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Factors Affecting Accountability of Village Fund Management through Implementation of the Village Financial System (SISKEUDES)

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Abstract:

Research aims: This study has pupose to analyze the factors that consist of role and competence of village officials, village financial system implementation on the accountability of village fund management. In addition, this research examine application of village financial system as intervening variable.

Design/Methodology/Approach: The quantitative method used in this study with a survey approach, by distribute questionnaire to village secretaries and heads of village financial affairs as respondents that spread in 182 village on Banyumas Regency, Central Java. From distributed questionnaire, totally 120 that can be processed with Partial Least Square approach.

Research Finding: The result found that role of village officials, competence of village officials, and application of village financial system partially significant on the accountability of village fund management. The result also confirmed that role and competence of village officials partially significant on the accountability of village fund management through application of village financial system. This research construct able influence 77% of the accountability of village fund management variable.

Theoretical Contribution/Originality: This research confirm implementation village financial system could mediate relationship between role and competence of village officials on the accountability of village fund management in study of governmental.

Practitioner/Policy implication: The village government needs to encourage participation and competence of village officials in managing village fund management. Train officials about village financial system also needed to obtain better accountability about village management funds.

Research limitation/Implication: This research was only undertaken in the scope of Banyumas regency. Therefore, the generalization ability of this study is limited.

Keywords: Village Officials; Competence; Village Financial System; Accountability; Village Fund Management



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Introduction

The decentralized system applied to a government has the aim of distributing responsibility, authority, and financial resources to provide public services in various governments (Decentralization Thematic Team, 2020). The flexibility to regulate the regions themselves will make local governments more specific in mapping the priority of regional needs.

The implementation of decentralization at the village level focuses on the goal of achieving prosperous independent villages. An independent prosperous village has the characteristics of having competitiveness in producing products, being active in social institutional activities, having high community participation and involvement of the poor in the production chain (Wibowo, 2019). China is one of the countries that has succeeded in implementing decentralization and making villages independent in the economy. One example is Huaxi Village, which is able to maximize the village's potential in multi-sectoral industries from textiles to steel (Muliana, 2017).

Apart from improving the welfare of the village community, the village government is able to provide free facilities for local residents individually. Meanwhile, decentralization in Indonesia is regulated in the Law (UU) of the Republic of Indonesia Number 6 of 2014 concerning villages. Villages are given the opportunity and authority by the central government to organize their governance independently, including financial management of village funds. Government Regulation (PP) Number 60, 2014 in conjunction with PP Number 22, 2015, and Government Regulation Number 8, 2016 specifically regulates village funds from the APBN starting from budget, allocation, distribution, use, reporting, to the observation and evaluation stages. Data from the Central Statistic Agency (BPS) in 2019 stated that 5,559 villages were recorded as independent villages in 2018, an increase from the number of independent villages recorded in 2014, which were 2,894 villages when the village autonomy policy began. Due to the success of increasing the number of independent villages, Indonesia increased village funds by Rp. 2 trillion or to Rp. 72 trillion in 2020. The decision to increase village funds by the central government was motivated by an increase in rural per capita income to Rp. 827,429 in the previous year from decentralization activities (Sari, 2020).

Funds obtained and managed by villages are a challenge and responsibility for the village governments, especially since Indonesia has implemented decentralization where village governments can be more specific and flexible in managing budgets based on village needs. Increasing welfare and exploring the potential of the village are the goals of providing funds to the village governments to be managed. Stewardship theory puts the owner's interest in taking action (Donaldson & Davis, 1991; Raharjo, 2007). In the context of public sector accounting in village governments, as stewardship, the village governments will maximize utility functions by protecting and maximizing the management of village funds intended for village communities.

The implementation of village fund management certainly must follow the basis of the Law to avoid potential irregularities. In particular, the management of village funds must refer to the Regulation of the Minister of Home Affairs (Permendagri) Number 20, 2018 which was previously regulated in Permendagri Number 113, 2014. Village governments are required to manage the funds given in accordance with the stages in Permendagri Number 20, 2018 starting from planning, implementation, administration, reporting, to accountability. Permendagri Number 20, 2018 regulates the village governments to manage village funds based on principles of transparency, accountability, participatory, budgetary and discipline.

The responsibility for managing village funds runs the risk of deviation from the community needs. In 2017, news was raised in the media that there were misuses of the Village Revenue and Expenditure Budget (APBDes) by apparatus in Krajan Village, Pekuncen District with a nominal value of IDR 92.2 million and Tipar Village, Rawalo District with a nominal value of IDR 335.9 million which caused losses to the state (Sandi, 2018; Satellite Pos, 2018). This is because the opportunities for opportunistic behavior at the fund planning stage will be smaller than the implementation and reporting stages of the use of village funds (Supiani, 2020). There is a greater opportunity for this opportunistic behavior because in the implementation and reporting stages the community do not fully intervene as in the village fund budget planning stage. Anticipating the problem of stewardship deviation that can occur in village governments, transparency and accountability of village fund management are needed by the village governments as stewardship to maintain community trust and satisfaction as the owner of funds managed by the village governments. Accountability in managing village funds is a public demand that requires institutions that provide public services to emphasize not only vertical responsibility but also horizontal one. Furthermore, public institutions are also required to make accountability reports serving as performance parameters for public sector organizations (Mardiasmo, 2009).

