

The Effect of Village Financial System Applications on Village Financial Management Accountability with Organizational Commitment as Mediating

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Abstract:- This study aims to examine and analyze the effect of the village financial system application on the accountability of village financial management with organizational commitment as a mediator. The sample of this study used village officials belonging to the Pulau-Pulau Aru sub-district through the purposive sampling method, so that the final sample size was 74. The hypotheses were tested using SEM-PLS (SmartPLS). The results of the study show that the village financial system application has a positive and significant effect on village financial management accountability and organizational commitment, organizational commitment has a positive effect on village financial management accountability, and organizational commitment partially mediates the effect of the village financial system applications on village financial management accountability. The results of the qualitative study through interviews with the three respondents showed results that supported the quantitative study.

Keywords:- Village Financial System Applications, Organizational Commitment, Village Financial Management Accountability

I. INTRODUCTION

Village financial management accountability is a village financial management process starting from planning, implementation, administration, accountability, and supervision that can actually be reported and accountable to the community and the Village Consultative Body (Arfiansyah, 2020). To achieve this condition, it is necessary to reform the presentation of financial statements by the village government, so that the information can be made available to the public in accordance with the people's mandate. The community has the right to know the condition of village financial management accountability as a form of community participation to oversee village financial management. However, the facts prove that there are still various phenomena of low village financial management accountability.

The phenomenon that there are still many village heads as budget users who have not submitted accountability reports for the use of village funds in their respective regions in the Aru Islands district has been in the spotlight of the Village Community Empowerment Service (DPMD). The head of the DPMD stated that there were still many villages that had not

submitted accountability reports for the use of village funds to the Aru Islands DPMD starting 2015-2018. The DPMD head also reminded the sub-district head not to sign the 2019 village fund disbursement recommendation if the village heads had not submitted an accountability report for the use of village funds (Dharapos, 2019). Munti & Fahlevi (2017) explained that the unaccountable management of village funds has the potential to cause fraud problems.

Specifically, the phenomenon of accountability in village financial management that occurred in Karangguli village, Pulau-Pulau Aru sub-district was the alleged misappropriation of village funds (DD) and allocation of village funds (ADD). Several village fund projects that were allegedly misappropriated by the Village Head were, (a) construction of the BPD office for the 2015 fiscal year (b) construction of the PAUD building plus a children's playground budgeted for 2016 (c) construction of village office stairs budgeted for 2016 (d) project construction of the PKK office budgeted for 2016 (e) construction of a futsal field budgeted for 2017 (f) construction of a volleyball court budgeted for in the 2017 fiscal year (g) construction of four public housing units budgeted for 2017 (h) improving the quality of education for the 2017 fiscal year (i) improving the health status of the people for the 2017 fiscal year (Dharapos, 2020).

Sujarweni (2015) explains that the community has an important role in the process of implementing the village budget to (a) supervise the progress of the village budget process, (b) report to relevant parties in case of fraud in village financial management, (c) be willing to be a witness if any fraud is found. fraud in village financial management, (d) assessing the progress of the village financial management process, (e) submitting proposals for changes to the village budget, (f) motivating parties involved in the village financial management process to be disciplined in managing the budget, (g) awarding performance achievements village officials, and (h) giving awards for the achievement of BPD Village supervision performance.

The Financial and Development Supervisory Agency (2018) explains that to improve good village financial management, the Financial and Development Supervisory Agency and the Ministry of Home Affairs develop village financial system applications. The village financial system is the key to success in the economy of a country which has the goal of achieving good governance in the administration of

government (Harafonna & Indriani, 2019). The village financial system makes it easier for the village government to carry out accountability for village financial management in compiling various documents from the planning stage to the accountability report stage in accordance with applicable regulations (Arfiansyah, 2020).

The village government that uses the village financial system well shows that the village government has an organizational commitment to achieve organizational goals. Matani & Hutajulu (2020) explained that organizational commitment is the loyalty of village officials to dedicate themselves to achieving organizational goals. The village financial system determines the method or strategic steps of the village apparatus in managing village finances, so as to achieve a commitment that a supportive village financial system will encourage village officials to work to achieve community welfare.

Siregar (2019) explains that the central government expects local governments to budget for adequate public investment and reduce unproductive spending to encourage economic activity which will ultimately improve people's welfare. This condition can also apply to the village government in managing village finances to improve the welfare of the community, so a good commitment from the village government is needed in carrying out their duties.

Badrudin & Siregar (2020) explained that based on quadrant I, III, and IV tests in his research analysis showed that the Village Fund had a positive effect on Capital Expenditures. The Village Fund obtained as the basis for increasing Capital Expenditure investment through physical development, facilities and infrastructure as well as village community empowerment, or village fund allocation is prioritized for government priority programs, especially in the infrastructure sector. This means that the higher the allocation of village fund receipts from the government, the higher the realization of village government capital expenditures.

Organizational commitment can also increase village financial management accountability. Mada et al. (2017) explained that the commitments possessed by village officials provide opportunities for village officials to carry out accountability in achieving service quality. Village officials who have organizational commitment tend to fulfill their obligations in improving the quality of services to the community. This condition shows that the village apparatus performs accountability as a form of service to the community as the principal.

Several previous studies have provided inconsistent results regarding the effect of the village financial system on village financial management accountability. The financial accounting system has a positive effect on financial management accountability (Antika et al., 2020; Arfiansyah, 2020; Dewi & Julianto, 2020; Surjono & Firdaus, 2017); quality of financial reports (Diny & Bz, 2016). However, the financial accounting system has no effect on financial management accountability (Purba & Amrul, 2018).

