

**Determinants of Accountability of Village Fund Management in Sumenep District**

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**Abstract**

*Objective:* This study aims to examine the impact of the use of information technology, organizational commitment, and village apparatus competence on the accountability of village fund management in Sumenep Regency, East Java, Indonesia.

*Methodology:* The study used a quantitative approach. Data were obtained using a questionnaire designed using Google Forms. Respondents were 200 village officials from 48 villages in four sub-districts, using the non-probability convenience sampling method. Data were analyzed using Structural Equation Modeling (SEM) using SmartPLS version 3.

*Findings:* The study's results indicate that the use of information technology and the competence of village officials have a positive and significant effect on the accountability of village fund management. Meanwhile, organizational commitment does not have a significant effect. Collectively, these factors contribute 61.1% of the variance in the accountability of village fund management in Sumenep Regency.

*Implications:* The use of information technology and the competence of village officials has an impact on increasing accountability in the management of village funds as an effort by village officials to provide services to the community to achieve common goals (stewardship theory).

*Novelty:* The research findings are that the use of information technology and the competence of village officials have a positive and significant effect on accountability for village fund management, while organizational commitment does not have a significant effect, making a difference with previous research and being a consideration for further research, why organizational commitment does not affect accountability for village fund management.

*Contribution:* This study contributes to further research that shows that organizational commitment does not automatically impact increasing accountability in village fund management, so different models and variables are needed for further research.

**Keywords:** Information technology, organizational commitment, competence, and accountability

## **1. Introduction**

Business Village development is one of the characteristics of the development structure based on the Indonesian people's general welfare. This development is also part of the continuation of the 2015-2019 National Medium-Term Development (RPJMN), which has a mandate in the context of developing peripheral areas, including rural areas (Atiningsih, 2019). The concept and paradigm of village governance are based on Law No. 6 of 2014 concerning Villages (Hasanah, Nurhayati, & Purnama, 2020).

The reason for village development is that villages have a strategic contribution as the lowest unit in the government system (Fadli, 2019). The central government gives villages the opportunity and authority to organize their government independently, including managing village fund finances (Bawono, Kinasih, & Rahayu, 2020). In village development, the government fully hands over to the regional government through decentralization, where village funds are allocated by transferring to each local government. The allocation of village funds disbursed by the central government to guarantee massive village development is fantastic. Based on the report of the Ministry of Finance (2021) regarding village funds, it is known that the allocation of village funds in 2021, which was budgeted, reached 72 trillion rupiah. In 2022, it decreased to 64 trillion rupiah. East Java Province has 8,946 villages spread across 29 regencies and nine cities (BPS East Java, 2022). The Ministry of Finance Report (2021) stated that specifically for East Java Province, the village funds for the 2021 budget year obtained from the central government amounted to 7.6 trillion rupiah. For the 2022 budget year, the village funds received amounted to 7.7 trillion rupiah (Kemenkeu, 2022).

More specifically, the allocation of village funds for Sumenep Regency in 2022 reached 332 billion rupiah (Kemenkeu, 2022). The funds were allocated to 334 villages across 27 sub-districts (BPS, 2022). Based on Sumenep Regent Regulation No. 6 of 2021 concerning Procedures for Distribution and Determination of Details of Village Funds, each village in Sumenep received an average of around 1 billion rupiah. This amount is sufficient to support development in each village, so accountable and targeted village fund management is needed. Accountability for managing village funds is the responsibility of the village apparatus, as regulated in Law Number 6 of 2014 concerning Villages and Regulation of the Minister of Home Affairs Number 20 of 2018 concerning Village Financial Management, Article 93 paragraph (1). This regulation explains the procedures for accountable village financial management, emphasizing budget discipline and responsibility for financial reporting to the local community.

Several factors, including the use of information technology, organizational commitment, and the competence of village officials, influence the accountability of village fund management in Sumenep Regency. From the information technology perspective, many villages in Sumenep Regency still have not implemented an adequate financial reporting system. This can be seen from village *websites* that do not publish village fund financial reports *online*.

In terms of organizational commitment, the low understanding of village officials regarding information technology and inadequate education levels are the causes of minimal support in *website development*. This impacts the accountability of village fund management, as seen from 289 villages with developing status, both on land and islands.

Based on this background, Sumenep Regency was chosen as the research location because of the additional village fund budget in 2023. In accordance with the Regulation of the Minister of Finance of the Republic of Indonesia Number 98 of 2023 concerning Amendments to the Regulation of the Minister of Finance Number 201/PMK.07/2022 concerning Village Fund Management, Sumenep Regency received an additional budget of IDR 8,832,446,000. If detailed, each village in Sumenep Regency will receive additional village funds of IDR 139,642,000. Therefore, it is necessary to utilize information technology organizational commitment and improve the competence of village officials to realize more optimal accountability for village fund management in Sumenep Regency.

Several research gaps also support the background of this research. The research results of Aziiz and Prastiti (2019), Indraswari and Rahayu (2021), Mukarramah (2024), Safelia, Brilliant, Yetti, and Olimsar (2022); Pilianti and Rasmini (2021) stated that the use of information technology has a positive and significant effect on the accountability of village fund management. This research contrasts the results of Putra, Santoso, and Nurcahyono (2021), who stated that the use of information technology has a negative and significant effect on the accountability of village fund management.

The research results of Yoga and Wirawati (2020), Masruhin and Kaukab (2019), and Safelia et al. (2022) stated that organizational commitment has a positive and significant effect on accountability for village fund management. However, these results contradict the research of Ayem and Fitriyaningsih (2022) and Nurkhasanah (2019) which states that organizational commitment negatively and significantly affects accountability for village fund management.

