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The Influence of Public Accountability, Financial Report Transparency, Organizational Commitment, and Human Resource Quality on Village Fund Financial Management (An Empirical Study of Villages in Kota District, Sumenep Regency)

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ABSTRACT

This study aims to determine the Influence of Public Accountability, Transparency of Financial Reports, Organizational Commitment and Quality of Human Resources on Financial Management of Village Funds (Empirical Study in Kota District, Sumenep Regency). This type of research is quantitative research with an associative approach. The sampling method used in this study is purposive sampling and saturated sampling, so that a sample of 60 respondents was obtained. The data source in this study is primary data, namely by distributing questionnaires directly to 60 respondents who are village apparatus in Kota District, Sumenep Regency. The data analysis technique used in this study is multiple linear regression analysis using the SPSS version 20 program. The results of the study indicate that partially accountability and organizational commitment have a negative effect on financial management of village funds. The results of the study simultaneously show that Public Accountability, transparency of financial reports, organizational commitment, and quality of human resources towards financial management of village funds are significantly positive.

Keyword: Public Accountability, Transparency, Organizational Commitment, Quality Of Human Resources, Financial Management of Village Funds.

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Introduction

The implementation of regional autonomy in Indonesia grants substantial authority to village governments to manage and administer the interests of their local communities. This is reflected in the allocation of Village Funds (Dana Desa), which aim to support development, community empowerment, and village governance in an independent, participatory, and equitable manner, as stipulated in Law No. 6 of 2014 and Minister of Finance Regulation (PMK) No. 146 of 2023. In Sumenep Regency, which encompasses a vast geographical area with both mainland and archipelagic characteristics, the management of village funds presents unique challenges. Sound village financial management requires adherence to the principles of good governance, including transparency, accountability, participation, and effectiveness. However, in practice, several issues persist, such as misallocation of village funds, low community participation, and indications of irregularities, particularly in Kota Sumenep District. This phenomenon highlights the importance of strengthening supporting factors in village fund management, such as public accountability, financial report transparency, organizational commitment, and the quality of human resources within village apparatuses.

The primary motivation for this research stems from the disparity between the ideal objectives of village fund management and the realities observed on the ground, especially in the Kota Sumenep District. Preliminary observations indicate instances of village funds being misallocated, a lack of transparency in financial reporting, and low public trust in village officials. These conditions raise questions as to whether factors such as public accountability, transparency, organizational commitment, and human resource quality have been optimally implemented in supporting effective village fund management. Addressing these issues is crucial to ensure that village fund management truly delivers maximum benefits for community welfare.

This research holds significant urgency in the context of strengthening good village governance, particularly in ensuring that village funds are used in a targeted, effective, efficient, and accountable manner. Focusing on villages in the Kota District of Sumenep Regency—which is characterized by complex geographical, social, and administrative conditions—this study is expected to provide comprehensive insights into the factors that influence the success of village fund management. The research is relevant to supporting government efforts to accelerate equitable rural development, enhance community welfare, and strengthen public trust in village officials.

Previous studies have shown varying results. Alfiani found that accountability and transparency have a positive effect on village fund management (Alfiani dkk., 2020). Conversely, Alisa found that accountability has a negative effect, while transparency and human resource quality have a positive effect (Allisa & Suryaningrum, 2023). Citra's study revealed that accountability, transparency, and organizational commitment all positively affect village fund management (Citra dkk, 2020). These differing findings (research gaps) include variations in research methods (qualitative vs. quantitative), variables used, and research objects. This indicates that inconsistencies remain, and

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there is a need to broaden understanding through additional studies, particularly by incorporating all four variables simultaneously within one research model.

This study offers two key contributions. Theoretical Contribution: This research enriches the literature on factors influencing village fund financial management by simultaneously examining the effects of public accountability, financial report transparency, organizational commitment, and human resource quality. It also provides clarification on the mixed results of previous studies (Hadi dkk., 2025). Practical Contribution: The findings of this research are expected to serve as a reference for local governments, village officials, and other stakeholders in formulating policies and strategies for more accountable, transparent, and participatory village fund management. Thus, it is hoped to promote improved welfare for village communities, particularly in the Kota Sumenep District.

Literature Review**Theory Good Governance**

According to Situmorang, Good Governance is defined as the procedures by which a country manages its economic and social resources oriented toward community development to realize a well-functioning government (Hadi dkk., 2025). Sarmigi defines Good Governance as a method of governing that regulates the relationships between the duties of committees, the roles of directors, stakeholders, and shareholders. A process carried out transparently to determine government objectives, performance assessment, and achievement is also referred to as the procedure for clean and good governance. Good Governance means that a good government applies and develops the principles of professionalism, transparency, accountability, democracy, service quality, effectiveness, efficiency, rule of law, and social acceptability across all levels of society (*Indonesia Accounting Journal*, t.t.).