The accountability of village fund management is closely related to good governance in modern governance proposed by Kooiman in 1993, where accountability is one of the parameters that must be achieved to implement good governance in government organizations. Accountability in managing village funds can be the responsibility of the government and community trust to the village government. Accountability for the management of village funds cannot be separated from the foundation of the active role and competence of village officials. They have a role in managing village funds based on the APBDes agreed with the village community (Indrianasari, 2017). The active role of village officials in budgeting plays a crucial factor in provoking village government performance and repressing environmental uncertainty on it (Sofyani, Santo, Najda, & Almaghribi, 2020). Meanwhile, village official competencies are very crucial in understanding the management of village funds (Medianti, 2018). Their understanding of the village fund management will have an impact on the credibility of the financial reports they make which of course must comply with the central government standards. In assisting village governments to improve the quality of village financial management, the Financial and Development Supervisory Agency (BPKP) made an application called the Village Financial System (SISKEUDES) (Artini, Wahyuni, & Herawati, 2017). It, of course, will encourage the accountability of the village governments in managing village funds to be more standard and accountable. Regarding this, all village governments in Banyumas Regency are targeted in 2018 to implement application-based village financial management so that they can control the probability of budget execution deviations (SuaraMerdeka.com, 2017). The data collected by the Village Government Division of the Banyumas District Regional Secretariat strengthens the news by stating that all 301 villages in Banyumas Regency have implemented SISKEUDES application in implementing village financial management since the beginning of 2018.

In the Technology Acceptance Model (TAM), the use of a system is motivated by the user's perceived usefulness and perceived ease of use (Davis, 1986). What is meant by perceived usefulness in implementing SISKEUDES is whether the use of it is in accordance with the needs of the users or village apparatus as the manager of village funds. The formation of an information system cannot be arbitrary without considering who will use it. The application is a tool that can be used and utilized by the village governments to better manage the village funds. The active role of users encourages the performance of the accounting information system to be better (Santa, 2014). SISKEUDES implementation will bring about changes in the reporting process, accountability, and the level of participation of village officials for work implementation. In addition, it facilitates the implementation of duties and responsibilities (Juardi, Muchlis, & Putri, 2018). Meanwhile, perceived ease of use in TAM means how easy the users or village apparatus as the manager of village funds to run the system. Accounting information systems such as SISKEUDES require user competence such as village officials to produce effective financial information (Paranoan, Tandirerung, & Paranoan, 2019). The effective use of SISKEUDES in the village governments can make villages easier to regulate the efficiency of using village funds, administer operational activities, reduce the potential for fraudulent use of the budget, and motivate and improve the performance of village officials (Sulina, Wahyuni, & Kurniawan, 2017). Therefore, it must be supported by the competence of village officials in order to encourage accountability in the management of village funds. Perceived usefulness and perceived ease of use of SISKEUDES application will encourage the assumption of technology acceptance and the intention to use SISKEUDES in the governance process of using village funds for budgeting, bookkeeping, and village financial reporting. The financial management of village funds will be easier, faster, and have higher accuracy because of the standard format that makes the evaluation process easier.

Several previous studies have tried to analyze the role of village officials, the competence of them, and the implementation of SISKEUDES which can directly influence the accountability of the management of funds in a village. However, in the last 10 years there have been differences in research results. Sutrawati's research (2016) explains that village officials have an important role in managing village funds with high accountability and can be a determining factor for the success of village development. Different results were shown by Madea, Laloma, and Londa (2017) who explain that accountability for village fund management cannot be influenced by the role of village officials because many village officials have not been maximally responsible for managing village funds. Then, Medianti's research (2018) proves that the competence of village officials has a strong effect in influencing the management of village funds where the higher the competence of village officials, the greater the accountability of village fund management. Difference results were shown by Alfarabi (2018) who explains that the competence of village officials does not have a significant effect on the accountability of village fund management because high competence does not necessarily increase organizational accountability. Sabon (2018) explains that there will be many benefits of the implementation of SISKEUDES in village financial reports if it is used properly and correctly so that it will improve the quality of financial reports. Sari (2017) explains a different thing that SISKEUDES is not implemented optimally for the

preparation of financial reports in the villages so that the quality of financial reports is not affected. The active role of users in identifying problems occurring in information systems can help a system develop due to technology improvements and adjustments (Kharisma & Juliarsa, 2017). This is inversely proportional to Gustiyan's (2014) research which states that user involvement does not have a significant effect on accounting information systems. Meanwhile, in the research of Yunita, Nurhayati, & Oktaroza (2016), user competence is needed to support the performance of the accounting information system, while research by Rachmawati (2018) explains the opposite.