The research results of Aziiz and Prastiti (2019), Putri and Yadiati (2020), Putra et al. (2021), Atiningsih (2019), Ayem and Fitriyaningsih (2022); Masruhin and Kaukab (2019); Widiawati, Yuliani, and Purwantini (2022); Pilianti and Rasmini (2021); Diansari, Musah, and Binti Othman (2023) stated that the competence of village officials has a positive and significant effect on the accountability of village fund management. However, these results contradict the research of Syafaruddin, Kamase, and Mursalim (2019) and Mukarramah (2024) which states that the competence of village officials has a negative and significant effect on the accountability of

village fund management. The research results of Safelia et al. (2022) found that the competence of village officials did not affect accountability in village fund management.

Based on the detailed explanation of the background above, the researcher is interested in examining the Influence of Information Technology Utilization, Organizational Commitment, and Village Apparatus Competence on Village Fund Management Accountability in Sumenep Regency. This study replicates Sarah, Taufik, and Safitri (2020) study. The difference between this study and the study conducted by Sarah et al. (2020) is the number of independent variables used, the number of samples, and the data analysis. The variables in Sarah et al. (2020) study utilization of information technology, organizational commitment, and village apparatus competence. The number of samples in Sarah et al. (2020) was 16 villages. In comparison, the research sample size was 48 villages. Data analysis in the research Sarah et al. (2020) used multiple linear regression analysis using the SPSS 22 tool, while this study used *Partial Least Square* (PLS) analysis through the SmartPLS version 3 tool.

## 2. Literature Review

*Stewardship* theory can be used in the corporate realm and applied in the government realm. The theory can also explain the relationship between accountability in managing village funds and village communities. The village government acts as *a steward*, while the village community acts as *a principal*. According to Syafaruddin et al. (2019) stated that village officials as (*stewards*) must prioritize the objectives of managing village funds optimally in order to create the hopes desired by the village community (*principals*) through accountability for village fund financial reports.

The existence of the village government in providing public services, especially in terms of accountability for financial reports for the community, is very important (Widiawati et al., 2022). Actualization of community needs for the presentation of accountable and transparent reports from the village government can foster public trust in the accountability pattern of village fund management Anugrah, Prabowo, and Wardani (2021). The accountability of village fund reports reflected in periodic reports has three impacts on the village government on community satisfaction: trust in responsibility, honesty, and high integrity (Ayem & Fitriyaningsih, 2022).

### 2.1. Utilization of Information Technology

According to Putra et al. (2021), information technology uses tools or means to organize data, which is then interpreted to make the data meaningful. The use of information technology is not only applied in the business sector. However, it can also be applied in the government sector to help the efficiency and effectiveness of financial management administration (Aziiz & Prastiti, 2019). According to Putra et al. (2021), using information technology in the government sector can accelerate the processing of transaction data and presenting financial reports. Financial management reports and accountability are of good quality if they depend on available information technology (Wiranti & Wahidahwati, 2021). The use of information technology in

the government sector has been stated in Government Regulation No. 56 of 2005 concerning the Financial Information System, where central and regional governments are encouraged to develop and utilize information technology to improve regional financial management. The accuracy and timeliness of village fund data can be achieved through information technology (Indraswari & Rahayu, 2021).

According to Widiawati et al. (2022) indicators of information technology utilization consist of intensity of utilization, number of applications used, and frequency of utilization. Putra et al. (2021) stated that indicators of information technology utilization consist of supporting software, internet network, and purpose of utilization.

### *2.2. Organizational Commitment*

Organizational commitment is organizing a group to achieve certain goals (Manimpurung, Kalangi, & Gerungai, 2018). Organizational commitment is an attitude regarding employee loyalty to the organization. It is an ongoing process for organizational members to express their concern for the organization, and this continues to ensure success and well-being (Ayem & Fitriyaningsih, 2022). Organizational commitment is a strong desire to remain a member of an organization, a desire to strive according to the organization's wishes and beliefs, and an acceptance of the values and goals of the organization (Yoga & Wirawati, 2020). Commitment is the ability to be responsible for things entrusted to someone (Masruhin & Kaukab, 2019).

According to Ayem and Fitriyaningsih (2022) there are two characteristics of organizational commitment, namely belief in the values and goals of the organization and the desire to remain in the organization. According to Giriani, Dahtiah, and Burhany (2021) the components of organizational commitment consist of three types, namely: a) Affective Commitment; affective commitment occurs when employees have an emotional bond with the organization so that employees are motivated to remain in the organization (Masruhin & Kaukab, 2019). b) Continuance Commitment: Continuous commitment is a feeling of heaviness in employees so that employees remain in the organization (Masruhin & Kaukab, 2019). c) Normative Commitment is based on the obligations and responsibilities of employees in the organization (Masruhin & Kaukab, 2019).