Village Government

Village government is the administration of affairs related to governance and the interests of the village community. The village government consists of the village administration, which includes the village head, village officials, and the Village Consultative Body (BPD) (Bintarto, 2024).

Village Autonomy

Law No. 32 of 2004 concerning Regional Government is the main instrument in the implementation of regional governance. As is known, the administration of regional government is influenced by the dynamics of national politics (*Perspektif pembangunan pertanian dan pedesaan dalam era otonomi daerah*, 2000). A village is a *self-community*, a community that governs itself. Villages have the authority to manage and regulate the interests of their community according to local conditions and socio-cultural characteristics, making the position of villages with original autonomy very strategic and requiring balanced attention in the implementation of regional autonomy. A strong allocation of village autonomy will significantly influence the realization of regional autonomy.

Definition of Village Financial Management

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Financial management is an administrative activity conducted through several stages, including planning, safekeeping, use, recording, and supervision, followed by accountability or reporting on the inflow and outflow of funds or money within an organization, institution, or individual over a certain period (Maulyan, 2019)

Village Financial Reports

According to Minister of Home Affairs Regulation No. 20 of 2018, Village Financial Reports include: (PERMENDAGRI No. 20 Tahun 2018, t.t.)

- (a) *Budget Realization Report (LRA)*, which presents information about the realization of village revenue, expenditure, and financing over a specific period;
- (b) *Balance Sheet*, which presents information about the village's financial position at a specific date. The balance sheet is prepared based on the basic accounting equation: $\text{assets} = \text{liabilities} + \text{equity}$;
- (c) *Cash Flow Statement*, which presents information about the village's cash inflows and outflows over a specific period;
- (d) *Notes to the Financial Statements*, which contain additional information necessary to understand the financial statements. These notes are prepared in accordance with the generally accepted Financial Accounting Standards (SAK) in Indonesia (Asnawi, 2021).

Village Revenue and Expenditure Budget (APBDes)

APBDes is an annual village financial plan established based on a village regulation that contains projections of revenue sources and expenditures to support the village's development programs (Dahlan & Madjodjo, 2020). The Village Revenue and Expenditure Budget (APBDes) is the village's financial plan for one year, containing estimated revenues, expenditure plans for programs and activities, and financing plans that are discussed and mutually agreed upon by the village government and the Village Consultative Body, and enacted through a village regulation. The implementation of village governance—whose outputs include public services, development, and community protection—must be planned annually and incorporated into the APBDes.

Village Fund Allocation (ADD)

Village Fund Allocation (ADD) is the portion of village finances obtained from the sharing of regional taxes and a portion of the central and regional financial balance funds received by the district (Fauziyah, 2024). The Village Fund Allocation comes from the district/city APBD (Regional Budget), sourced from a portion of the central and regional financial balance funds received by the district/city, allocated to villages at a minimum of 10%.

Definition of Public Accountability

Public accountability is the obligation of the trustee (agent) to provide accountability, present, report, and disclose all activities and actions that are their responsibility to the principal, who has the right and authority to demand such accountability (*Akuntabilitas Pengelolaan Dana Desa | E-Jurnal Akuntansi*, t.t.). Accountability is a basic requirement to prevent abuse of power and is directed toward achieving broader national goals with the highest levels of efficiency, effectiveness, integrity, and prudence.

Transparency of Financial Reports

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According to Purwanti (2021), transparency is a principle that guarantees access or freedom for everyone to obtain information about the administration of government, including information about policies, the decision-making process, its implementation, and the results achieved (*PENGARUH AKUNTABILITAS, TRANSPARANSI DAN KOMPETENSI SUMBER DAYA MANUSIA TERHADAP KINERJA KEUANGAN UMKM DI KABUPATEN KEDIRI | Jurnal Ilmiah Manajemen, Ekonomi, & Akuntansi (MEA)*, t.t.). Transparency ensures that everyone has the right of access or freedom to obtain information about government administration, including policy information, decision-making processes, implementation, and the outcomes.

Organizational Commitment

According to Thamrin (2022), organizational commitment is an attitude that shows how deeply a person is attached to and identifies with the organization. A person strongly desires to remain in the organization. Strong organizational commitment positively influences employee performance, leading employees to be more responsible and professional. At its extreme, even without explicit instructions, members of the organization can understand what actions need to be taken next (*Pengaruh kompetensi aparatur desa, sistem pengendalian internal, pemanfaatan teknologi informasi dan partisipasi masyarakat terhadap akuntabilitas pengelolaan dana desa | Pahlawan | Indonesia Accounting Journal*, t.t.).