Although 301 villages in Banyumas Regency tried to apply SISKEUDES to assist village governance in 2018, misuses of village funds in Banyumas Regency were still found in the same year. In addition to the gap phenomenon, the research gaps in the last 10 years on the variables of the role of village officials, the competence of village officials, and the implementation of SISKEUDES in the accountability of village fund management became the reasons of the research. Using a different construct from previous research, this study tries to contribute to the development of science, especially in the field of public sector accounting. In this research, the implementation of SISKEUDES becomes a mediating variable between the roles and competencies of village officials on the accountability of village fund management. In addition, it tries to empirically prove the concepts of good governance, stewardship theory, and relevant TAM to explain the construct of the research model undertaken.

Literature Review and Hypotheses Development

Theoretical Basis

The accountability of village fund management is closely related to good governance in modern governance proposed by Kooiman in 1993. Accountability is one of the parameters to achieve to implement good governance in government organizations. The four main principles in the implementation of good governance include transparency, accountability, participation, and the rule of law of the bureaucratic apparatus (Sedarmayanti, 2004).

In accordance with the stewardship theory, the implementation of good governance in government organizations must prioritize organizational goals for public rather than individual interests. In stewardship theory, a stewardship puts the owner's interest in taking action (Donaldson & Davis, 1991; Raharjo, 2007). The government, as stewardship, has the mandate to maximize the utility function of society by making regulations to protect and manage assets and finances. The decentralization enforced in Indonesia gives each region the authority to manage and explore its own regional and financial resources. In carrying out financial governance in the regional scope, local governments, as stewardship, must prioritize values that can increase the ability of their local communities to achieve their goals. Related to the financial management, the local governments act as a planner, implementer, and person in charge of the financial management of the village. Therefore, budgeting, management, and accountability for

village funds should always pay attention to the interests and aspirations growing in the community and comply with financial management regulations.

In order to help village governments improve the quality of village financial management, the Financial and Development Supervisory Agency (BPKP) created an application called the Village Financial System (SISKEUDES) (Artini et al, 2017). It is a technology designed to facilitate the role of users, namely village officials in carrying out village financial governance obligations. In addition, SISKEUDES is expected to maximize the competence of village officials in regional financial management. However, this technology does not necessarily mean that it can be directly accepted and used. In the TAM concept, the use of a system is really motivated by the perceived usefulness and perceived ease of use of users (Davis, 1986). What is meant by perceived usefulness in implementing SISKEUDES is whether its use is in accordance with the needs of users or village officials as village fund managers. The formation of an information system cannot be arbitrary without considering who will use it. Meanwhile, perceived ease of use in TAM means how easy the users or village apparatus as the manager of village funds to run the system. The two TAM indicators will trigger the intentions of the village apparatus to use SISKEUDES in supporting the role and competence of village officials to maintain accountability for village fund management.

The Role of Village Officials and Accountability of Village Fund Management

One of the parameters of good governance in a government bureaucracy is the participation in decision making directly or through representatives (Mardiasmo, 2009). Related to the stewardship theory, the government, as stewardship, acts to maximize community satisfaction as the principal. The village governments carry out the obligations determined by the village community as the principal within the village scope either through representatives or directly. Permendagri Number 20, 2018 concerning village financial management states that the village head assisted by village officials is an element of village government administration. Subsequently, the village head formed a Village Financial Management Officer (PPKD) consisting of the village officials. Their role can be a factor that can affect accountability for the management of village funds. Apart from it, village officials can also play a role in monitoring and preventing potential violations that may occur in the future by certain elements in the government. In the end, the village apparatus is expected to play an active and participatory role in the management of village funds properly so that the accountability of village fund management will increase (Indriasari, Desi, & Nahartyo, 2008; Setiana & Yuliani, 2017; Sofyani et al., 2020; Sutrawati, 2016 ; Yesinia, Yuliarti, & Puspitasari, 2018).

H₁: Role of village officials has a positive effect on the accountability of village fund management.

Apparatus Competency and Village Fund Management Accountability

Management and report of the use of village funds is the responsibility of the apparatus in the village governments as stewardship given the trust of the village community as the principal. Management and report of accountability for the use of village funds must be in accordance with applicable standards in Indonesia, namely Permendagri Number 20, 2018 concerning village financial management. This, of course, must be known by the village community or transparent in creating a climate of good governance. Acting as stewardship that carries out the collective goals of the village, apparatus must be able to maximize its performance to increase public service satisfaction to the community. The competency aspect in village officials will lead to performance achievements that can be obtained by the village governments (Widyatama, Novita, & Diarespati, 2017). The performance of village officials as Village Financial Management Implementers (PPKD) in the context of village fund management must be based on financial management competence in order to have strong accountability. The competence of village government officials is a factor that influences effectiveness in managing village funds (Mada, Kalangi, & Gamaliel, 2017). This is supported by the results of research which explains that the competence of qualified village officials will influence the level of accountability for village fund management (Umar, Usman, & Purba, 2018).

H₂: The competence of village officials has a positive effect on the accountability of village fund management.