### *2.3. Competence of Village Apparatus*

Competence is a fundamental characteristic of an individual, namely the cause related to the reference criteria for effective performance Spencer and Spencer (1993). Competence is generally interpreted as competence, skill, and ability Syafaruddin et al. (2019). The basic word is competent, capable, able, or skilled. In the context of human resource management, the term competence refers to the attributes/characteristics of a person that make him successful in his work. The competence a local government must possess refers to the standard competence set by the State Civil Apparatus Agency (BKN). The State Civil Apparatus Agency Regulation 8/2013 states that technical competence is the ability possessed by each civil servant, which includes

knowledge, skills, and work attitudes, and is needed to carry out his job duties. Thus, village officials must have professional knowledge, skills, and work attitudes to do the job. According to Masruhin and Kaukab (2019) competence is something that someone shows in their work every day. According to Masruhin and Kaukab (2019) there are six competency standards, namely, planning skills, service skills, leadership skills, management skills, thinking skills, and attitude skills, and according to Atiningsih (2019) the indicators of village apparatus competency consist of; understanding accounting science, having quality human resources, having adequate human resources, having full roles and responsibilities, having expertise, having the ability to adapt to new regulations, understanding organizational structure. Meanwhile, according to Pahlawan, Wijayanti, and Suhendro (2020) the competence of village apparatus has five indicators: knowledge, ability, technical expertise, solutions in solving problems, work initiative, Friendliness, and politeness.

#### *2.4. Accountability of Village Fund Management*

Accountability is one of the governance principles that has an important meaning in increasing public trust in a series of activities/programs designed and implemented by the government to benefit the community. Accountability is fairly broad, including responsibility, presentation, reporting, and disclosure of all agent activities to the principal (Mardiasmo, 2009). Accountability is the obligation to provide accountability or answer and explain the performance and actions of a person/legal entity or leader of an organization to a party with the right or authority to request information or accountability (Dina, Anis, & Hasiatul, 2022). Accountability for Village Fund Management Accountability for Village Fund Allocation (ADD), the village head has a role as the head of the implementation team whose task is to be accountable for managing the Village Fund Allocation (ADD) from planning to implementation and supervision. Village Financial Management in Law (UUD) No. 6 of 2014 concerning Villages, article 75 paragraph (2). Permendagri (Minister of Home Affairs Regulation) No. 113 of 2014 explains that village financial management is all activities that include planning, implementation, administration, reporting, and accountability for village finances.

According to the Regulation of the Minister of Home Affairs Number 20 of 2018 concerning Village Financial Management, the indicators of accountability for village fund management consist of accountability, transparency, participatory, orderly, and budget discipline. Pahlawan et al. (2020) stated that the accountability indicators for village fund management include honesty, openness of information, reporting compliance, suitability of procedures, information coverage, and accuracy in delivering financial report information. Four indicators in measuring accountability for village financial management are relevant, reliable, trustworthy, and understandable Aziiz and Prastiti (2019). Meanwhile, Putra et al. (2021) said that there are four indicators of accountability for village financial management, namely, formulating financial plans, implementing and financing activities, evaluating financial performance, and publishing financial reports

### **3. Research Methods**

#### *3.1. Objects And Subject Study*

The object of this research is all villages in Sumenep Regency, East Java, Indonesia. The research subjects are village heads, secretaries, and treasurers in Sumenep Regency.

#### *3.2. Data Types*

This study uses quantitative data, namely data in the form of numbers that are analyzed statistically, with a questionnaire as a data collection tool. The type of data used is primary data, namely data obtained directly from respondents in the form of a recapitulation of questionnaire results related to the influence of information technology, organizational commitment, and village apparatus competence on the accountability of village fund management in Sumenep Regency.

#### *3.3. Sampling Techniques*

The sampling technique in this study used the *nonprobability sampling method* with the *convenience sampling technique*, namely selecting samples that are easy to reach. This technique was chosen because some villages in Sumenep Regency are spread across small islands that are difficult to access, so researchers only visited village offices in sub-districts that were easier to reach. The criteria for sampling this study are as follows:

- a. Village officials who were willing to fill out the research questionnaire.
- b. Village officials with at least an Android cellphone will support the questionnaire filling process via the Google form link provided by the researcher.
- c. The limitation of the convenience sampling technique is that not all samples have the same opportunity as samples, so it will reduce the level of generalization of the research findings

#### *3.4. Data collection technique*

The data collection technique in this study used a questionnaire distributed via Google Forms to 200 respondents. The questionnaire consists of several variables that are measured with specific questions. In the information technology utilization variable, there are six questions adapted from the research of Putra et al. (2021), with indicators such as supporting software, internet network, and utilization purposes.

For the organizational commitment variable, the questionnaire contains three questions taken from the research Masruhin and Kaukab (2019), with indicators including affective, continuance, and normative commitment. Meanwhile, the village apparatus competency variable has six questions adapted from the research of Pahlawan et al. (2020), with indicators such as

knowledge, ability, technical expertise, problem-solving ability, initiative, and friendly and polite attitudes.

In the accountability variable of village fund management, there are 13 questions adopted from research Pahlawan et al. (2020), Aziiz and Prastiti (2019), and Putra et al. (2021) compliance, information coverage, and accuracy in submitting financial reports. All questions in the questionnaire use a five-level scale, namely strongly disagree (STS), disagree (TS), less agree (KS), agree (S), and strongly agree (SS).

### *3.5 Data analysis*

Data were analyzed using Structural Equation Modeling (SEM) using SmartPLS version 3. SEM is considered more powerful in data analysis because it is able to test many variables in one model and can examine direct and indirect relationships between variables tested in this study.

## **4. Results and Discussion**

### *4.1. Descriptive Statistical Analysis*

The variables of Information Technology Influence (X1) and Organizational Commitment (X2) each have an interval value of 4.00, which is included in the high category. Meanwhile, the Village Apparatus Competence variable (X3) has a value of 3.20, which is quite high, and the Village Fund Budget Management variable (Y) obtained a value of 3.00, which is also included in the fairly high category. Although Organizational Commitment (X2) shows a high value, the test results show that the hypothesis (H2), which states that Organizational Commitment has a significant effect on Village Fund Budget Management, is rejected. This is due to village officials' low emotional ties and responsibilities to the organization, which are not reflected in high quantitative values. In other words, although numerical organizational commitment appears strong, qualitative factors such as emotional involvement and practical responsibility still need to be improved to significantly influence budget management.