Organizational commitment has a positive effect on village financial management accountability (Aprilia & Fitria, 2020; Sarah et al., 2020; Sembiring et al., 2020; Dewi et al., 2019; Julianto & Dewi, 2019; Masruhin & Kaukab, 2019; Purnamawati & Adnyani, 2019; Tarjo, 2019; Aulia & Julita, 2018; Damanik, 2017; Nugraha et al., 2014). Organizational commitment has a negative effect on the quality of financial reports (Diny & Bz, 2016). However, organizational commitment has no effect on village financial management accountability (Sari & Padnyawati, 2021; Budiarto et al., 2020; Matani & Hutajulu, 2020; Fitria & Wibisono, 2019; Hendratmi et al., 2017).

The phenomenon of low accountability in village financial management, misappropriation of village finances, accompanied by some previous inconsistent literature is the motivation for the importance of this study. Therefore, this study intends to estimate the effect of the village financial system on the accountability of village financial management with organizational commitment as a mediator.

II. LITERATUR REVIEW AND HYPOTHESIS DEVELOPMENT

A. *Stewardship Theory*

Davis et al. (1997) describes stewardship theory in the management literature as a critique of the existence of conflicts of interest in organizations. This theory explains the accountability of agents to principals in organizations, so this theory is in contrast to agency theory because agents are assumed to be motivated to act in accordance with the interests of principals and prioritize organizational goals (Schillemans & Bjurstrom, 2020). Donaldson & Davis (1991) and Davis et al. (1997) explained that agents only want to manage the organization well and will put organizational goals above personal interests.

Schillemans & Bjurstrom (2020) explain that stewardship theory views agents as delegates who focus more on collective goals than individual goals, so that if the agent does not act opportunistically but has the same goal as the principal, then there will be no reason for the principal not to believe that the agent will fulfill the delegated task without any irregularities in the bureaucracy. This condition shows that this theory tries to explain the quality and condition of the agent's accountability to the principal. Harahap (2015) explains that this theory assumes that individuals have integrity, are responsible, trustworthy, and honest in carrying out organizational tasks.

B. *Village Financial Management Accountability*

Regional financial management accountability is defined as the responsibility of the regional government in administering government to achieve organizational goals (Hanifah & Praptoyo, 2015). The same condition applies to village governments. The purpose of village financial management is to make the community more prosperous. The village government in carrying out village financial accountability must comply with the principles of well-managed village finances (Surjaweni, 2015).

C. Village Financial System Application

Mahmudi (2016) states that the regional financial accounting system is a series of manual or computerized procedures ranging from data collection, searching, summarizing to reporting the financial position and financial operations of local governments. In the context of village government, the village financial system is a system that can record, document, and process village financial data that is useful for stakeholders (Harafonna & Indriani, 2019). The village financial system is important in village financial accounting, so that in the village financial system there is an accounting process.

D. Organizational Commitment

Aditya (2014) explains that organizational commitment shows the interrelationships between individuals and organizations in achieving organizational goals. Organizational commitment shows the existence of behavior that can be used to provide strength for village officials to survive in an organization.

E. The effects of the Village Financial System Application on village financial management accountability

Bawono et al. (2020) explains that related to the theory of stewardship, the government as stewardship acts to maximize community satisfaction as a principal. The village government carries out the obligations set by the village community as the principal in the village environment either through representatives or directly. This theory explains the accountability of agents to principals in organizations, so this theory is in contrast to agency theory because agents are assumed to be motivated to act in accordance with the interests of principals and prioritize organizational goals (Schillemans & Bjurstrom, 2020).

The village financial system is the key to success in a country's economy which aims to achieve better governance (Harafonna & Indriani, 2019). The village financial system can provide convenience for village officials in carrying out village financial management accountability because it is integrated in a unified accounting process. The optimal management of the village financial system provides opportunities for accountability to be achieved.

The results of several previous studies have shown inconsistent results regarding the effect of the village financial system on village financial management accountability. The financial accounting system has a positive effect on financial management accountability (Antika et al., 2020; Arfiansyah, 2020; Dewi & Julianto, 2020; Surjono & Firdaus, 2017); quality of financial reports (Diny & Bz, 2016). However, the financial accounting system has no effect on financial management accountability (Purba & Amrul, 2018). The description shows that the hypotheses of this study are as follows.

H₁: The village financial system application has a positive effect on village financial management accountability.

F. The effect of village financial system application on organizational commitment

Minister of Home Affairs Regulation Number 20 of 2018 concerning village financial management explains that village heads who are assisted by village officials are elements of village administration. Furthermore, the village head forms a Village Financial Management Officer (PPKD) consisting of village officials. The important role of the village apparatus as village financial management officials becomes important when it is supported by the commitment of the village apparatus in carrying out their duties properly. The commitment of village officials in running the organization is important when it is supported by a good village financial system.

Village officials who use the village financial system well show that the village government has organizational commitment to achieve organizational goals. Matani & Hutajulu (2020) explained that organizational commitment is a form of awareness of the village apparatus to be loyal in achieving organizational goals. The village financial system determines the method or strategic steps of the village apparatus in managing village finances, so as to achieve a commitment that a supportive village financial system will encourage village officials to work to achieve organizational goals.

The study by Riana & Rianty (2019) estimates the effect of implementing an accounting information system on the performance of employees of the information technology division with organizational commitment as a mediating variable. The results of the study found that the application of the accounting system had a positive effect on organizational commitment. The description shows that the hypothesis of this study is:

H₂: The village financial system has a positive effect on organizational commitment.