SISKEUDES Implementation and Accountability for Village Fund Management

Village funds that are not small in amount and government activities that continue to increase and are more complex every year make village officials as stewardship officers have to adjust to using financial information system technology. The success of implementing a system such as SISKEUDES in village administration by village officials depends on ease of use and harmony with the needs of the tasks carried out by village officials (Sulina et al., 2017). This application which is provided freely by the central government through the BPKP, aims to assist village governments in boosting the quality of village financial governance. It is boosted by SISKEUDES application by providing ease of budgeting, management, and maximizing the accountability of reports on village funds. This application, of course, has been adapted to the needs of the village for village fund management activities in accordance with applicable regulations. Implementing SISKEUDES properly and correctly will increase the accuracy of village fund budgeting according to village needs and make the accountability reports accountable and of high quality (Sulina et al., 2017). This is in line with the results of previous research which explained that the higher the implementation of SISKEUDES in village government, the higher the accountability for village fund management (Gayatri & Latrini, 2018; Sabon, 2018).

H₃: The implementation of SISKEUDES has a positive effect on the accountability of village fund management.

The Role of Village Officials and Implementation of SISKEUDES

A technology can be well accepted if it has meaningful uses for its users. The TAM modeling theory also underlines the assumed usefulness of technology users. Perceived usefulness in implementing SISKEUDES is that the use of this system is in accordance with the needs of the village apparatus as the manager of village funds. The formation of an information system cannot be arbitrary without considering who will use it. The purpose of SISKEUDES application is as a tool used and utilized by the village governments to better manage village funds. User involvement cannot be separated from an information system when it is related to monitoring, operation and use of the information system (Sidh, 2013). The active role of users of the accounting information system will improve the implementation of it (Santa, 2014). The more the user involvement in the use of the accounting information system is, the higher the performance of the system (Santa, 2014). Therefore, the higher the participation of village officials in the formation of the village fund budget, the more useful it will be for the implementation of SISKEUDES in the village government (Kharisma & Juliarsa, 2017).

H₄: Village official role has a positive effect on SISKEUDES implementation.

Village Apparatus Competence and Implementation of SISKEUDES

Ease of using a technology or perceived ease of use is one of the big considerations in TAM modeling theory. Technology will be easily accepted if users are able to operate it easily. Operating a technology is closely related to the basic competencies that users have in understanding it. If the basic competence of the user is not in accordance with the technology provided, it will make the users difficult to understand the meaning of it. SISKEUDES application, as an integrated accounting information system technology to facilitate the management of village funds, still requires the competence of village officials in understanding financial information so that there are no misunderstandings in using it. Accounting information systems such as SISKEUDES require user competence such as village officials to be able to effectively produce financial information (Paranoan et al., 2019). The effective use of SISKEUDES in the village governments can make villages easier to regulate the efficiency of using village funds, administer the operational activities, reduce the potential for fraudulent use of budgets, and motivate and improve the performance of village officials (Sulina et al., 2017). Therefore, the implementation of this application which is expected to encourage the accountability of village fund management must be supported by the competence of village officials. The higher the quantity of information processing demands in a job, the more intelligence and verbal skills are needed to complete the job (Santa, 2014). Human resources who have technical capabilities are the main factor in a qualified information system integration (Sidh, 2013). Therefore, it takes the basic competencies of financial management by village officials in running SISKEUDES application to support the task of managing village funds (Yunita et al., 2016).

H₅: The competence of village officials has a positive effect on the implementation of SISKEUDES system.

SISKEUDES Implementation in Mediating the Relationship between the Role of Village Officials and the Accountability of Village Fund Management

SISKEUDES application was developed by BPKP with the aim of being a tool that the village governments can use in managing village funds to be better. In accordance with the principle of perceived usefulness in the TAM theory, SISKEUDES is specifically formed for the benefit of village fund management by village officials as users of it. The involvement of village officials as SISKEUDES users cannot be separated in relation to monitoring, operation and use of the information system (Sidh, 2013). SISKEUDES application implementation will bring changes such as the reporting process, accountability, and the level of participation of village officials in carrying out work. Besides, it greatly facilitates them in carrying out their duties and responsibilities (Juardi et al., 2018). The results of data processing and information from SISKEUDES application have a standard format that makes evaluation easy. The results of previous research support this statement that the implementation of SISKEUDES application is significant in a positive direction towards the accountability of village fund management (Gayatri & Latrini, 2018; Sabon, 2018). It is hoped that maximizing the use of it can increase the role of village officials in achieving accountable management of village funds. This is because transparency of financial information is one of the components of good governance. The greater the involvement of village officials in budget management, the more the implementation of SISKEUDES system and the higher the accountability of village fund budget management.

H₆: The implementation of SISKEUDES is able to mediate the relationship between the role of village officials and the accountability of village fund management.