### *4.2. Partial Least Square (PLS) Model Scheme*

The model scheme used in this study is the *Partial Least Square* (PLS) model through the SmartPLS 3.0 program. The model scheme can be seen in the following image:



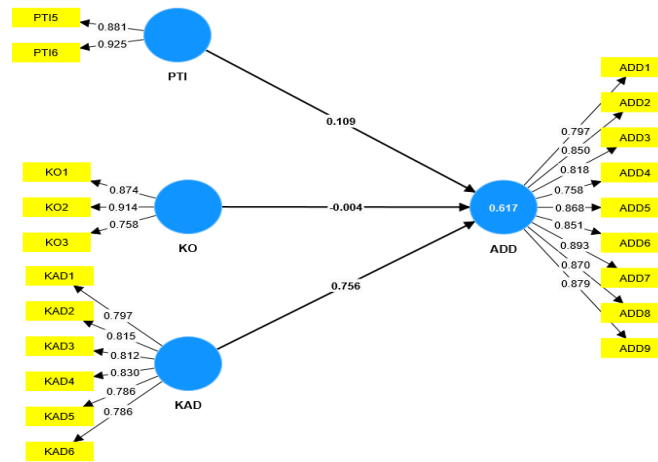


Figure 4. 1 Partial Least Square (PLS) Model

### 4.3. Outer Model Evaluation

In evaluating the outer model of this research, there are four evaluations: *Convergent Validity*, *Discriminant Validity*, *Cronbach's Alpha*, and *Composite Reliability*. The explanation of each *outer model evaluation* is as follows:

#### 4.3.1. Convergent Validity

The purpose of testing *this study's Convergent Validity* is to determine the value of *outer loading* or *factor loading* on each item. The criteria in the *Convergent Validity test* can be seen from the *outer loading value* and the AVE ( *Average Variance Extracted* ) value. *Convergent validity* can be met if the *outer* or *factor loading values* are  $> 0.70$ . In addition, *Convergent Validity* can be said to be met if the AVE ( *Average Variance Extracted* ) value is  $> 0.50$ . The results of *Convergent Validity based on the outer loading* or *factor loading value* are as follows:

Table 1 Factor Loading

Variables	Indicator	Factor Loading	Information
Utilization of Information Technology (X1)	PTI1	<b>0.695</b>	Invalid
	PTI2	<b>0.631</b>	Invalid
	PTI3	<b>0.675</b>	Invalid
	PTI4	<b>0.585</b>	Invalid
	PTI5	0.765	Valid
	PTI6	0.709	Valid
Organizational Commitment (X2)	KO1	0.849	Valid
	KO2	0.910	Valid
	KO3	0.797	Valid
Competence of Village Apparatus (X3)	KAD1	0.796	Valid
	KAD2	0.814	Valid
	KAD3	0.813	Valid
	KAD4	0.830	Valid
	KAD5	0.787	Valid
	KAD6	0.787	Valid
Accountability of Village Fund Management (Y)	ADD1	0.794	Valid
	ADD2	0.826	Valid
	ADD3	0.794	Valid
	ADD4	0.743	Valid
	ADD5	0.846	Valid
	ADD6	0.841	Valid
	ADD7	0.878	Valid
	ADD8	0.870	Valid
	ADD9	0.862	Valid
	ADD10	<b>0.387</b>	Invalid
	ADD11	<b>0.421</b>	Invalid
	ADD12	<b>0.391</b>	Invalid
	ADD13	<b>0.383</b>	Invalid

Source: Data Processed by Researchers, (2024)

Based on Table 4.1 above, it can be seen that there are still invalid items in the Information Technology Utilization variable (X1). This is because the *factor loading values* on items PTI1 (0.695), PTI2 (0.631), PTI3 (0.675), and PTI4 (0.585) are smaller than 0.70. Meanwhile, in the Village Fund Management Accountability variable (Y), there are four invalid items, namely ADD10, ADD11, ADD12, and ADD13, where the respective *factor loading values* are 0.387, 0.421, 0.391, and 0.383, smaller than 0.70. Therefore, to improve the validity of the data and research results, the invalid items were removed from the model.

Retesting was carried out after the invalid items were removed from the research model. The results of the Convergent Validity retest are as follows:

Table 2 Factor Loading After Item Elimination

<b>Variables</b>	<b>Indicator</b>	<b>Factor Loading</b>	<b>Information</b>
Utilization of Information Technology (X1)	PTI5	0.881	Valid
	PTI6	0.925	Valid
Organizational Commitment (X2)	KO1	0.874	Valid
	KO2	0.914	Valid
	KO3	0.758	Valid
Competence of Village Apparatus (X3)	KAD1	0.797	Valid
	KAD2	0.815	Valid
	KAD3	0.812	Valid
	KAD4	0.830	Valid
	KAD5	0.786	Valid
	KAD6	0.786	Valid
Accountability of Village Fund Management (Y)	ADD1	0.797	Valid
	ADD2	0.850	Valid
	ADD3	0.818	Valid
	ADD4	0.758	Valid
	ADD5	0.868	Valid
	ADD6	0.851	Valid
	ADD7	0.893	Valid
	ADD8	0.870	Valid
	ADD9	0.879	Valid

Source: Data Processed by Researchers, (2024)

Based on Table 4.2 above, it can be seen that the *factor loading value* on all items is greater than 0.70. This proves that the *Convergent Validity test* through the *factor loading value criteria* has been met or is valid.

