of fishermen receiving social assistance fisheries, it can be concluded that human behavior is closely related to the position carried out due to demands. As (Rotter, 1966) Special interest for current purposes is an attempt to link the general locus of control into behavior in a given context.

Accounting in a Special Context: Theory of Planned Behavior

This research discusses how accounting behaves in planned theory. The principle of aggregation is a form of special relationship, does not explain behavioural variability in situations, and does not allow the prediction of certain

behaviours in certain situations. This context is intended to show that general attitudes and personality traits are involved in human behaviour, but the relationship can only be seen using a broad sample of behaviours. Behavioural relationships to certain actions in certain situations are greatly weakened by the presence of other factors directly. Indeed, it can be explained that broad attitudes and personality traits affect certain behaviours only indirectly by influencing some factors more closely related to the behaviour in question (Miniard and Cohen, 1981). In discussing the specific nature of behaviour within the framework of planned behaviour theory, it is a theory designed to predict and explain human behaviour in a particular context. Because the theory of planned behaviour is described in Ajzen (1991). From researchers saying that personality in financial behaviour will be shaped by the nature of these specific behavioural factors within the framework of planned behaviour theory, this is evident in a theory designed to predict and explain human behaviour in a given context. According to Ajzen (1991) planned behaviour theory distinguishes between three types of beliefs — behaviour, normative, and control — and between the related constructs of attitudes, subjective norms, and perceived behavioural control. The need for these differences, especially the differences between behavioural and normative beliefs (and between subjective attitudes and norms) is sometimes questioned (*Filbeck et al.*, 2017). It can be said that all behavioural beliefs will be in line with the norms believed by the individual and the control in behaviour is related to human attitudes, in determining the choice of individual behaviour based on the planning that has been believed.

Conclusion

Financial behavior is seen from Financial Attitudes, Financial Literature, and Experience using Theory Planned Behavior (TPB) then: *First*, Financial attitude refers to the behaviour of individuals or groups towards finance in other words human relationships as social relationships with money where attitudes influence individuals in financial decision making. *Second*, financial literacy as described earlier is how the behaviour of individuals or groups have knowledge about finance in managing and using money, good knowledge will result in good financial management, while. *Third*, financial experience is something that has been experienced by individuals or groups either in the form of experiences that individuals or groups have lived or either in the form of formal education or other knowledge about finance. attitudes, literature, and financial experience can be the controller of financial behaviour in Theory Planned Behavior (TPB) is an extension of the theory of reasoned action.

Limitation

The limitation of this study is that the quality of research depends on the experience of researchers in multiplying information from informants, the research instrument in this study is interaction and observation between the author and informant, and high subjectivity is because interpretation is based on opinions, understandings, or personal feelings and long data collection time.

Suggestion

Suggestions on problems related to research carried out subsequently to replace the research model to obtain data validity using statistical data so that data management can avoid informant perceptions based on the experience that informants experience and can be taken into consideration in making budgeting decisions by local governments and in terms of budget accountability.

Implication

The implication of the research on stakeholders of the Aru Islands District Government, in this case, the marine and fisheries service that based on the accountability report of fishermen groups receiving social assistance funds must be based on financial attitudes, financial literacy, and financial experience to prevent weaknesses in the accountability of fishermen's social assistance fund reports by those determined by the regional government in addition to planned behaviour in managing social assistance funds can affect both individuals and groups of fishermen so that financial reporting of social assistance funds results in effective and efficient use of funds.