SISKEUDES Implementation in Mediating the Relationship between Village Apparatus Competence and Village Fund Management Accountability

As a fund intended for developing the potential and welfare of village communities, village fund cannot be managed carelessly without considering the goals set by the village governments and the community when the work program is implemented. The accountability of village fund management is one of the parameters for the good governance of the village governments. The village governments as stewardship which adjust to the objectives of the community as the principal has the responsibility to maximize service performance by managing village funds. It cannot be carried out without being balanced with the competence of the manager, namely village officials. The competence of village officials is very crucial in understanding the management of village funds (Medianti, 2018). An understanding of it will have an impact on the credibility of the financial reports made by the village governments which of course must comply with the standards set by the government. SISKEUDES application

developed by BPKP is used to facilitate village governments in managing village finances. The competence of village apparatus in understanding the management of village funds in accordance with Permendagri Number 20, 2018 will shape the perceived ease of use of SISKEUDES application because the format used in the application has been standardized according to the rules. Accounting information systems such as SISKEUDES require user competence such as village officials to be able to effectively produce financial information (Paranoan et al., 2019). The effective use of SISKEUDES in the village governments can make villages easier to manage the efficiency of using village funds, administer the operational activities, reduce the potential for fraudulent use of the budget, and motivate and improve the performance of village officials (Sulina et al., 2017). Therefore, the increased competence of village officials in managing the budget will increase the benefits that can be obtained from the implementation of SISKEUDES which, if it can be operated properly and maximally, will increase the accuracy of the accountability report for managing village funds.

H₇: *The implementation of SISKEUDES mediates the relationship between the competence of village officials and the accountability of village fund management.*

Based on the formulated hypotheses, a conceptual framework is formulated as shown in Figure 1.

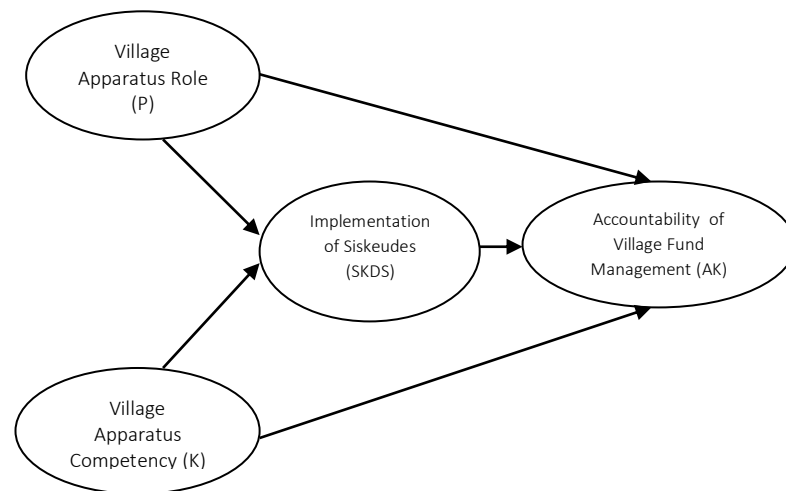


Figure 1 Conceptual Framework

Research Method

This is a type of quantitative research that uses primary data in the form of respondents' answers collected through surveys. The objects of this research are the accountability of village fund management, the role of village officials, the competence of village officials, and the implementation of SISKEUDES. Indicators of accountability for village fund

management and the role of village officials were adapted from Indrianasari's research (2017). Accountability consists of planning, implementation, administration, reporting and accountability indicators. The role of village officials consists of their involvement in the planning, implementation and administration processes. The indicators used in the village apparatus competency variable are adapted from the Regulation of the Head of the State Personnel Agency Number 8, 2013 which details the basic competency standards for civil servants consisting of knowledge, skills and work attitudes. Meanwhile, SISKEUDES implementation indicator was adapted from Sabon's research (2018) by referring to Permendagri Number 20, 2018. The measurement scale on the closed questionnaire uses a Likert scale index 1-5 regarding the level of opinion agreement.

A total of 301 villages in 23 sub-districts in the Banyumas Regency area were the population in this study. Proportional random sampling was chosen as the technique for sampling, namely the sample selection method if the population has a relatively proportional strata and strata size (Suliyanto, 2018). The minimum sample will be calculated using the Slovin formula with a sample confidence level of 90% known as many as 56 villages. After the minimum number of villages selected as samples is known, a proportional convenience sampling technique was used to select villages to be samples. This technique begins with determining the proportion of a sample of villages in each sub-district. Then, after finding the number of village samples in each sub-district, the respondents were selected by convenience sampling with the consideration of the ease of reaching the villages to be sampled. Meanwhile, to anticipate that the questionnaire cannot be processed, the number of distributed questionnaires is multiplied to 182 questionnaires.

This study determined the village apparatus as PPKD, namely the village secretary or head of village financial affairs as respondents to represent the 182 selected villages. The questionnaire was distributed and then collected directly from the respondents. This study uses a Partial Least Square (PLS) analysis tool that analyzes data through the outer model and inner model in hypothesis testing. The WarpPLS version 6.0 application is used to help process the collected data.

