



Analysis of factors influencing accountability for village fund management in 2024

Wanda^{1*)}; A. Dahri Adi Patra²⁾; Abid Ramadhan³⁾

^{1,2)}Department of Accounting, Faculty of Economics and Business, Muhammadiyah University of Palopo

*Correspondent Writer: wanda_aulia0103@icloud.com

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ABSTRACT

Purpose: This study aims to analyze the influence of apparatus competence, organizational commitment, and the utilization of information technology on the accountability of village fund management in Belopa District, Luwu Regency. **Methodology:** The study employs a quantitative approach using multiple linear regression analysis. Data were collected through structured questionnaires distributed to village officials from five villages in Belopa District. **Results:** The results indicate that organizational commitment and the utilization of information technology have a positive and significant effect on village fund management accountability. In contrast, apparatus competence shows a negative effect on accountability. **Novelty:** This study introduces an empirical perspective by revealing a counterintuitive relationship between apparatus competence and accountability in village fund management. **Findings:** Organizational commitment and effective use of information technology emerge as key drivers in enhancing accountability at the village level, while competence alone does not necessarily guarantee better governance outcomes. **Originality:** The originality of this research lies in its focus on village-level public finance management and its empirical evidence from a rural Indonesian context. **Conclusions:** Strengthening organizational commitment and optimizing information technology utilization are crucial strategies to improve village fund accountability, alongside the need to reassess competency development programs. **Type of Paper:** Empirical Research Paper.

INTRODUCTION

Village fund management is one of the government's priority programs in supporting sustainable rural development in Indonesia. Village funds are allocated from the State Budget (APBN) to be used by villages to improve infrastructure, community empowerment, and the quality of life of

their citizens (Meilawati & Jaeni, 2023). This is regulated in Law No. 6 of 2014 concerning Villages, which gives villages the authority to manage their resources independently with the principles of transparency, accountability, and participation (Lembaran & Republik 2014). In this context, accountability for village fund management is a key element to ensure that the funds are used effectively and can be accounted for to the community (Mardiasmo, 2009 in Payamta, 2023).

Although many efforts have been made to improve accountability in village fund management, various challenges are still faced in practice. Research shows that the low competence of village fund management officials, weak commitment of village government organizations, and less than optimal use of information technology are the main obstacles that hinder the implementation of accountable village fund management (Dewi & Gayatri, 2019; Mutia Basri et al., 2020; Perdana, 2018). The competence of village officials including knowledge, skills, and work capacity is very much needed to ensure that village fund governance runs according to applicable regulations (Nurkhasanah, 2019); Marlina et al., 2021). However, in reality, many village officials do not have adequate skills, so that errors often occur in reporting and managing village funds (Warisno, 2008 in Tondang & Marbun, 2016). In addition, the commitment of village government organizations also plays a significant role in supporting the creation of accountability. High commitment reflects the responsibility of village officials in carrying out their duties and achieving organizational goals effectively (Simanjuntak, 2005 in Nurhidayah, 2018; Puspa & Prasetyo, 2020 in Maharani & Susanto, 2021). Conversely, low commitment often causes delays in the implementation of development programs and village financial reporting (Safitri & Jaeni, 2024). The use of information technology such as the Village Financial System (Siskeudes) is also a strategic factor in increasing accountability in village fund management. This technology helps create a more transparent, accurate, and efficient reporting system (Saputra, 2020; Alauddi, 2020 in Milenia Ellen, 2023). The use of technology not only makes it easier to manage financial data but also allows for better supervision of village fund allocations (Rusman, 2015 in Yuliza, 2023). However, the low level of technological literacy among village officials is a major obstacle in the implementation of this information technology (Arfiansyah, 2020). While previous studies have largely focused on fiscal transparency and community participation, few have explored the simultaneous effects of organizational commitment, technological utilization, and staff competence on accountability outcomes. Moreover, the integration of digital tools such as Siskeudes (Village Financial System) remains under-examined in empirical village governance literature, especially in Eastern Indonesia. This study addresses these gaps by investigating the extent to which these three variables interact to influence accountability.