Reference

- Ajzen, I. 1991. The Theory of Planned Behavior. *Organizational Behavior and Human Decision Processes*. Vol. 30 No. 1. Pp. 179–211.
- Ajzen, I., and Madden, T. J. 1986. Prediction of goal-directed behavior: Attitudes, intentions, and perceived behavioral control. *Journal of Experimental Social Psychology*. Vol. 22 No. 5. Pp. 453–474.
- Ajzen, Icek. 1985. From intentions to actions: A theory of planned behavior. *Action Control*. Vol. 1 No. 1. Pp. 11–39.
- Ardila, I., Febriaty, H., and Astuti, R. 2021. Factors that Influence the Financial Literacy on Micro Small and Medium Enterprise. *Journal of International Conference Proceedings (JICP)*. Vol. 4 No. 2. Pp. 144–149.
- Baiq F.A. and Khoirunnisa A. 2020. Faktor - Faktor Yang Mempengaruhi Literasi Keuangan: Studi Kasus UMKM Kota Tangerang Selatan. *Jurnal Manajemen Dan Keuangan*. Vol. 9 No. 2. Pp. 156–171.
- Bogdan Robert and Biklen K Sari, U. S. 2003. *Qualitative Research for Education: An Introduction to Theory and Methods (4th ed)*. Newyork : Pearson.
- Buchan, H. F. 2005. Ethical decision making in the public accounting profession: An extension of Ajzen's theory of planned behavior. *Journal of Business Ethics*. Vol. 61 No. 2. Pp. 165–181.
- Chen, H., and Volpe P, R. 1998. An Analysis of Personal Financial Literacy Among College Syudents. *Financial Services Review*. Vol. 7 No. 2. Pp. 107–128.
- Creswell, W. J. 2014. *Research Design: Qualitative, Quantitative, and Mixed-Methods Approaches*. New York : SAGE Publications Ltd.
- Devi, L., Mulyati, S., and Umiyati, I. 2020. Pengaruh Pengetahuan Keuangan, Pengalaman Keuangan, Tingkat Pendapatan, Dan Tingkat Pendidikan Terhadap Perilaku Keuangan. *JASS (Journal of Accounting for Sustainable Society)*. Vol. 2. No. 2. Pp. 78–109.

- Dewi, Y. K., and Parwiyanto, H. 2018. Multiple Accountabilities Disorder dalam Kajian Penganggaran Hibah dan Bantuan Sosial Kota Surakarta. *Spirit Publik: Jurnal Administrasi Publik*. Vol. 13 No. 2. Pp. 47.
- Filbeck, G., Ricciardi, V., Evensky, H. R., Fan, S. Z., Holzhauer, H. M., and Spieler, A. 2017. Behavioral finance: A panel discussion. *Journal of Behavioral and Experimental Finance*. Vol. 15. No. 1. Pp. 1-10.
- Gahagho, Y. D., Rotinsulu, T. O., and Mandeij, D. 2021. The Influence of Financial Literation on Financial Attitudes and Revenue Resources on Financial Management Behavior of Students of the Faculty of Economics and Business UNSRAT With Intention as Intervening Variables. *Jurnal EMBA: Jurnal Riset Ekonomi, Manajemen, Bisnis Dan Akuntansi*. Vol. 9 No. 1. Pp. 543–555.
- Gustika, R. 2020. The Influence of Financial Income and Attitudes on Financial Management (Study on Household Women in Nagari Binjai Kecamatan Tigo Nagari Pasaman Distric). *E-Jurnal Apresiasi Ekonomi*. Vol. 8 No. 3. Pp. 399–406.
- Illiashenko, P. 2017. Behavioral Finance: History and Foundations. *Visnyk of the National Bank of Ukraine*. Vol. 1 No. 1. Pp. 239.
- Kalafatis, S. P., Pollard, M., East, R., and Tsogas, M. H. 1999. Green marketing and Ajzen's theory of planned behaviour: a cross-market examination. *Journal of Consumer Marketing*. Vol. 16 No. 5. Pp. 441–460.
- Mahyarni, M. 2013. Theory of Reasoned Action dan Theory of Planned Behavior (Sebuah Kajian Historis tentang Perilaku). *Jurnal EL-RIYASAH*. Vol. 4 No. 1. Pp. 13–23.
- Malle, B. F. 2015. Attributional Processes: Psychological. In *International Encyclopedia of the Social & Behavioral Sciences: Second Edition*. Vol. 1 No.1 . Pp. 1-10
- Mardiasmo. 2002. *Otonomi dan manajemen keuangan daerah*. Yogyakarta : Andi.
- Miniard, P. W., and Cohen, J. B. 1981. An examination of the Fishbein-Ajzen behavioral-intentions model's concepts and measures. *Journal of Experimental Social Psychology*. Vol. 17 No. 3. Pp. 309–339.
- Monoarfa, D., Sumual, T. E. M., and Legi, M. P. 2021. The Influence of Leadership Behavior and Employee Commitment to Work Performance of Multi Nabati Sulawesi Corporation. *Journal of International Conference Proceedings*. Vol. 4 No. 1. Pp. 300–309.
- Pangeran, P. 2017. Sikap Keuangan Pada Perusahaan Keluarga: Peran Moderasi Komitmen Keluarga. *Jurnal Manajemen*. Vol. 20 No. 1. Pp. 82.
- Pareda, M., Sondakh, J. J., and Ilat, V. 2017. Analisis Pengelolaan Keuangan Daerah Pemerintah Daerah Kabupaten Kepulauan Talaud. *Jurnal Riset Akuntansi Dan Auditing "Goodwill,"*. Vol. 8 No. 2. Pp. 268–279.
- Purwidianti, W., and Mudjiyanti, R. 2016a. Analisis Pengaruh Pengalaman Keuangan Dan Tingkat Pendapatan Terhadap Perilaku Keuangan Keluarga Di Kecamatan Purwokerto Timur. *Benefit: Jurnal Manajemen Dan Bisnis*. Vol. 1 No. 2. Pp. 141.
- Purwidianti, W., and Mudjiyanti, R. 2016b. Analisis Pengaruh Pengalaman Keuangan dan Tingkat Pendapatan Terhadap Perilaku Keuangan Keluarga di Kecamatan Purwokerto Timur. *Benefit: Jurnal Manajemen Dan Bisnis*. Vol. 1 No. 2. Pp. 141–148.