In addition to presenting the results of *Convergent Validity based on the outer loading value*, *Convergent Validity is also presented* based on the AVE ( *Average Variance Extracted* ) value. This can be seen in the following table:

Table 4. 3AVE ( Average Variance Extracted )

<b>Variables</b>	<b>AVE ( Average Variance Extracted )</b>	<b>Information</b>
Utilization of Information Technology (X1)	0.816	Valid
Organizational Commitment (X2)	0.725	Valid
Competence of Village Apparatus (X3)	0.647	Valid
Accountability of Village Fund Management (Y)	0.712	Valid

Source: Data Processed by Researchers, (2024)

Based on Table 4.3 above, it can be seen that the AVE ( *Average Variance Extracted* ) value of all variables is > 0.05. This indicates that the *Convergent Validity test* through the AVE ( *Average Variance Extracted* ) value criteria has been met or is valid.

4.3.2. Dminant Validity

*The Discriminant Validity Test* explains whether two variables are sufficiently different. A *discriminant validity test* can be fulfilled if the correlation value of the variable to the variable itself is greater than the correlation value of all other variables. The testing criteria in the *Discriminant Validity Test* are based on the values of HTMT ( *Heterotrait-Monotrait-Ratio* ), *Fornell-Larcker*, and *Cross Loading*. This can be seen as follows:

Table 4. 4 Discriminant Validity Based on HTMT ( Heterotrait-Monotrait-Ratio )

	Accountability of Village Fund Management	Competence of Village Apparatus	Organizational Commitment	Utilization of Information Technology
Accountability of Village Fund Management				
Competence of Village Apparatus	0.839			
Organizational Commitment	0.173	0.181		
Utilization of Information Technology	0.305	0.242	0.558	

Source: Data Processed by Researchers, (2024)

Based on Table 4.4 above, In the *discriminant validity test* conducted, all HTMT ( *Heterotrait-Monotrait-Ratio* ) values between the variables in this study showed results smaller than the threshold of 0.90. The HTMT values for the relationship between Village Fund Management Accountability with Village Apparatus Competence, Organizational Commitment, and Utilization of Information Technology were 0.839, 0.173, and 0.305, respectively. Likewise, for the relationship between Village Apparatus Competence with Organizational Commitment and Utilization of Information Technology, the HTMT values were 0.181 and 0.242, respectively. Meanwhile, the HTMT value between Organizational Commitment and Utilization of Information Technology was 0.558. All of these values are below 0.90, indicating that the variables in this research model have good *discriminant validity*, which is quite different and does not overlap.

The results of *Discriminant Validity based on the Fornell-Larcker* values are as follows:

Table 5 Discriminant Validity Based on Fornell-Larcker

	Accountability of Village Fund Management	Competence of Village Apparatus	Organizational Commitment	Utilization of Information Technology
Accountability of Village Fund Management	<b>0.844</b>			
Competence of Village Apparatus	0.778	<b>0.805</b>		
Organizational Commitment	0.156	0.146	<b>0.851</b>	
Utilization of Information Technology	0.265	0.208	0.454	<b>0.903</b>

Source: Data Processed by Researchers, (2024)

Based on Table 4.5 above, it can be seen that the correlation value of the variables to the variables themselves is greater when compared to the correlation values of all other variables. The lowest *FL Criterion value* is in the Village Apparatus Competence variable, which is 0.805. The highest *FL Criterion value* is in the Information Technology Utilization variable, which is 0.903. This proves that each variable has good *Discriminant Validity*.

The results of *Discriminant Validity based on the Cross Loading* value are as follows:

Table 6 Discriminant Validity Based on Cross Loading

	ADD	KAD	KO	PTI
ADD1	<b>0.797</b>	0.745	0.107	0.150
ADD2	<b>0.850</b>	0.632	0.102	0.242
ADD3	<b>0.818</b>	0.639	0.139	0.172
ADD4	<b>0.758</b>	0.563	0.030	0.167
ADD5	<b>0.868</b>	0.637	0.077	0.203
ADD6	<b>0.851</b>	0.621	0.215	0.317
ADD7	<b>0.893</b>	0.685	0.159	0.262
ADD8	<b>0.870</b>	0.696	0.188	0.283
ADD9	<b>0.879</b>	0.662	0.148	0.209
KAD1	0.683	<b>0.797</b>	0.092	0.206
KAD2	0.650	<b>0.815</b>	0.181	0.194
KAD3	0.598	<b>0.812</b>	0.117	0.150
KAD4	0.587	<b>0.830</b>	0.089	0.089
KAD5	0.567	<b>0.786</b>	0.121	0.106
KAD6	0.653	<b>0.786</b>	0.106	0.241
KO1	0.151	0.094	<b>0.874</b>	0.385
KO2	0.142	0.128	<b>0.914</b>	0.451
KO3	0.095	0.173	<b>0.758</b>	0.307
PTI5	0.211	0.161	0.379	<b>0.881</b>
PTI6	0.263	0.211	0.436	<b>0.925</b>

Source: Data Processed by Researchers, (2024)

Based on Table 4.6 above, it can be seen that the *cross-loading value* on each item has the largest value when connected to its endogenous construct compared to when connected to other endogenous constructs. This shows that each indicator appropriately explains its respective endogenous construct and proves that *the discriminant validity* of all items is valid.