An accountable village fund management system also depends on transparency in every stage of management, from planning, implementation, to financial reporting (Situngkir & Simarmata, 2022). This transparency allows the community to participate in supervision, thus encouraging the creation of better governance (Wilopo, 2017). Community involvement in decision-making and supervision of village funds not only increases trust in the village government but also ensures that funds are used according to local needs (Handayani, 2006 in Lasa & Kaja, 2022)

With this background, this study aims to analyze the factors that influence the accountability of village fund management in Belopa District, Luwu Regency, in 2024. This study focuses on three main variables, namely the ability of village fund management officers, the dedication of village government institutions, and the use of information technology. It is hoped that the results of this study can provide theoretical contributions to the development of literature on village governance and provide practical recommendations for improving accountability in village fund management in Indonesia.

METHOD

This research is included in the quantitative category that applies a descriptive statistical approach. Descriptive statistics function to explain or present existing phenomena, both natural and

engineered, through measurements involving certain sizes, quantities, or frequencies. The information used in this study was taken directly from the field through the observation process and questionnaires that have been prepared to obtain data in accordance with the research objectives (Ghozali, 2011).

The dependent variable in this study is Village Fund Management Accountability (Y), which reflects transparency, accountability, and community involvement in every process of village fund management. Accountability in village fund management is important to ensure effective and efficient use of funds in order to improve the welfare of village communities. Independent variables that influence this dependent variable include Village Fund Management Apparatus Competence (X1), Village Government Organizational Commitment (X2), and Utilization of Information Technology (X3). Apparatus competence refers to the technical and administrative abilities of village officials in carrying out their duties.

Meanwhile, organizational commitment describes the level of dedication of the village government to carrying out tasks that are in line with their vision and mission. The use of information technology, such as the implementation of the Siskeudes application, is an important factor in increasing accountability (Darmawan, 2013 in Novanti & Rohman, 2021)

The data used in this study includes primary data and additional data. Primary data were collected directly from the source by filling out a questionnaire by participants consisting of village officials in Belopa District. This data includes the views and assessments of village officials on the factors that influence the management of village funds. On the other hand, secondary data is data obtained through available documents, such as village profiles, population, and data related to village financial governance. This secondary data was taken from the report of the Central Statistics Agency of Luwu Regency and other documents relevant to the study (BPS Luwu Regency, 2024)

The population in this study included all village officials working in 5 villages in Belopa District, Luwu Regency. The 5 villages are: 1. Senga Selatan Village, 2. Balubu Village, 3. Balo-Balo Village, 4. Kurrusumangan Village, 5. Pasamai Village. The total population of this study was 35 people consisting of the village head, village secretary, head of affairs, and village treasurer. The sample determination was carried out using a purposive sampling technique with the sample criteria being village officials who have been actively managing village funds for the past three years. The number of samples taken was as many as the population. The research data were collected using a questionnaire designed based on a Likert scale to measure the level of agreement or disagreement of respondents with the statements submitted. In addition, secondary data collection was also carried out to obtain additional information related to the implementation of village fund management, especially in the context of the use of information technology and organizational commitment. Data processing is carried out systematically through the stages of editing, coding, tabulating, and scoring to ensure that the data used in this study has adequate quality (Jogiyanto, 2008 in Novanti & Rohman, 2021) Data analysis was carried out using multiple linear regression tests to measure the relationship between independent variables (X1, X2, X3) and dependent variables (Y). Validity and reliability tests were applied to ensure that the research instrument was suitable for use in data collection. In addition, basic assumption tests, such as normality, multicollinearity, and heteroscedasticity tests, were carried out to ensure that the information met the criteria for statistical analysis. The overall analysis procedure was carried out using statistical software to produce valid and reliable results (Ghozali, 2011). The selection of variables was based on prior studies identifying these factors as significant in public fund management (e.g., Sutrisno, 2022; Wijayanti & Darmawan, 2021). Apparatus competence was operationalized through indicators such as education level, technical training, and years of service. Organizational commitment was measured using adapted items from Meyer & Allen's (1997) model. Information technology usage was evaluated based on access to and familiarity with the Siskeudes system. Purposive sampling was employed due to practical constraints and the need to target respondents with direct involvement in fund management. However, this introduces potential selection bias and limits

generalizability. Secondary data from village accountability reports were used to validate self-reported responses, cross-checking budget disbursement schedules and report submissions.