G. The effect of organizational commitment on village financial management accountability

Robbins & Judge (2011) explains that organizational commitment is a form of individual belief to act according to organizational goals. Organizational commitment shows the involvement of individuals in the introduction of the organization. Individuals who work in an organization are expected to have high organizational commitment by being able to work to achieve organizational goals, have a strong will to develop innovation because of strong competition. Individuals who have these various principles will tend to act to fulfill the interests of the organization.

Organizational commitment can also increase village financial management accountability. Mada et al. (2017) explained that the commitments possessed by village officials provide opportunities for village officials to carry out accountability in achieving service quality. Village officials who have organizational commitment tend to fulfill their obligations in improving the quality of services to the community. This condition shows that the village apparatus performs accountability as a form of service to the community as the principal.

The results of the study found that organizational commitment has a positive effect on village financial management accountability (Aprilia & Fitria, 2020; Sarah et al., 2020; Sembiring et al., 2020; Dewi et al., 2019; Julianto & Dewi, 2019; Masruhin & Kaukab, 2019; Purnamawati & Adnyani, 2019; Tarjo, 2019; Aulia & Julita, 2018; Damanik, 2017; Nugraha et al., 2014). Organizational commitment has a negative effect on the quality of financial reports (Diny & Bz, 2016). However, organizational commitment has no effect on village financial management accountability (Sari & Padnyawati, 2021; Budiarto et al., 2020; Matani & Hutajulu, 2020; Fitria & Wibisono, 2019; Hendratmi et al., 2017). The description shows that the hypotheses of this study are as follows.

H₃: Organizational commitment has a positive effect on village financial management accountability.

H. The effect of the village financial system application on village financial management accountability through organizational commitment

Sulina et al. (2017) explained that the success of implementing the village financial system in village government depends on the ease of use and alignment with the needs of the tasks carried out by village officials. The management of village funds, which are not small in government activities, continues to increase every year, making village officials as management officers have to adapt to using financial information system technology. Information technology in the village financial system is a factor supporting the creation of more effective and efficient village financial management accountability. This condition is driven by the village financial system that makes it easy for village officials to budget, process, and maximize the accountability of village financial reports.

The important support of the village financial system on village financial management accountability is fulfilled when there is a commitment from the village apparatus in carrying out organizational activities. Mada et al. (2017) explained that the commitments possessed by village officials provide opportunities for village officials to carry out accountability in achieving service quality. Village officials who have organizational commitment tend to fulfill their obligations in improving the quality of services to the community. This condition of course makes the speed and accuracy of village officials in influencing village financial management accountability reports to the community.

The study by Riana & Rianty (2019) estimates the effect of implementing an accounting information system on the performance of employees of the information technology division with organizational commitment as a mediating variable. The results of the study indicate that the application of accounting information systems has no effect on performance. However, the application of accounting information systems has a positive effect on organizational commitment, and organizational commitment has a positive effect on performance. The description shows that the hypothesis of this study is:

H₄: The village financial system has a positive effect on village financial management accountability through organizational commitment.

III. RESEARCH METHOD

This study has a population of all village apparatuses included in the Aru Islands District. This sub-district belongs to the Aru Islands Regency in Maluku Province. In this sub-district there are 13 villages, namely Durjela, Gorar, Jabulenga, Karangguli, Kobraur, Lau-Lau, Nafar, Samang, Tunku, Tungguwatu, Ujir, Wangel, and Wokam. The sampling method of this study used a sample with the following criteria: (1) the village head, secretary, treasurer, and head of affairs (KAUR) are part of the village apparatus that plays an important role in the financial management process, and (2) the education level of the village apparatus is at least high school because considered to understand village financial management.

The method of combining quantitative and qualitative and called the triangulation method (mix method) is used in this study to estimate the hypothesis. This study has variables of village financial system, organizational commitment, and accountability of village financial management. The village financial system is a system that can record, document, and process village financial data that is useful for stakeholders (Harafonna & Indriani, 2019). The measurement of this variable adapts the research of Harafonna & Indriani (2019) which is measured by 13 indicators. A 5-point Likert scale is used as a response related to respondents' answers.

Organizational commitment is the attachment and full support of individuals in achieving organizational goals. The measurement of this variable adapts the research of Budiarto et al. (2020) as measured by 6 indicators. A 5-point Likert scale is used as a response related to respondents' answers.

Village financial management accountability is defined as honesty and openness carried out by village officials in disclosing the condition of village financial management (Budiarto et al., 2020). The measurement of this variable adapts the research of Budiarto et al. (2020) as measured by 5 indicators. A 5-point Likert scale is used as a response to the respondent's answers.

IV. RESULTS AND DISCUSSION

The respondents of this study were village officials belonging to villages in the Pulau-Pulau Aru sub-district with a minimum education level of high school. The Aru Islands District is included in the Aru Islands Regency, Maluku Province. Questionnaires were distributed to all village officials with details of the distribution of the questionnaires as follows.

No.	Descriptions	Total	Percentage (%)
1.	Questionnaire distribution	102	100%
2.	Questionnaire that does not return	11	11%
3.	Returning Questionnaire	91	89%
4.	Questionnaires that meet the criteria	74	81%

Table 1. Questionnaire Distribution
 Source: primary data processed, 2021

The table shows that the distribution of the questionnaires initially amounted to 102 questionnaires (100%). However, 11 questionnaires were not returned (11%), so that the returned questionnaires were 91 questionnaires (89%). Based on 91 (89%) returned questionnaires, this study found that there were only 74 questionnaires that met the criteria, so the percentage of questionnaires that could be used from the returned questionnaires was 81%.