Result and Discussion

Research Result

PLS regression was used in this study because the model parameters were more robust when new samples were taken based on the total population (Sholihin & Ratmono, 2013). PLS analysis in reflective model research is measured through a fit model consisting of inner and outer models (Kock, 2019).

Before the research was carried out, a pilot test was held to test whether the respondents were able to understand the research instruments. The pilot test was conducted on 62 criteria for respondents in Banyumas Regency who were not selected

as the research sample. This pilot test data were used to test the quality of the data related to the reliability and validity of the questionnaire. In the PLS analysis, data quality testing is found in the outer model analysis. The outer model analysis on PLS consists of testing the reliability and validity (convergent and discriminant).

A total of 182 questionnaires were distributed to respondents, namely village officials or PPKD. A total number of 182 questionnaires were returned of which 62 questionnaires could not be processed. Therefore, the respond rate in this study is 65.93% or there are 120 questionnaires that can be processed in this study. They were used as data for the inner model analysis in PLS which consisted of coefficients of determination, predictive relevance, and path.

In testing the validity of the PLS outer model, there are convergent and discriminant validity tests. The convergent validity of WarpPLS is seen through the significance value of the cross loading results. Based on the results of the convergent validity test shown in the appendix, 38 indicators used in this study have been able to represent and underlie each variable. This is because the P value of the 38 indicators used has met the validation parameters which are below the significance of 0.05 (Gefen & Straub, 2005; Kock, 2014; Schumacker & Lomax, 2004).

Table 1 Results of Determination Validity Test

Variable	P	K	SKDS	AK
The Role of Village Apparatus (P)	(0.633)			
Village Apparatus Competence (K)	0.189	(0.555)		
The application of the Village Financial System (SKDS)	0.190	0.020	(0.664)	
Village Fund Management Accountability (AK)	0.207	0.093	0.121	(0.593)

Meanwhile, the discriminant validity value which is one of the components of the outer model can be seen through the Average Variance Extracted (AVE) square value listed in Table 1. The AVE square of each construct must have a value of at least 0.500 to have good discriminant validity (Fornell & Larcker, 1981; Gefen & Straub, 2005). In addition, the AVE square in a construct must have a value in other constructs (Kock, 2019). In the table, the AVE square value shown in the value in brackets shows the result that is above 0.500 and has a value that is greater than the value of other constructs. Therefore, the combined set of indicators is not uni-dimensional.

Table 2 Reliability Testing Results

Variable	Coefficient	Reliability Standard	Conclusion
The Role of Village Apparatus (P)	.885	.600	Reliable
Village Apparatus Competence (K)	.818	.600	Reliable
The application of the Village Financial System (SKDS)	.916	.600	Reliable
Village Fund Management Accountability (AK)	.909	.600	Reliable

Reliability testing is required in the PLS outer model analysis. Reliability can be analyzed through the Cronbach's Alpha value, the summary results of which are shown in Table 2. The Cronbach's Alpha value of each variable must be above 0.600 to be said to pass the reliability test (Kock, 2019; Nunnally & Bernstein, 1967). The results in Table 2 show that all variables used in this study are declared reliable for use in the research. Based on the PLS outer model analysis that has been carried out, each statement consisting of 38 indicators in the questionnaire instrument is suitable for use in the study because the target respondents can understand it.

The inner model analysis is carried out after passing the PLS outer model testing. This study examines the effect of the variable of the role of village officials, the competence of village officials, and the implementation of SISKEUDES on the accountability of village fund management. In addition, this study seeks to prove empirically that the implementation of SISKEUDES application has a mediating effect between the roles and competencies of village officials on accountability for village fund management.

The determination coefficient testing in the inner PLS model aims to determine the magnitude of the contribution of the role and competence of village officials, and the implementation of SISKEUDES in the accountability of village fund management. The R-square value from the results of data processing shows a number of 0.768, meaning that the independent and intervening variables used in the construct of this study are able to contribute 76.8% to building the dependent variable. The large percentage shown in these results belongs to the very strong category in contributing to the dependent variable because it has exceeded the value of 75% (Sholihin & Ratmono, 2013). Meanwhile, the R-square value that builds the intervening variable shows the number 0.689 or contributes 68.9% to SISKEUDES implementation variable. It is in the strong category because it has exceeded the value of 50% in contributing to the construct of the intervening variable (Sholihin & Ratmono, 2013). Meanwhile, the Q-square that exceeds 0 in SISKEUDES implementation variable and the accountability of village fund management can be interpreted that this construct is predictive (Geisser, 1974; Kock, 2019; Stone, 1974).

Table 3 Summary of Hypothesis Test Results

Hypothesis	Code	Direction	Path Coefficient	P value	Significance Tolerance	Conclusion
P -> SKDS	H ₁	+	.469	<0.001	.050	Accepted
K -> SKDS	H ₂	+	.406	<0.001	.050	Accepted
P -> AK	H ₃	+	.190	.021	.050	Accepted
K -> AK	H ₄	+	.191	.020	.050	Accepted
AP -> AK	H ₅	+	.552	<0.001	.050	Accepted
P -> SKDS -> AK	H ₆	+	.259	<0.001	.050	Accepted
K -> SKDS -> AK	H ₇	+	.224	.002	.050	Accepted

Note: P: The Role of Village Apparatus; K: Village Apparatus Competence; SKDS: The application of the Village Financial System; AK: Village Fund Management Accountability.