Quality of Human Resources

According to Husain (2021), human resources refer to people referred to as managers, employees, workers, or laborers who work for an organization. The quality of human resources certainly has benchmarks that can be used as a reference or comparison to identify and determine qualified individuals. With these limitations and benchmarks, they can be used as a foundation for determining a person's individual quality (*Pengaruh Pelatihan dan Kompensasi Terhadap Kinerja Karyawan BMT NU Jawa Timur | Jurnal Media Wahana Ekonomika*, t.t.).

Research Methods

The type of research used in this study is associative quantitative research. The data utilized in this research consists of both primary and secondary data. The primary data source was obtained from respondents' answers to questionnaires distributed to village and sub-district government officials in the Sumenep city district, specifically targeting the treasurers of village and sub-district governments, to examine the extent of the influence of public accountability, financial report transparency, organizational commitment, and human resources on village fund management. The secondary data source in this study refers to data obtained indirectly or through intermediaries, such as supporting data from village fund financial reports and various factual phenomena collected during the preliminary observation phase of the research (*Aplikasi Analisis Multivariate dengan Program IBM SPSS 26, Ed.10 | Perpustakaan STIESIA Surabaya (NPP)*, t.t.).

Primary data collection was conducted using a survey method, namely by distributing questionnaires to respondents. The questionnaire contained a set of questions that respondents were required to answer based on their opinions, with answer options provided by the researcher, addressed to the residents of Kebunan village.

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Table 1. Likert Scale

No.	Answer	Score
1.	Strongly Disagree (SD)	1
2.	Disagree (D)	2
3.	Neutral (N)	3
4.	Agree (A)	4
5.	Strongly Agree (SA)	5

The population in this study consists of village apparatus officials in the Sumenep city district government, which includes 16 sub-districts—12 of which are villages and 4 are urban sub-districts (kelurahan). The focus of the research population is limited to the 12 villages. The sampling technique applied in this research is the saturated sampling method (census sampling) ((PDF) *METODOLOGI PENELITIAN KUANTITATIF*, t.t.).

The research variables, which are detailed to obtain valid results, are as follows:

A) Independent Variables, which are the variables that influence or cause changes in the dependent variable. In this study, the independent variables are:

- (a)PublicAccountability (X1);
- (b)FinancialReportTransparency (X2);
- (c)OrganizationalCommitment (X3);
- (d) Human Resources (X4).

B) Dependent Variable, which in this study is Village Fund Financial Management (Y).

Descriptive statistical analysis in this study discusses the mean, standard deviation, minimum, and maximum values of the data on the variables used in the research. The data analysis in this study was conducted using IBM SPSS 20 software . The types of tests conducted in the statistical analysis techniques include classical assumption tests, multiple regression analysis, and hypothesis testing.

This research applies four classical assumption tests, namely the normality test, multicollinearity test, and heteroscedasticity test(M.Si & M.M, 2021).

Result and Discussion

The Influence of Public Accountability on Village Fund Financial Management

The test results show that the Public Accountability (X1) variable has a significance value of 0.207 (> 0.05), meaning public accountability does not have a significant effect on the financial management of village funds. Therefore, the first hypothesis (H1) is rejected.

This finding indicates that the low application of good governance principles at the village level, particularly in terms of accountability, affects the poor management of village fund finances (Allisa & Suryaningrum, 2023). Based on field observations on November 11, 2024, it was found that the allocation of village funds for the renovation project of the Kebunan Village Hall, Kota District, Sumenep Regency, was improperly managed and left unfinished. A similar situation occurred with the management of funds for repairing the bridge embankment, which was not used as intended. The repair funds were sourced from community donations but were acknowledged by the village government in the village fund report.

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The lack of responsibility and transparency in the village government's financial accountability shows weak public accountability. This is consistent with studies by Taufiqur (2023) and Lussy (2024), which show that accountability does not affect the performance of village fund management. The lack of information and the unclear implementation of the budget prevent the community from monitoring whether village funds are managed in an accountable manner.

The Influence of Financial Statement Transparency on Village Fund Financial Management

The test results show that Financial Statement Transparency (X2) has a significance value of 0.000 (< 0.05) with a beta coefficient of 0.287. This means that transparency has a positive and significant effect on the financial management of village funds. The second hypothesis (H2) is accepted. Openness in the management of village fund finances allows the community to easily access information, thereby increasing trust and public participation. Good transparency practices, such as displaying financial statement billboards, provide documentation that can be directly accessed by the community. The application of good governance principles through transparency encourages the effectiveness and accountability of village fund management. These results are consistent with the studies of Ramadhan (2019), Andriani (2019), Gayatri et al. (2019), and Putri & Rasmani (2019), which show that transparency significantly influences village fund management.