Description	Total	Percentage (%)
Total	74	
Gender:		
1. Men	68	92%
2. Woman	6	8%
Last education:		
1. High School	68	92%
2. Diploma (D3)	1	1%
3. Bachelor (S1)	5	7%
Length of work:		
1. 1 - 2 years	8	11%
2. 2,1 - 4 years	3	4%
3. > 4 years	63	85%
Training that ever followed:		
1. Village financial management	8	11%
2. Performance of village officials	10	13%
3. Institutional technical	2	3%
4. Leadership cadre	2	3%
5. Bimtek	11	14%
6. PPRI	2	3%

Table 2. Demographics of Respondents
 Source: primary data processed, 2021

This study found that male village officials were more dominant than female village officials. In addition, the education level that dominates the village apparatus is SMA. The maximum length of work for village officials is 63 people with employees of more than 4 years. Finally, the performance training of village apparatus dominates the village apparatus in this study.

This study uses descriptive statistics to provide a description of each variable. The following is a descriptive statistics table.

Variables	N	Min.	Makx.	Mean
Village Financial System Application	74	3,30	5,00	4,31
Organizational Commitment	74	3,60	5,00	4,61
Village Financial Management Accountability	74	3,80	5,00	4,60

Table 3. Descriptive Statistical Results
 Source: primary data processed, 2021

The calculation of descriptive statistics is done by finding the minimum, maximum, and average values of all respondents' answers for all respondents in this study. The village financial system variable has 13 indicators. However, there are 3 indicators that do not pass the validity test, so they are excluded from the variable. Thus, the village financial system variable has 10 indicators. The table above shows that the 74 village apparatuses gave the lowest response regarding the 10 village financial system indicators, which were neutral and the highest response was strongly agree. On average, all of the village officials in this study gave an agreed response regarding all indicators of the village financial system.

Organizational commitment variable has 6 indicators. However, there is 1 indicator that does not pass the validity test, so it is excluded from the variable. Thus, the organizational commitment variable has 5 indicators. The table above shows that 74 village officials gave the lowest response regarding the 5 indicators of organizational commitment, namely agreeing and the highest responding strongly agreeing. On average, all village officials in this study gave a very agree response regarding all indicators of organizational commitment.

The village financial management accountability variable has 5 indicators and all of these indicators pass the validity test. The table above shows that the lowest 74 village officials responded related to 5 indicators of village financial management accountability, which was agree and the highest responded strongly agree. On average, all village officials in this study gave a very agree response regarding all indicators of village financial management accountability.

The measurement model and structural model are used in this study to measure the validity and reliability of the questionnaire instrument and hypothesis testing. The validity of this study that will be tested is convergent and discriminant validity, while the reliability uses Cronbach's alpha and composite reliability. The hypothesis testing of this study takes into account the coefficient and significance level of 5%. The following are the results of the measurement model test.

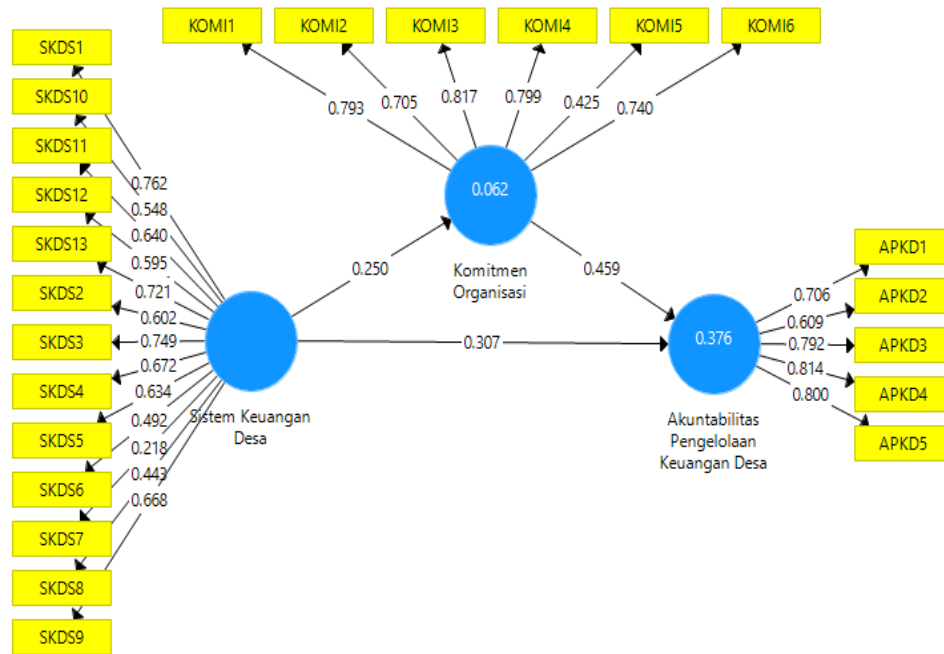


Fig 2:- Measurement Model Test Results (Loading Factor-Convergent Validity)

	Village Financial System Application	Organizational Commitment	Village Financial Management Accountability
SKDS1	0,762	0,193	0,295
SKDS2	0,602	0,112	0,245
SKDS3	0,749	0,107	0,243
SKDS4	0,672	0,065	0,138
SKDS5	0,634	0,134	0,157
SKDS6	0,492	0,059	0,164
SKDS7	0,218	-0,244	-0,120
SKDS8	0,443	-0,143	0,076
SKDS9	0,668	0,102	0,137
SKDS10	0,548	0,029	0,256
SKDS11	0,640	0,141	0,312
SKDS12	0,595	0,115	0,355
SKDS13	0,721	0,294	0,308
KOMI1	0,223	0,793	0,442
KOMI2	0,083	0,705	0,372
KOMI3	0,249	0,817	0,426
KOMI4	0,266	0,799	0,434
KOMI5	-0,027	0,425	0,154
KOMI6	0,147	0,740	0,409
APKD1	0,298	0,417	0,706
APKD2	0,271	0,409	0,609
APKD3	0,309	0,351	0,792
APKD4	0,330	0,357	0,814
APKD5	0,358	0,448	0,800