Table 1. Operationalization of Variables

No	Variable	Indicators
1	Competence of Village Fund Management Officers (X1)	1. Knowledge of regulations 2. Technical skills in financial management 3. Communication and coordination skills
2	Commitment of Village Government Organization (X2)	1. Support from village leadership 2. Consistency in task execution 3. Alignment of vision and mission
3	Utilization of Information Technology (X3)	1. Use of village financial information systems 2. Technology accessibility 3. Information technology training
4	Accountability in Village Fund Management (Y)	1. Transparency in fund usage 2. Compliance with regulations 3. Timely reporting

Source: Processed SPSS Data, 2024

There are three independent variables: Competence of Village Fund Management Officers (CF), Commitment of the Village Government Organization (CO), and Utilization of Information Technology (IT), as well as one dependent variable, namely Accountability in Village Fund Management (AF). Each variable, both independent and dependent, consists of three indicators. Based on these indicators, questionnaire items were developed. The details of the variable operationalization are presented in Table 1. The collected data were analyzed using multiple linear regression analysis, based on the following mathematical equation:

$$AF = \alpha + \beta_1 CF + \beta_2 CO + \beta_3 IT + \epsilon$$

Where:

1. AF = Accountability in Village Fund Management
2. CF = Competence of Village Fund Management Officers
3. CO = Commitment of the Village Government Organization
4. IT = Utilization of Information Technology
5. α (alpha) = Constant
6. $\beta_1, \beta_2, \beta_3$ (beta) = Regression coefficients for each independent variable
7. ϵ (epsilon) = Error term

RESULTS AND DISCUSSION

Interestingly, the negative relationship between apparatus competence and accountability suggests that technical skill alone may not guarantee transparency. This could be due to increased individual discretion in fund allocation or a possible disconnect between competence and ethical standards. Alternatively, higher competence may lead to overconfidence or reduced collaboration with other stakeholders, thereby weakening accountability mechanisms.

Table 2. Questionnaire Return

Description	Total
Distributed questionnaires	54
Returned questionnaires	54
Invalid questionnaires	10
Complete questionnaires	44

Source: Processed SPSS Data, 2024

As shown in the table above, a total of 54 questionnaires were distributed to respondents from five villages in the Belopa sub-district. However, 10 were found invalid, leaving 44 valid and complete questionnaires to be used in the analysis as per the research requirements.

Validity Test

The validity test using a questionnaire aims to estimate whether the obtained information is valid. If the calculated r_{count} is greater than the table r_{table} exceeding the specified threshold of 0.10, it can be concluded that the questionnaire items are valid (Ghozali, 2018). The r_{table} value at a 5% significance level and degrees of freedom $n-2 = 44-2 = 42$ is 0.297.

Table 3. Validity Test Results

Variable	Item	r_{count}	r_{table}	Description
Competence of Apparatus	X1.1	0.800	0.297	Valid
	X1.2	0.840	0.297	
	X1.3	0.851	0.297	
	X1.4	0.845	0.297	
	X1.5	0.832	0.297	
	X1.6	0.874	0.297	
	X1.7	0.881	0.297	
	X1.8	0.939	0.297	

Variable	Item	r_{count}	r_{table}	Description
	X1.9	0.838	0.297	
	X1.10	0.914	0.297	
Organizational Commitment	X2.1	0.746	0.297	Valid
	X2.2	0.883	0.297	
	X2.3	0.887	0.297	
	X2.4	0.803	0.297	
	X2.5	0.764	0.297	
	X2.6	0.811	0.297	
	X2.7	0.882	0.297	
	X2.8	0.900	0.297	
	X2.9	0.825	0.297	
	X2.10	0.869	0.297	
Utilization of Information Technology	X3.1	0.761	0.297	Valid
	X3.2	0.726	0.297	
	X3.3	0.716	0.297	
	X3.4	0.806	0.297	
	X3.5	0.773	0.297	
	X3.6	0.820	0.297	
	X3.7	0.850	0.297	
	X3.8	0.775	0.297	
	X3.9	0.812	0.297	
	X3.10	0.861	0.297	
Accountability of Village Fund Management	Y.1	0.780	0.297	Valid
	Y.2	0.805	0.297	

Variable	Item	r _{count}	r _{table}	Description
	Y.3	0.752	0.297	
	Y.4	0.829	0.297	
	Y.5	0.830	0.297	
	Y.6	0.830	0.297	
	Y.7	0.827	0.297	
	Y.8	0.810	0.297	
	Y.9	0.859	0.297	
	Y.10	0.780	0.297	

Source: Processed SPSS Data, 2024

Table 3 shows that all indicators are valid, with $r_{count} > r_{table}$ (0.297). Therefore, all questionnaire items can be considered valid.