#### 4.3.3. Cronbach's Alpha

This study uses Cronbach's Alpha to view the reliability of each variable. Variables can be said to meet Cronbach's Alpha if the Cronbach's Alpha value of each variable is > 0.70. This can be seen as follows:

Table 7 Cronbach's Alpha

Variables	<i>Cronbach's alpha</i>	Information
Accountability of Village Fund Management	0.949	Reliable
Competence of Village Apparatus	0.891	Reliable
Organizational Commitment	0.812	Reliable
Utilization of Information Technology	0.777	Reliable

Source: Data Processed by Researchers, (2024)

Based on Table 4.7 above, it can be seen that *the Cronbach's Alpha value* for all variables is > 0.70. The lowest *Cronbach's Alpha value* is in the variable of information technology utilization of 0.777. At the same time, the highest *Cronbach's Alpha value* is in the variable of accountability for village fund management at 0.949. This proves that all variables are reliable.

4.3.4. Composite Reliability

This study uses composite reliability to view the reliability of each variable. Variables meet Composite Reliability if the Composite Reliability value of each variable is > 0.70. This can be seen as follows:

Table 4. 8Composite Reliability

Variables	<i>Composite Reliability (rho_c)</i>	Information
Accountability of Village Fund Management	0.957	Reliable
Competence of Village Apparatus	0.917	Reliable
Organizational Commitment	0.887	Reliable
Utilization of Information Technology	0.899	Reliable

Source: Data Processed by Researchers, (2024)

Based on Table 4.8 above, it can be seen that the *Composite Reliability value* for all variables is > 0.70. The lowest *Composite Reliability value* is found in the organizational commitment variable 0.887. The highest *Composite Reliability value* is in the village fund management accountability variable of 0.957. This proves that all variables are reliable.

4.4. Inner Model Evaluation

In evaluating the inner model of this study, there are five evaluations: *multicollinearity*, *R-square*, *F-square*, and *goodness of fit*. The explanation of each evaluation of the inner model is as follows:

4.4.1. Multicollinearity

This *Multicollinearity Test* aims to determine multicollinearity between variables by assessing the correlation between independent variables. The *Multicollinearity Test* is met if the VIF value of each variable is <10. This can be seen as follows:

Table 9 Multicollinearity

Variable Relationship	VIF	Information
X1 to Y	1.293	No Multicollinearity Occurs
X2 against Y	1.264	No Multicollinearity Occurs
X3 against Y	1,049	No Multicollinearity Occurs

Source: Data Processed by Researchers, (2024)

Based on Table 4.9 above, it can be seen that the VIF value of each relationship between variables X and Y is <10. This proves that all variables are free from multicollinearity.

4.4.2. R-Square

The magnitude of *the coefficient determination* (*R-square*) is used to measure how much other variables influence the dependent variable. There are three criteria for *R-square*: if the *R-square value* is 0.25, then the model is weak. If the *R-square value* is 0.50, then the model is said to be moderate. If the *R-square value* is 0.75, then the model is said to be strong. The *R-square* results of this study are as follows

Table 4. 10R-Square

	<i>R-square</i>	<i>R-square adjusted</i>
Accountability of Village Fund Management	0.617	0.611

Source: Data Processed by Researchers, (2024)

Based on Table 4.10 above, it can be seen that the *adjusted R-square value* is 0.611 or 61.1%. This value is classified as moderate, meaning that the dependent variable can be influenced by the independent variable, which is classified as moderate at 0.611 or 61.1%. While other variables outside this study influence the remaining 0.389 or 38.9%. This research model is classified as moderate.



4.4.3. Goodness of Fit

*Goodness of Fit* is used to determine whether the research model fits. This can be seen as follows:

Table 11 Goodness of Fit

	Saturated Model	Estimated Model
SRMR	0.066	0.066
d_ ULS	0.905	0.905
d_ G	0.817	0.817
Chi-square	841,025	841,025
NFI	0.748	0.748

Source: Data Processed by Researchers, (2024)

Based on Table 4.11 above, it can be seen that the SRMR value in the estimated model is 0.066 <0.10. This shows that this research model is fit.

4.4.4. F-Square

*F-Square* value is used to determine the influence of predictor variables on dependent variables. This can be seen in the following table:

Table 12 F-Square

Variable Relationship	F-Square	Information
X1 to Y	0.024	Weak
X2 against Y	0.000	Weak
X3 against Y	0.022	Weak

Source: Data Processed by Researchers, (2024)

Based on Table 4.12 above, it can be seen that the *F-Square value* on variable X1 against Y is 0.024. The *F-Square value* on variable X2 against Y is 0.000. The *F-Square value* on variable X3 against Y is 0.022. This shows that the three independent variables can provide a relatively weak impact on the dependent variable.

4.4.5. F Statistic Test

It is known that *the adjusted R-square* obtained from the analysis results, namely 0.611 (61.1%), with independent variables (k), namely three variables (technology utilization, organizational commitment, and village apparatus competence), the total sample (n) used was 200 and the significance level used (a) 5%. Then, the calculated F was obtained through the following formula:

$$F = \frac{R^2 (n-k-1)}{k (1-R^2)}$$

$$F = \frac{0.611 (200-3-1)}{3 (1-0.611)}$$

$$F = \frac{119.756}{1.167}$$

$$F = 102.69$$

Then, the F table value is obtained through the F table with the significance used, namely 5%, as follows:

$$Df(n1) = k-1 = 3-1 = 2$$

$$Df(n2) = nk = 200 - 3 = 197$$

So the F table value obtained is 2.60 (F table)

Based on the calculation results above, F count  $102.69 > F$  table 2.60 was obtained, which means that the variables of technology utilization, organizational commitment, and village apparatus competence simultaneously influence and contribute to the accountability of village fund management by 61.1% ( *R-square adjusted* ).