Table 4. Cross Loading Test Results-Discriminant Validity

Source: primary data processed, 2021

Figure 2 shows that the loading factor values of indicators 6, 7, and 8 of the village financial system (SKDS) and indicator 5 of organizational commitment (KOMI) are < 0.50. This condition shows that the four indicators do not meet the criteria for convergent validity, so they need to be

excluded from the variables of the village financial system and organizational commitment. When viewed from table 4, it can be seen that all indicators have a higher loading value in explaining these variables than other variables, but it is still

necessary to revise the measurement model because convergent validity has not been met.

The consistency or reliability test of this study uses Cronbach's alpha and composite reliability. The results of the reliability test are as follows.

	<i>Cronbach's Alpha</i>	<i>Composite Reliability</i>
Village Financial System application	0,880	0,881
Organizational Commitment	0,816	0,866
Village Financial Management Accountability	0,799	0,863

Table 5. Reliability Test Results
Source: primary data processed, 2021

The table shows that the three variables, namely the village financial system, organizational commitment, and village financial management accountability have met the reliability test. This condition is evidenced by the value of

Cronbach's alpha test results and composite reliability > 0.7. The revision of the measurement model as a result of convergent validity has not been met as shown below.

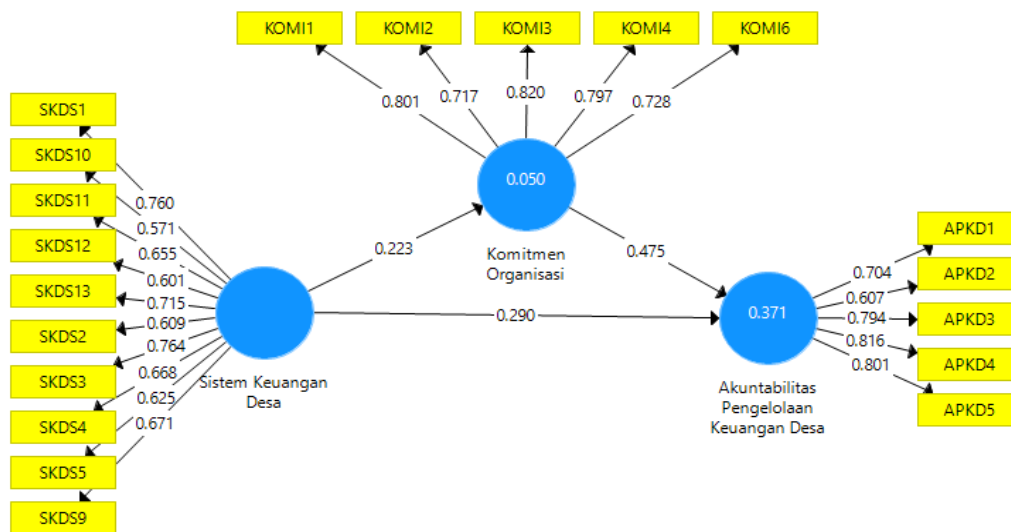


Fig 3 Revision of Measurement Model Test Results (Loading Factor-Convergent Validity)

	Village Financial System Application	Organizational Commitment	Village Financial Management Accountability
SKDS1	0,760	0,195	0,295
SKDS2	0,609	0,126	0,245
SKDS3	0,764	0,117	0,243
SKDS4	0,668	0,071	0,138
SKDS5	0,625	0,142	0,157
SKDS9	0,671	0,113	0,137
SKDS10	0,571	0,040	0,256
SKDS11	0,655	0,136	0,312
SKDS12	0,601	0,107	0,355
SKDS13	0,715	0,303	0,307
KOMI1	0,191	0,801	0,442
KOMI2	0,061	0,717	0,372
KOMI3	0,226	0,820	0,425
KOMI4	0,240	0,797	0,434
KOMI6	0,112	0,728	0,409
APKD1	0,272	0,414	0,704
APKD2	0,254	0,406	0,607
APKD3	0,292	0,357	0,794
APKD4	0,307	0,369	0,816
APKD5	0,341	0,452	0,801

Table 6. Revision of Cross Loading Test Results-Convergent Validity
Source: primary data processed, 2021

Figure 3 shows that the loading factor values of all SKDS, KOMI, and APKD indicators have a loading factor value of > 0.5. The same condition also applies to the discriminant validity value in table 6 which shows that the loading factor value of each indicator that explains or represents the variable is greater than that of the indicator representing other variables. Therefore, the final conclusion of the validity test has been fulfilled. This study also revised the reliability test shown in table 7 below.

	<i>Cronbach's Alpha</i>	<i>Composite Reliability</i>
Village Financial System Application	0,864	0,888
Organizational Commitment	0,832	0,881
Village Financial Management Accountability	0,799	0,863

Table 7. Revision of Reliability Test Results

Source: primary data processed, 2021

Table 7 shows that the three variables used in this study have met the reliability test. This condition is indicated by the value of Cronbach's alpha test results and composite reliability > 0.7. The results of the measurement model test that have been met above indicate that this study will further test the hypothesis. The results of hypothesis testing are as follows.