Reliability Test

The reliability test is used to measure the consistency of the questionnaire across repeated measures. If Cronbach's Alpha > 0.6 , the instrument is considered reliable (Ghozali, 2018).

Table 4. Reliability Test Results

Variable	Number of Items	Cronbach's Alpha	Threshold	Description
Competence of Apparatus	10	0.958	0.60	Reliable
Organizational Commitment	10	0.951	0.60	Reliable
Information Technology Utilization	10	0.932	0.60	Reliable
Village Fund Accountability	10	0.939	0.60	Reliable

Source: Processed SPSS Data, 2024

All variables show Cronbach's Alpha > 0.6 , indicating that all instruments are reliable for further analysis.

Normality Test

The data is considered normally distributed if the significance value > 0.05 (Ghozali, 2018).

Table 5. Normality Test Results

One-Sample Kolmogorov-Smirnov Test	
	Unstandardized Residual
N	44

	Unstandardized Residual
Normal Parameters	
Mean	0.000000
Std. Deviation	1.96774262
Most Extreme Differences	
Absolute	0.150
Positive	0.144
Negative	-0.150
Kolmogorov-Smirnov Z	0.997
Asymp. Sig. (2-tailed)	0.273

Source: Processed SPSS Data, 2024

Based on the results of the one-sample Kolmogorov-Smirnov test in Table 5 above, the significance level is 0.273, which is greater than 0.05. Therefore, it can be concluded that the data are normally distributed.

Multicollinearity Test

Table 6. Multicollinearity Test Results

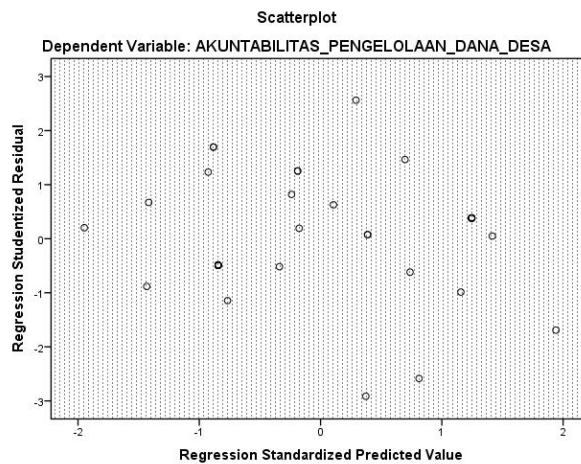
Variable	Tolerance	VIF
Competence	0.307	3.253
Organizational Commitment	0.141	7.089
IT Utilization	0.242	4.130

Source: Processed SPSS Data, 2024

All variables have Tolerance > 0.10 and VIF < 10, indicating no multicollinearity issue.

Heteroscedasticity Test

figure 3. Scatterplot



The scatterplot test shows no clear pattern, indicating that there is no heteroscedasticity. Therefore, the regression model is considered valid.

Descriptive Statistical Analysis

Table 7. Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
Apparatus_Competence	44	29.00	50.00	42.6364	5.69002
Organizational_Commitment	44	35.00	50.00	43.0682	4.69239
Utilization_of_Information_Technology	44	35.00	50.00	43.9545	4.61017
Accountability_of_Village_Fund_Management	44	37.00	50.00	44.3182	4.41863
Valid N (listwise)	44				

Source: Processed SPSS Data, 2024

The results of the descriptive statistical analysis indicate that the competence of village officials is at a fairly good level, although there is some variation among respondents. This suggests that while most officials possess adequate capabilities, some still require improvement.

Organizational commitment is also relatively high, indicating that village officials demonstrate dedication and a strong sense of responsibility toward their duties. Similarly, the utilization of information technology is encouraging, with the majority of respondents using technology in the management of village funds, although there is still room for further improvement.

The highest mean score is found in the accountability of village fund management, indicating that transparency and accountability in financial management are being implemented well. Overall, these results show a positive condition, although continued efforts are needed to enhance competence and technological utilization to further optimize village fund management.