The hypothesis in this study can be stated as accepted if the path coefficient is above the value of 0 which indicates a positive direction and the calculated significance value

does not exceed the maximum tolerance limit used of 0.050 (Ghazali, 2014). The results of the path analysis shown in Table 4 provide evidence that the role and competence of village officials and the implementation of SISKEUDES are significant in providing a unidirectional effect on the level of accountability of village fund management. Then, the role and competence of village officials are also known to have a unidirectional effect in implementing SISKEUDES application in local governments. This study also proves that the implementation of SISKEUDES in local governments is able to mediate the role and competence of village officials in the accountability of village fund management. The value of the indirect effect given by the implementation of SISKEUDES variable in mediating the role and competence of village officials on the accountability of village fund management shows a decrease from the value of the direct effect, but both are still significant. This indicates that the implementation of SISKEUDES is in the category of partial mediation (Sholihin & Ratmono, 2013).

Discussion

First, this study proves that the role of village officials is significant in having a positive effect on the accountability of the management of funds given to the village. Therefore, the results of this study support H_1 to be accepted. This research supports the previous study which explained that the accountability of village fund management in village government is influenced by the active role of village officials (Indrianasari, 2017; Setiana & Yuliani, 2017; Sofyani et al., 2020; Sutrawati, 2016; Yesinia et al., 2018). When this research was carried out, the management of village funds in Banyumas Regency was in accordance with the Minister of Home Affairs Regulation Number 20 of 2018. The government, as stewardship, maximizes satisfaction with public services provided to the community as the principal through accountable management of village funds in accordance with the regulations. In addition to the involvement and participation of village officials in planning and managing village funds, this study shows that village officials can act as supervisors and prevent certain elements in government organizations from deviating.

Second, this study provides evidence that the competence of village officials is significant in having a positive effect on the accountability of the management of funds given to the village. Therefore, the results of this study support H_2 to be accepted. The competency aspect in village officials will lead to performance achievements obtained by the village governments (Mada et al., 2017; Medianti, 2018; Umar et al., 2018; Widyatama et al., 2017). Village government apparatus, as stewardship which is given the trust by the village community as the principal, are responsible for the management and reporting process of the use of village funds. The competency aspect in village officials will lead to performance achievements obtained by the village governments (Widyatama et al., 2017). Village officials as PPKD in managing village funds must base themselves on financial management competencies in order to have qualified accountability. The competence of village officials is a factor that influences effectiveness in managing village funds (Mada et al., 2017). The results of the study show that village officials in Banyumas Regency have understood the basic rules of village financial management. The competence of village officials in Banyumas Regency

is good enough to support their duties as stewardship in creating a climate of good governance in village governments.

Third, this study proves that the implementation of SISKEUDES in village government is significant in having a positive effect on the accountability of the management of funds given to the village. Therefore, the results of this study support H_3 to be accepted. The more SISKEUDES application is implemented in village financial management, the more it increases the accountability of village fund management (Artini et al., 2017; Gayatri & Latrini, 2018; Juardi et al., 2018; Sabon, 2018). Village funds that are much and the complexity of government activities that continues to increase every year make village officials as stewardship officers have to adapt themselves to using financial information system technology to support their work performance. The application of information technology such as SISKEUDES to the village governments will help them manage village funds to be effective and efficient (Gayatri & Latrini, 2018). Proper and correct implementation of SISKEUDES will increase the accuracy of village fund budgeting according to village needs and make the accountability reports accountable and of high quality (Sulina et al., 2017). This study confirms that SISKEUDES which has been implemented simultaneously in the village governments in Banyumas Regency since the beginning of 2018 is proven to be able to support the work of village officials in making recording easier, faster and more accurate.

Fourth, this study proves that the role of village officials in village fund management is significant in having a positive effect on the implementation of SISKEUDES application in village governments. Therefore, this study supports H_4 to be accepted. This study also proves that the participatory role of information technology users such as SISKEUDES is needed to improve the performance of the systems such as SISKEUDES (Kharisma & Juliarsa, 2017; Santa, 2014; Sidh, 2013). User role involvement cannot be separated from an information system when it is related to monitoring, operation and use of the systems (Sidh, 2013). The active role of users of the accounting information system will improve the performance of it (Santa, 2014). The more user involvement in the use of accounting information systems, the higher the performance of it (Santa, 2014). Therefore, the higher the participation of village officials in the formation of the village fund budget, the more useful the implementation of SISKEUDES will be in the village governments.