#### 4.5. Hypothesis Testing

Hypothesis testing uses *full model structural equation modeling* (SEM) analysis with smart PLS. Hypothesis testing is done by looking at the calculated value of *path coefficients*. The criteria for hypothesis testing are if the *P-value*  $< 0.05$ , then H0 is rejected, and H1 is accepted. Likewise, if the *P-value*  $> 0.05$ , H0 is accepted, and H1 is rejected. The results of the *Path Coefficients* of this study can be seen in the following figure and table:

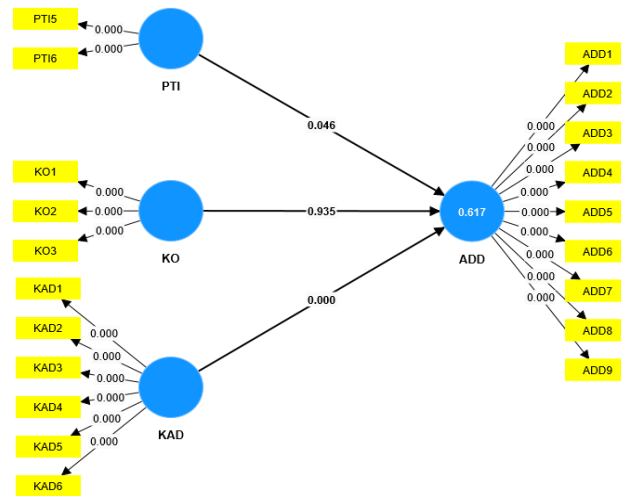


Figure 4. 2Path Coefficients

In addition to the image above, a table of hypothesis test results using *Path Coefficients* is also presented as follows:

Table 13 Results of Hypothesis Testing through Path Coefficient Bootstrapping Technique

<i>Path Coefficients</i>	<i>Hypothesis</i>	<i>Direction</i>	<i>Original sample (O)</i>	<i>Sample mean (M)</i>	<i>Standard deviation (STDEV)</i>	<i>T statistic ( O /STDEV)</i>	<i>P values</i>	<i>Information</i>
PTI ADD ->	H1	+	0.109	0.106	0.055	2,000	0.046	Positive and Significant Influence
KO ADD ->	H2	-	-0.004	0.006	0.054	0.082	0.935	No effect
KAD ADD ->	H3	+	0.756	0.758	0.048	15,875	0.000	Positive and Significant Influence

Source: Data Processed by Researchers, (2024)

4.5.1. The Influence of Information Technology Utilization on Village Fund Management Accountability

Based on Table 4.13 above, it can be seen that the *P-value* of the influence of information technology utilization on accountability of village fund management is  $0.046 < 0.05$ . While the *T-statistic value* of  $2,000 >$  the t-table value of  $0.675$ . This shows that **H0 is rejected** and **H1 is accepted**. So, the utilization of information technology has a positive and significant effect on the accountability of village fund management.

The analysis results show that the P-value of the influence of information technology utilization on accountability in village fund management is  $0.046 < 0.05$ , with an original sample (O) of 0.109. This original sample value shows that the direction of the influence is positive. This means that the better the utilization of information technology, the greater the accountability of village fund management. The T-statistic value of 2.000, greater than the t-table value of 0.675, indicates that hypothesis 1 (H1), which states that "the utilization of information technology has a significant effect on accountability in village fund management," is accepted. The null hypothesis (H0) states that "the utilization of information technology does not have a significant effect on accountability in village fund management" is rejected. So, utilizing information technology positively and significantly affects accountability in village fund management.

This finding aligns with research by Aziiz and Prastiti (2019) and Indraswari and Rahayu (2021), which also showed a positive effect of information technology on accountability. However, this differs from Putra et al. (2021), who found a negative effect. Stewardship theory explains that village officials (stewards) tend to maximize the use of information technology to account for financial reports, increasing information accuracy for village communities (principals). According to Putra et al. (2021), information technology accelerates the processing of transaction data and presenting financial reports. The use of information technology in the government sector is also regulated in Government Regulation No. 56 of 2005, which encourages the development of information technology to improve regional financial management.

#### 4.5.2. The Influence of Organizational Commitment on Accountability of Village Fund Management

The P-value of organizational commitment's influence on village fund management's accountability is  $0.935 > 0.05$ . At the same time, the T-statistic value is  $0.082 < t\text{-table value of } 0.675$ . This shows that  $H_0$  is accepted and  $H_2$  is rejected. It can be concluded that organizational commitment does not affect the accountability of village fund management.

The results of the analysis show that the P-value of the influence of organizational commitment on accountability in village fund management is  $0.935 > 0.05$ , with an original sample (O) of  $-0.004$ . This original sample value shows that the direction of the influence is negative, although very small. This means that increasing organizational commitment does not significantly impact accountability in village fund management. The T-statistic value of  $0.082 < t\text{-table value of } 0.675$ , so  $H_0$  is accepted, and  $H_2$  is rejected. Based on the level of significance ( $\alpha$ ) of  $0.05$ , if the  $P\text{-value} > \alpha$  ( $0.935 > 0.05$ ), then the null hypothesis ( $H_0$ ), which states "organizational commitment does not have a significant effect on accountability in village fund management," is accepted. Conversely, hypothesis 2 ( $H_2$ ) states that "organizational commitment has a significant effect on accountability in village fund management," is rejected. Thus, it can be concluded that organizational commitment does not significantly affect accountability in village fund management. The results of the study showed that organizational commitment had no effect on accountability in village fund management, which was thought to be caused by the lack of mastery of the information technology applied by village officials, even though they were aware that information technology supported improving services to the community (Setyawati & Muhammad, 2022).