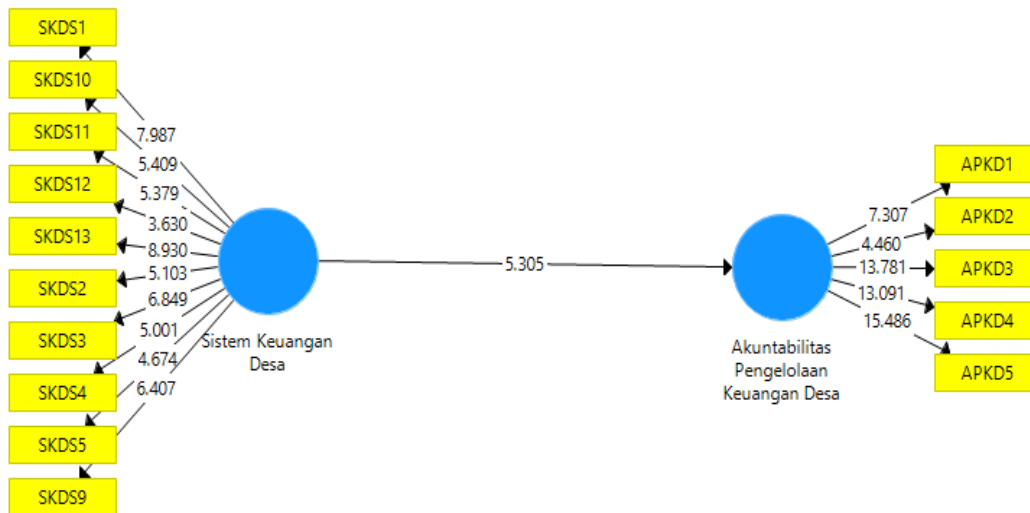


Fig 4 Hypothesis Test Results (Main Effects)

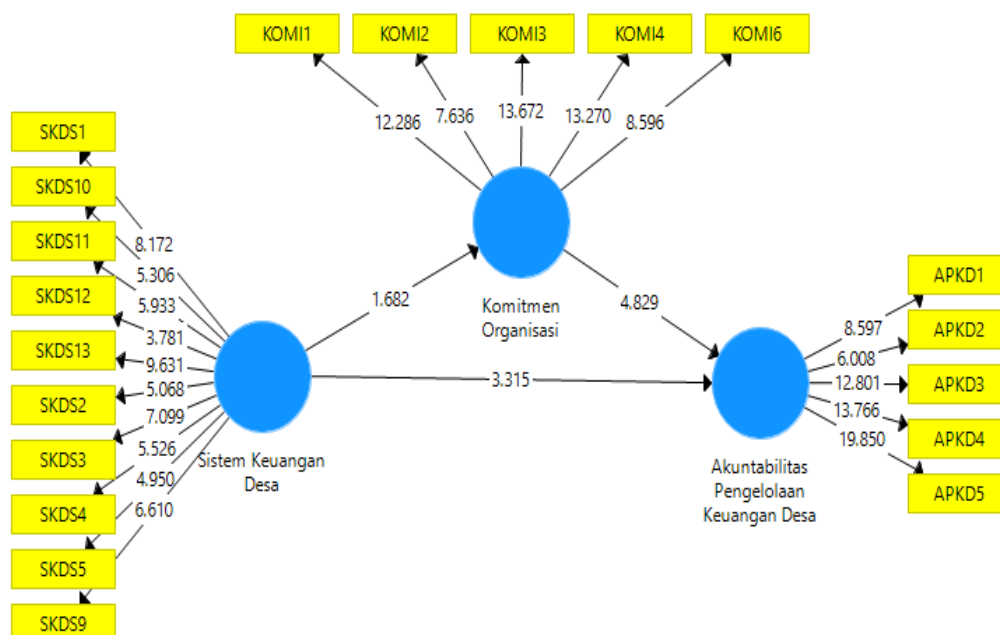


Fig 5 Hypothesis Test Results (Mediation Effect)

Variabel Independen	Dependent Variable: Village Financial Management Accountability Main Effect SEM-PLS			Dependent Variable: Organizational Commitment Mediation Effect SEM-PLS			Dependent Variable: Village Financial Management Accountability Mediation Effect SEM-PLS		
	β	t-stat.	Sig.	β	t-stat.	Sig.	β	t-stat.	Sig.
Village Financial System Application	0,400	5,305	0,000	0,223	1,682	0,093	0,290	3,315	0,001
Organizational Commitment							0,475	4,829	0,000
<i>Adjusted R²</i>	14,9%			3,6%			35,3%		
Obs.	74			74			74		

Note: This study uses a maximum limit of 10% (0.10) to test the hypothesis.

Table 8. Hypothesis Test Results
Source: primary data processed, 2021

H₁ states that the village financial system has a positive effect on village financial management accountability. Based on the table and figure of the main effect test results, it can be seen that the effect of the village financial system on village financial management accountability has a coefficient of 0,400; t-statistic 5,305; and a significance of 0,000 < 0.01, so that H₁ is supported. In the context of this study, village officials act to meet community needs or satisfaction by carrying out obligations that have been determined in accordance with applicable regulations. Based on the theory of stewardship, village officials are assumed to act to meet the interests of the community while still prioritizing organizational goals. To fulfill the interests of the organization with the aim of improving the welfare of the community, village officials need to be supported by a better village financial system.

The village financial system is the key to success in a country's economy which aims to achieve better governance (Harafonna & Indriani, 2019). The village financial system can provide convenience for village officials in carrying out village financial management accountability because it is integrated in a unified accounting process. The optimal management of the village financial system provides opportunities for accountability to be achieved.