Fifth, this study proves that the competence of village officials is significant in having a positive effect on the implementation of SISKEUDES application in village governments. Therefore, this study supports H_5 to be accepted. This study also proves that the competence of village officials as users is needed in running the systems such as SISKEUDES (Paranoan et al., 2019; Santa, 2014; Yunita et al., 2016). SISKEUDES, as an integrated accounting information system technology to facilitate the management of village funds, still requires the competence of village officials in understanding financial information. SISKEUDES requires user competence such as village officials to be able to effectively produce financial information (Paranoan et al., 2019). Therefore, the implementation of it must be supported by the competence of village officials in order to be able to encourage accountability for village fund management. The higher the

quantity of information processing demands in a job, the more intelligence and verbal skills are needed to complete the job (Santa, 2014). Human resources who have technical capabilities are a major factor in the integration of a qualified information system (Sidh, 2013; Yunita et al., 2016).

Sixth, this study proves that SISKEUDES is able to mediate the relationship between the role of village officials and the accountability of village fund management. Therefore, study supports H_6 to be accepted. The results of this study are able to explain that the involvement of village officials as SISKEUDES users cannot be separated with regard to monitoring, operation, and use of information systems (Sidh, 2013). SISKEUDES will bring changes such as the reporting process, accountability, and the level of participation of the apparatus in carrying out work. In addition, SISKEUDES greatly facilitates the implementation of duties and responsibilities (Juardi et al., 2018). The financial information generated by SISKEUDES has a standard format that can facilitate evaluation. The results of data processing and information from SISKEUDES have a standard format that makes evaluation easy. The application of SISKEUDES is significant in a positive direction towards the accountability of village fund management (Gayatri & Latrini, 2018; Sabon, 2018). The higher the participatory role of the village apparatus in budget management, the more the implementation of SISKEUDES in financial management activities and the higher the accountability of village fund budget management.

Seventh, this study proves that the implementation of SISKEUDES mediates the relationship between the competence of village officials and the accountability of village fund management. As funds for collective village goals, village funds cannot be managed without considering the goals set by the village government and the community when the work program is implemented. The village governments, as stewardship which adjust to the objectives of the community as the principal, has the responsibility to maximize service performance in managing village funds. The competence of village officials is very crucial in understanding the management of the funds (Medianti, 2018). The competence of village apparatus in understanding the management of the funds in accordance with Permendagri Number 20 of 2018 will shape the perceived ease of use of SISKEUDES application because the format used in the application has been standardized according to the rules. Accounting information systems such as SISKEUDES require user competence such as village officials to effectively produce financial information (Paranoan et al., 2019). The effective use of SISKEUDES in the village government can make it easier for villages to manage the efficient use of village funds, administer operational activities, and reduce the potential for fraudulent use of the budget (Sulina et al., 2017). Therefore, increasing the competence of village officials in managing the budget will increase the benefits of the implementation of SISKEUDES. If it is operated properly and maximally the accuracy of the accountability report for managing village funds will increase.

Conclusion

This study aims to examine the effect that the role and competence of village officials can give, as well as the implementation of SISKEUDES on the accountability of village funds managed by the village governments. Furthermore, it seeks to prove that the implementation of SISKEUDES system is able to provide a partial mediating effect between the roles and competencies of village officials and the accountability of village fund management. Based on the results of research and discussion, it is seen that the role and competence of village officials can have a positive effect on the accountability of village fund management. Furthermore, the roles and competencies of village officials are known to have a significant effect in influencing the implementation of SISKEUDES. In this research, SISKEUDES is known to be partially capable of being an intervening variable between the roles and competencies of village officials on the accountability of village fund management by the village governments in Banyumas Regency.

The implications obtained from the studies can be seen from both a theoretical and practical points of view. Theoretically, the theory of good governance and stewardship are relevant to examine phenomena within the public sectors regarding the factors that affect the accountability of village fund management. Meanwhile, this research provides evidence that TAM modeling can explain the roles and competencies of village officials that can affect the accountability of village fund management through the implementation of SISKEUDES in village governments. Meanwhile, the practical implication from the perspective of village officials is that village officials need to maximize participation in the village fund management process, provide input, be honest in carrying out obligations, be firm and supervise one another. In addition, competence in carrying out responsibilities is needed to deal with job risks. The competence of village officials can be maintained through their participation in training and outreach to keep abreast of information on official rules for preparing financial reports. The implementation of the use of SISKEUDES must always be maximized and sustainable by village officials. This is intended to produce higher quality reports to support the role and competence of village officials in maintaining accountability for good village fund management. Meanwhile, from the point of view of the local government, especially in Banyumas Regency, there needs to be a network of village government employees, especially the head of financial affairs with an educational background that is more suitable for their job in managing and reporting finances. This is to make the financial reports by the village governments can comply with regulatory standards so that the resulting reports have a better quality. Furthermore, training is useful in increasing the competence of village officials and the use of SISKEUDES application to have a better implementation.

This research is limited only to the scope and perspective of the problems that occur in Banyumas Regency so that this research may not be generalized to problems that occur in other places. Future research is expected to increase the reach and scope of research. Addition factors such as leadership style, internal control systems, community participation, and organizational commitment need to be considered to provide a

broader picture of the factors that have an effect on the accountability of village fund management.

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