The Influence of Organizational Commitment on Village Fund Financial Management

The test results show that the Organizational Commitment (X3) variable has a significance value of 0.028 (< 0.05) and negatively affects the financial management of village funds. The third hypothesis (H3) is rejected. Field findings indicate that low organizational commitment is caused by inequities in the reward and punishment system. The village government tends to impose penalties, such as salary cuts and demotions, without providing appreciation for officials who perform their duties well. This situation results in low motivation in managing village funds (Dahlan & Madjodjo, 2020). This finding is consistent with the study by Mada (2017), which shows that the organizational commitment of village governments negatively affects the accountability of village fund management.

The Influence of Human Resource Quality on Village Fund Financial Management

The test results show that Human Resource Quality (X4) has a significance value of 0.000 (< 0.05), meaning it has a positive and significant effect on the financial management of village funds. The fourth hypothesis (H4) is accepted. High-quality human resources, supported by adequate knowledge, skills, and attitudes, greatly contribute to good village fund financial management. Village officials with backgrounds in accounting and economics, who actively participate in village financial management training, have been proven to manage village funds more efficiently and accountably. (Estu, 2023) These results are consistent with the study by Alfiani (2020), which shows that training and education for human resources significantly influence village fund management.

The Simultaneous Influence of Public Accountability, Transparency, Organizational Commitment, and Human Resource Quality on Village Fund Financial Management

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The simultaneous test results show a significance value of 0.000 (< 0.05), meaning all four independent variables (Public Accountability, Transparency, Organizational Commitment, and Human Resource Quality) simultaneously affect the financial management of village funds (Khairuddin, 2024). The fifth hypothesis (H5) is accepted. This emphasizes that the application of good governance principles through accountability, transparency, organizational commitment, and the improvement of human resource quality together contributes significantly to effective and responsible village fund financial management. This finding is consistent with the study by Alfiani (2021), which emphasizes the importance of these four variables in supporting good village fund management.

Conclusions and Practical Implication

This study aims to examine the influence of accountability, transparency, organizational commitment, and human resource quality on the financial management of village funds. The sample was selected using purposive sampling and saturated sampling techniques, resulting in 60 questionnaires that could be processed.

The F-test results show a significance value of 0.000 (< 0.05), indicating that public accountability, financial statement transparency, organizational commitment, and human resource quality jointly have a significant effect on the financial management of village funds. The t-test results show that accountability does not have a significant effect on the financial management of village funds, while transparency, organizational commitment, and human resource quality have a positive effect. The results are explained as follows:

1. Public Accountability (X1) shows a significance value greater than 0.05, namely 0.207 (> 0.05), with a beta coefficient value of -0.063. This indicates that Public Accountability (X1) does not have a significant effect and has a negative relationship with the financial management of village funds.
2. Financial Statement Transparency (X2) shows a significance value less than 0.05, namely 0.000 (< 0.05), with a beta coefficient value of 0.279. Thus, Transparency (X2) has a significant effect and a positive relationship with the financial management of village funds.
3. Organizational Commitment (X3) shows a significance value less than 0.05, namely 0.028 (< 0.05), with a beta coefficient value of -0.130. This indicates that Organizational Commitment (X3) does not have a significant effect and has a negative relationship with the financial management of village funds.
4. Human Resource Quality (X4) shows a significance value less than 0.05, namely 0.000 (< 0.05), with a beta coefficient value of 0.920. Thus, Human Resource Quality (X4) has a significant effect and a positive relationship with the financial management of village funds.

Based on the results of this study, several practical implications can be applied in the financial management of village funds. First, the transparency of financial statements needs to be continuously improved by village officials by providing clear, accurate, and easily understandable information to the community. Providing open financial reports

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can strengthen public trust and ensure active participation in monitoring the use of village funds.

Second, enhancing the quality of human resources is a key factor in the effective and accountable management of village funds. Therefore, continuous training and development of village officials' competencies in accounting, financial reporting, and village administration management should be conducted.

Third, although organizational commitment was found to have no significant effect statistically in this study, it is still important for village governments to build a culture of integrity, transparency, and accountability within the organization to encourage better financial governance.

Finally, although the variable of public accountability did not show a significant effect, strengthening accountability mechanisms, such as internal and external audits, as well as involving the community in the planning and evaluation of financial processes, remains a strategic step to promote better and sustainable financial management of village funds.

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