- Putri, L. P., Christiana, I., Kalsum, U., and Justianti, M. 2021. The Influence of Financial Literacy on Investment Decisions During the Pandemic. *Journal of International Conference Proceedings (JICP)*. Vol. 4 No. 2. Pp. 301–308.
- Riduansyah, M. 2010. Kontribusi Pajak Daerah dan Retribusi daerah Terhadap Pendapatan Asli Daerah (PAD) dan Anggaran Pendapatan dan Belanja Daerah (APBD) Guna Mendukung Pelaksanaan Otonomi Daerah (Studi Kasus Pemerintah Daerah Kota Bogor). *Hubs-Asia*. Vol. 10 No. 1. Pp. 1-10
- Rotter, J. B. 1966. Psychological Monographs: General and Applied Generalized Expectancies for Internal Versus External Control of Reinforcement. *Psychological Monographs: General and Applied*. Vol. 80 No. 1. Pp. 1–28.
- Sekaran, U., and Bougie, R. 2017. *Metode Penelitian Bisnis Edisi 6 Buku 2*. Jakarta: Salemba Empat.
- Sidiq W, A., and Niati, A. 2020. Pengaruh Tingkat Literasi Keuangan, Sikap Individu Terhadap Minat Investasi Saham Di Kalangan Mahasiswa S2 Magister Manajemen Universitas Semarang. *Majalah Ilmiah Solusi*. Vol. 18 No. 1. Pp. 1–16.
- Sugiyono. 2009. *Metode Penelitian Bisnis*. Bandung: CV. Alfabeta.
- Wallston, B. S., Wallston, K. A., Kaplan, G. D., and Maides, S. A. 1976. Development and validation of the Health Locus of Control (HLC) Scale. *Journal of Consulting and Clinical Psychology*. Vol. 44 No. 4. Pp. 580–585.
- Yahaya, R., Zainol, Z., Abidin, J. H. O. Z., and Ismail, R. 2019. The Effect of Financial Knowledge and Financial Attitudes on Financial Behavior among University Students. *International Journal of Academic Research in Business and Social Sciences*. Vol. 9 No. 8. Pp. 22–32.
- Yong, C. C., Yew, S.-Y., and Wee, C.-K. 2018. Financial Knowledge, Attitude and Behaviour of Young Working Adults in Malaysia. *Institutions and Economies*. Vol. 10 No. 4. Pp. 21–48.