Multiple Linear Regression Test**Table 8. Results of the Multiple Linear Regression Test**

Model	Unstandardized Coefficients	Standardized Coefficients	t	Sig.	
	B	Std. Error	Beta		
1 (Constant)	7.902	3.037		2.602	.013
Competence of Officials	-.305	.099	-.393	-3.096	.004
Organizational Commitment	.376	.177	.400	2.132	.039
Utilization of Information Technology	.756	.137	.789	5.512	.000

Source: Processed data using SPSS, 2024

Based on the table above, the multiple linear regression equation and the interpretation of the regression results are as follows:

$$AK = 7.902 - 0.305KA + 0.376KO + 0.756PT + \varepsilon \dots\dots(2)$$

1. The regression coefficient β_1 of -0.305 indicates that each increase in X_1 (Apparatus Competence) will actually decrease Y (Accountability in Village Fund Management) by 0.305. This result is statistically significant with a p-value = 0.004 < 0.05.
2. The regression coefficient β_2 of 0.376 indicates that each increase in X_2 (Organizational Commitment) will increase Y (Accountability in Village Fund Management) by 0.376. This result is statistically significant with a p-value = 0.039 < 0.05.
3. The regression coefficient β_3 of 0.756 indicates that each increase in X_3 (Utilization of Information Technology) will increase Y (Accountability in Village Fund Management) by 0.756. This result is also statistically significant with a p-value = 0.000 < 0.05.

Thus, the variables X_2 (Organizational Commitment) and X_3 (Utilization of Information Technology) have a positive and significant influence on Y (Accountability in Village Fund Management). However, the variable X_1 (Apparatus Competence) has a negative and significant influence on Y , indicating that an increase in Apparatus Competence actually reduces the level of accountability.

t- test**Table 9. t-Test Results**

Variable	t-Calculated (t_h)	t-Table (t_t)	Significance (p-value)	Alpha (α)
Apparatus Competence	-3.096	2.021	0.004	0.05
Organizational Commitment	2.132	2.021	0.039	0.05
Utilization of Information Technology	5.512	2.021	0.000	0.05

Source: Processed data using SPSS, 2024

Based on the t-test results in Table 9, the findings are as follows:

H1: The test results show that the value of X1 has a t-calculated < t-table ($-3.096 < 2.021$) with a significance value of $0.004 < 0.05$. This means that X1 (Apparatus Competence) has a negative and significant effect on the Accountability of Village Fund Management. Therefore, H1 is accepted.

H2: The test results show that the value of X2 has a t-calculated > t-table ($2.132 > 2.021$) with a significance value of $0.039 < 0.05$. This indicates that X2 (Organizational Commitment) has a positive and significant effect on the Accountability of Village Fund Management. Therefore, H2 is accepted.

H3: The test results show that the value of X3 has a t-calculated > t-table ($5.512 > 2.021$) with a significance value of $0.000 < 0.05$. This indicates that X3 (Utilization of Information Technology) has a positive and significant effect on the Accountability of Village Fund Management. Therefore, H3 is accepted.

F-Test Results**Table 10. F-Test Results**

Source	Sum of Squares	df	Mean Square	F	Sig.
Regression	673.049	3	224.350	53.899	0.000
Residual	166.496	40	4.162		
Total	839.545	43			

Source: Processed data using SPSS, 2024

The F-test results indicate that the overall regression model is statistically significant, with an F-value of 53.899 and $p < 0.001$. This suggests that the independent variables—Apparatus Competence, Organizational Commitment, and Utilization of Information Technology—jointly contribute significantly to explaining the variation in Accountability of Village Fund Management.

Coefficient of Determination

Table 11. Coefficient of Determination

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0.895	0.802	0.787	2.04020

Source: Processed data using SPSS, 2024

The Adjusted R Square value of 0.787 indicates that 78.7% of the variation in Accountability of Village Fund Management can be explained by the variables Apparatus Competence, Organizational Commitment, and Utilization of Information Technology. The remaining 21.3% is influenced by other factors outside the variables studied.