The village financial system can help provide information for decision making and correct errors, provide complete information on village activities, provide information according to the time required, there are clear procedures, produce a high level of accuracy, accompanied by a tighter security system for data access. With this condition, village officials have a tendency to carry out accountability for village financial management. The results of this study are consistent with the results of the study of Antika et al., (2020); Arfiansyah (2020); Dewi & Julianto (2020); Surjono & Firdaus (2017) who found that the village financial system had a positive and significant effect on village financial management accountability.

H₂ states that the village financial system has a positive effect on organizational commitment. Based on the table and picture of the mediation effect test results, it can be seen that the effect of the village financial system on organizational

commitment has a coefficient of 0,223; t-statistic 1,682; and a significance of 0,093 < 0,10, so H₂ is supported.

Village officials are an important part of village organizations because they are elements of village administration. Based on Permendagri Number 20 of 2018 concerning village financial management, it is explained that village heads who are assisted by village officials are elements of village administration. Furthermore, the regulation explains that village government is the administration of government affairs and the interests of local communities in the government system of the Unitary State of the Republic of Indonesia.

The implementation of village government with the aim of benefiting the local community based on the regulation shows the importance of the commitment of village officials in achieving the intended goal. This condition will be achieved when it is supported by a good village financial system. Hertati et al. (2020) explains that the success of financial information systems in an organization often causes various problems because it is influenced by various factors such as user involvement, leadership support, user training and education, work groups within the organization, and other factors (organizational size, task characteristics, motivation). users, user satisfaction and so on).

In the context of this study, it was found that the village financial system has not been fully controlled by village officials, so village officials need assistants to input various village programs into the computerized village financial system. The presence of a mentor can make a positive contribution for village officials to better understand the importance of the village financial system in managing village finances, so that the tendency of their commitment to managing village finances is getting better.

In general, the village financial system can facilitate the decision-making process. Matani & Hutajulu (2020) explained that organizational commitment is a form of awareness of the village apparatus to be loyal in achieving organizational goals. The village financial system determines the method or strategic steps of the village apparatus in managing village finances, so as to achieve a commitment that a supportive village financial system will encourage

village officials to work to achieve organizational goals. The commitment of village officials to use the village financial system will be better if the village apparatus understands and controls the village financial system even though at first it requires a companion in processing the computerized village financial system. This study is consistent with a study conducted by Riana & Rianty (2019) which found that the application of an accounting information system had a positive and significant effect on organizational commitment.

H₃ states that organizational commitment has a positive effect on village financial management accountability. Based on the tables and figures of the mediation effect test results, it can be seen that the effect of the village financial system on organizational commitment has a coefficient of 0,475; t-statistic 4,829; and a significance of 0,000 < 0,01, so that H₃ is supported.

Organizational commitment as a form of individual belief to act according to organizational goals (Robbins & Judge, 2011) Organizational commitment shows individual concern for their duties and functions in improving service quality. Individuals who work in an organization are expected to have high loyalty in maintaining the existence of the organization and trying to exert all their abilities to achieve organizational goals. Individuals who have these principles have a good commitment in the organization. Thus, the higher the individual commitment in the organization, the higher the organizational performance will be.

Organizational commitment can also increase village financial management accountability. Mada et al. (2017) explained that the commitments possessed by village officials provide opportunities for village officials to carry out accountability in achieving service quality. This condition is caused by village officials considering that they are not only part of the organization but also an important part of the village community, so that the tendency to fulfill their obligations in improving the quality of services to the community will be higher. The results of this study are consistent with the study of Aprilia & Fitria (2020); Sarah et al. (2020); Sembiring et al. (2020); Dewi et al. (2019); Julianto & Dewi (2019); Masruhin & Kaukab (2019); Purnamawati & Adnyani (2019); Tarjo (2019), Aulia & Julita (2018); Damanik (2017); Nugraha et al. (2014) that organizational commitment has a positive and significant effect on village financial management accountability.

H₄ states that the village financial system has a positive effect on the accountability of village financial management through organizational commitment. Sholihin & Ratmono (2013) explained that the conditions for the mediating effect that must be met are when the path coefficients of the main effect and the mediating effect are significant. Furthermore, this study can use the rules of Baron & Kenny (1986). Based on the results of the main effect test, it was found that the coefficient of the effect of the village financial system on village financial management accountability was 0,400 and was significant (< 0,01). Furthermore, when this study included the mediating effect of organizational commitment in the model, it was found that the coefficient of the effect of

the village financial system on village financial management accountability was 0,290 and significant (< 0,01). This condition indicates that the coefficient value has decreased (0,400 decreased to 0,290), but is still significant, so this study finds that organizational commitment partially mediates the effect of the village financial system on village financial management accountability. Thus, H₄ is supported.

This study finds that organizational commitment partially mediates the effect of the village financial system on village financial management accountability. This condition is due to the village financial system that has not been fully controlled by the village apparatus, thus requiring a companion in assisting the village apparatus to input various village financial management programs. This condition can make a positive contribution for village officials to better understand the importance of the village financial system in managing village finances, so that the tendency of their commitment to managing village finances is getting better. Organizational commitment relates to the confidence that village officials have to remain loyal to the organization. Confidence will increase if village officials fully understand the village financial system.

Respondents selected for interview consider extreme cases (Creswell & Clark, 2011). In this study, the respondents selected were village officials such as village heads, village secretaries, and village treasurers in Karangguli village who were willing to be interviewed. Karangguli village in this study became an interesting phenomenon because of allegations of misappropriation of village funds in the previous few years.