This study is not in accordance with the stewardship theory, which states that village fund management officials with high commitment will improve services to the community. This result is consistent with the research of Ayem and Fitriyaningsih (2022), Ilhami and Widhiastuti (2022), and Fitriani, Yuliani, and Purwantini (2021), which also found that organizational commitment harms accountability for village fund management. However, this result contradicts the research of Yoga and Wirawati (2020) and Masruhin and Kaukab (2019), which states that organizational commitment has a positive and significant effect on accountability.

#### 4.5.3. The Influence of Village Apparatus Competence on Village Fund Management Accountability

The P-value of the influence of village apparatus competence on accountability of village fund management is  $0.000 < 0.05$ . At the same time, the T-statistic value is  $15.875 >$  the t-table value of 0.675. This shows that  $H_0$  is rejected and  $H_3$  is accepted. So, the competence of the village apparatus has a positive and significant effect on the accountability of village fund management.

The analysis results show that the P-value of the influence of village apparatus competence on accountability in village fund management is  $0.000 < 0.05$ , with an original sample (O) of 0.756. This original sample value shows that the direction of the influence is positive. This means that the higher the competence of village apparatus, the greater the accountability of village fund management. The T-statistic value of  $15.875 >$  the t-table value of 0.675, so  $H_0$  is rejected, and  $H_3$  is accepted. Based on the level of significance ( $\alpha$ ) of 0.05, if the P-value  $< \alpha$  ( $0.000 < 0.05$ ), then the null hypothesis ( $H_0$ ), which states "village apparatus competence does not have a significant effect on accountability in village fund management" is rejected, and hypothesis 3 ( $H_3$ ) which states "village apparatus competence has a significant effect on accountability in village fund management" is accepted. Thus, it can be concluded that village apparatus competence positively and significantly affects accountability in village fund management. The research strengthens the stewardship theory, which states that village fund management officials who have high competence will improve services to the community.

This study is in line with the research of Aziiz and Prastiti (2019), Putri and Yadiati (2020), and others, which also found a positive and significant influence between the competence of village officials and accountability. However, these results contradict the research of Syafaruddin et al. (2019), which states that the competence of village officials harms accountability. Competence is related to the technical ability of village officials to carry out their duties, and when they have adequate knowledge in the fields of accounting and financial planning, the results of financial reporting will be more accountable, accurate, and transparent.

#### 4.5.4. The Influence of Information Technology Utilization, Organizational Commitment, and Village Official Competence on Village Fund Management Accountability

The calculated F value is 105.25, and the F table is 2.60. This shows that the calculated F value is greater than the F table value, which means that the three independent variables (technology utilization, organizational commitment, and village apparatus competence) simultaneously have a significant effect on the dependent variable (accountability of village fund management) so that  **$H_0$  is rejected and  $H_4$  is accepted.**

The results of the F test analysis show that the calculated F test value is greater than the F table value, which indicates that simultaneously, the three independent variables of information technology utilization, organizational commitment, and village apparatus competence have a significant effect on village fund management accountability. The adjusted R-square value of 61.1% indicates that the three independent variables can explain 61.1% of the variation in village fund management accountability. Based on this test, **the null hypothesis ( $H_0$ )**, which states "the

three independent variables do not have a significant effect simultaneously on village fund management accountability," **is rejected**, and **hypothesis 4 (H4) is accepted**. This means that simultaneously, information technology utilization, organizational commitment, and village apparatus competence significantly affect village fund management accountability.

The results of this study follow the research of Giriani et al. (2021), which states that, simultaneously, there is a significant influence of the use of information technology, organizational commitment, and village apparatus competence on the accountability of village fund management. Then, in the research of Ilhami and Widhiastuti (2022) it was stated that there was a positive and simultaneous influence, so H3 states that there is a positive and significant influence on the accountability of village fund management.

Information technology will speed up the administrative process in today's modern era. The availability of information technology will provide maximum benefits supported by the competence of adequate village officials in its use and utilization, which is a good organizational commitment. The better the competence of village officials and organizational commitment, the better the function of information technology utilization will be, leading to better accountability in managing village funds. Referring to the results of simultaneous testing show that the use of technology, organizational commitment, and the competence of village officials have a significant effect on the accountability of village fund management, strengthening the stewardship theory, which states that village fund management officials who can utilize information technology, and have organizational commitment and high competence will provide satisfactory services to the community.

### **Conclusion and Suggestion**

Based on the results of the discussion, the conclusions that can be drawn are: a) The use of information technology has a positive and significant effect on accountability in village fund management in Sumenep Regency, with a P-Value of 0.046 and a T-statistic of 2.000. This shows that the use of technology supports accountability through timely and accurate reports. b) Organizational commitment does not significantly affect accountability, as evidenced by a P-value of 0.935 and a T-statistic of 0.082. The low emotional ties and real actions of village officials cause this. c) The competence of village officials has a positive and significant effect on accountability, with a P-value of 0.000 and a T-statistic of 15.875. Good competence helps reduce obstacles in managing village funds. d) Simultaneously, the three variables (information technology, organizational commitment, and village official competence) positively and significantly affect accountability with a calculated F value of 105.25 and an adjusted R-square of 0.611. This shows that about 61.1% of accountability is influenced by these variables.

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