DISCUSSION

Apparatus Competence and Accountability of Village Fund Management

The results of the study show that Apparatus Competence has a negative and significant effect on the accountability of village fund management. This finding suggests that an increase in the competence of village officials actually reduces the level of accountability. This could indicate that although village officials possess better technical skills and knowledge, other factors—such as administrative pressure, complex systems, or increased workload—may hinder the optimal practice of accountability. This result is in line with the findings of Nurkhasanah (2019), which showed that the competence of village apparatus does not have a positive impact on accountability and was not statistically significant. Furthermore, a study by Aziiz, N. M. and Prastiti (2019) found that apparatus commitment, not competence, has a positive and significant influence on village fund accountability.

Organizational Commitment and Accountability of Village Fund Management

Based on the analysis, Organizational Commitment has a positive and significant effect on the accountability of village fund management. This indicates that the higher the organizational commitment within the village government, the better the accountability in fund management. Strong organizational commitment allows village officials to carry out their duties more responsibly, adhere to established rules, and focus on transparency and efficiency.

These findings are supported by Mada et al. (2017), who found that organizational commitment significantly affects accountability in village fund management. However, this result differs from the study by Perdana (2018), which found that organizational commitment does not have a positive and significant impact on village financial accountability.

Utilization of Information Technology and Accountability of Village Fund Management

The study also shows that the Utilization of Information Technology has a positive and significant influence on the accountability of village fund management. In other words, the higher the use of information technology in managing village funds, the better the level of accountability. Information technology supports more transparent reporting systems, improves access to financial data, and reduces the risk of irregularities or data manipulation.

This finding is consistent with the studies by Aziiz, N. M. and Prastiti (2019), Nurkhasanah (2019), and Perdana (2018), all of which state that the use of information technology has a positive and significant effect on the accountability of village fund management. On the other hand, this result

contradicts the findings of Karyadi (2019), who concluded that the use of information technology does not significantly affect accountability in village fund management.

Simultaneous Influence of Apparatus Competence, Organizational Commitment, and Information Technology Utilization

The findings of this study demonstrate that the independent variables—Apparatus Competence, Organizational Commitment, and Utilization of Information Technology—simultaneously have a significant effect on the accountability of village fund management. In other words, these three variables collectively explain the variation in accountability levels with a high degree of confidence.

The significance of this model reinforces the idea that a combination of competent human resources, strong organizational commitment, and optimal use of technology plays a crucial role in enhancing transparency and accountability in village fund management. This aligns with accountability theory, which states that the quality of human resources, dedication to task execution, and effective technology utilization can improve the effectiveness of public financial governance.

The positive influence of IT usage on accountability underscores the potential of digital governance tools like Siskeudes. However, its effectiveness is contingent on proper training, reliable infrastructure, and user motivation. Villages with low internet access or limited digital literacy may not benefit equally. Hence, policy implementation should consider readiness and capacity at the grassroots level. This study is limited by the small sample size (n=44) and concentration in one sub-district. Results may not reflect dynamics in other regions with differing socio-political contexts. Additionally, the use of self-reported data may introduce desirability bias.

CONCLUSION

The results of this study indicate that organizational commitment within the village government and the utilization of information technology have a positive and significant influence on the accountability of village fund management in Belopa District, Luwu Regency. The findings also reveal that the independent variables collectively have a significant effect on accountability. The higher the organizational commitment in carrying out duties, the better the level of accountability achieved. The utilization of information technology, such as the use of the Village Financial System (Siskeudes), also plays an important role in enhancing the transparency and efficiency of village financial reporting. However, the study found that apparatus competence has a negative influence on accountability. This suggests that improving technical skills does not always lead to increased accountability, especially if not supported by an efficient administrative system and optimal community participation.

The implications of this study highlight that in efforts to improve accountability in village fund management, organizational commitment and information technology should be given primary attention. Village governments need to ensure that officials are strongly committed to transparent and accountable financial governance. Moreover, the adoption of technology must be accompanied by appropriate training so that it can be effectively utilized in reporting systems and village fund management.

To improve accountability, village administrations should invest in strengthening organizational culture and commitment, rather than focusing solely on technical skill development. Additionally, increased training in the use of digital tools and systems is essential to ensure widespread adoption and effective utilization. Future research could explore the moderating role of community participation, or examine whether political patronage influences accountability in rural governance. Expanding the scope to include comparative analyses across provinces could also enhance generalizability.

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