The purpose of this interview is to answer some general questions related to village financial management accountability according to the topic of this study and not to explore questions that are sensitive to respondents. This interview is expected to expand the analysis of quantitative hypothesis testing, so that a more complete description of the results of the hypothesis analysis in this study is obtained. The description of interview questions and respondents' answers are as follows.

A. *To what extent can the village financial system help improve village financial management accountability and commitment of village officials?*

➤ *Village Head's Response*

The village financial system is concerned with recording all transactions in a transparent and accountable manner. The village financial system is good. However, we ourselves have not fully mastered it. This condition is very inconvenient because the village treasurer must input all transactions that occur, while the treasurer still does not fully understand the computerized village financial system. According to him, there are only two treasurers in villages in the Aru Islands sub-district who can input transactions directly into the computerized village financial system.

To input all transactions, we need a companion. With the village financial system, it can help manage village finances, so that village financial management accountability can be achieved. This condition shows the importance of the village financial system in the village financial management process, thus affecting the commitment of village officials.

➤ *Village Secretary's Response*

According to the Village Secretary, the village financial system is a way to apply various village programs. The village financial system is good because it is patented (there is an application), but it requires a companion to input data in the application. Various programs are formulated manually and then the assistant will input the program in the application. The system is very helpful in the accountability process of village financial management. There is a need for instructors to train using a computerized village financial system, so that they have a better understanding of how to use it. The goal is to improve the quality of village apparatus resources.

➤ *Village Treasurer's Response*

The village financial system is related to the management of village finances in accordance with instructions from the government. So far the village financial system has been good, but my limitations in using the computerized village financial system are because I do not fully understand the use of the system. So far, the village financial system can help improve village financial management accountability because it is computerized. However, my limitations are in applying the computerized village financial system, so I need a companion to help input village financial management transactions. This condition provides an understanding of the importance of the village financial system in managing village finances, thus requiring a commitment to study the village financial system.

B. The extent to which organizational commitment can help improve village financial management accountability?

➤ *Village Head's Response*

My concern for village financial management is carried out through the implementation of my duties and responsibilities not only as the village head but also as an important part of the village community. The goal is to improve the welfare of rural communities.

➤ *Village Secretary's Response*

For me, I have a strong belief in increasing the accountability of village financial management. For example, there is a program that has not been implemented, so I will discuss with other village officials and try to find a solution for the program that has not been implemented, then we will carry out accountability related to the program.

➤ *Village Treasurer's Response*

I believe that by putting forth efforts to achieve organizational goals, society will become more prosperous. For example, the budget that has been disbursed by the government for the village then we will use it for the welfare of the community and then we will report it.

V. CONCLUSION

This study found that the village financial system has a positive and significant effect on village financial management accountability, so H_1 is supported. The village financial system can help provide information for decision making and correct errors, provide complete information on village activities, provide information according to the time required, there are clear procedures, produce a high level of accuracy, accompanied by a tighter security system for data access. With this condition, village officials have a tendency to carry out accountability for village financial management.

The findings of these two studies find that the village financial system has a positive and significant effect on organizational commitment, so H_2 is supported. The village financial system has not been fully controlled by village officials, so village officials need assistants to input various village programs into the computerized village financial system. The presence of a mentor can make a positive contribution for village officials to better understand the importance of the village financial system in managing village finances, so that the tendency of their commitment to managing village finances is getting better.

The findings of these three studies found that organizational commitment has a positive and significant effect on village financial management accountability, so H_3 is supported. Village officials consider that they are not only part of the organization but are also an important part of the village community, so that the tendency to fulfill their obligations in improving the quality of services to the community will be higher by carrying out their duties and responsibilities properly and remaining loyal in maintaining the existence of the organization.

The findings of these four studies find that organizational commitment cannot mediate the effect of the village financial system on village financial management accountability, so H_4 is supported. Organizational commitment relates to the confidence that village officials have to remain loyal to the organization. Confidence will increase if village officials fully understand the village financial system. The village financial system has not been fully controlled by village officials, so it requires a companion in assisting village officials to input various village financial management programs. This condition can make a positive contribution for village officials to better understand the importance of the village financial system in managing village finances, so that the tendency of their commitment to managing village finances is getting better.

Stewardship theory can be used in this study, thus providing important implications for this study. The implication is that village officials use the village financial system to improve village financial management accountability, even though village officials are accompanied by assistants to input transactions in the computerized village financial system. In other words, village officials act to fulfill the interests of the community while still prioritizing

organizational goals by utilizing the village financial system and increasing organizational commitment.

This study has practical implications that the village financial system is still limited to understanding by village officials, so that various trainings are needed to improve the quality of village apparatus resources, so that the purpose of village financial management accountability is even better and can foster village apparatus confidence in being committed to achieving goals. village organization.

This study still has several limitations, namely, (1) this study is limited to the use of instruments adapted from previous studies which tend to have favorable indicators. This condition of course can affect the respondent's answer if the respondent does not actually fill out the questionnaire. In contrast to indicators that have favorable and unfavorable scales that require in-depth and serious understanding when the respondent will fill out the questionnaire, and (2) this study is limited to using a sample of village officials including the Aru Islands District which is relevant to the phenomenon of this study, so the results this study can only be generalized to the context of the sample.

The limitations described above indicate that it is necessary to give some suggestions, namely, (1) further studies can use indicators that have favorable and unfavorable scales that require in-depth and serious understanding when respondents will fill out questionnaires, thereby reducing bias in filling out questionnaires, and (2) further studies can use other samples while taking into account the relevance of the phenomenon, so that the results of the study can answer the phenomena that occur.

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