



The Influence of Apparatus Competence, Organizational Commitment, Community Participation, Budget Target Clarity, and Utilization of Information Technology on Village Fund Management in Paringin District, Balangan Regency

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ABSTRACT

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This study aims to analyze the influence of competence, organizational commitment, community participation, budget goal clarity, and the utilization of information technology on village fund management. The research method employed is quantitative with a survey approach. Data were collected through questionnaires distributed to 67 respondents in Balangan Regency. Data analysis was conducted using multiple linear regression. The results indicate that competence has a negative and significant effect on village fund management, while community participation and the utilization of information technology have a positive and significant effect. On the other hand, organizational commitment and budget goal clarity do not have a significant effect. These findings highlight the importance of community involvement and the implementation of information technology in promoting transparency and accountability in village fund management. The study also emphasizes the need to improve training and understanding among village officials regarding the objectives of programs and financial management systems.

KEYWORDS:

Village Fund Management, Competence, Organizational Commitment, Community Participation, Budget Goal Clarity, Information Technology

1. INTRODUCTION

Since 2014, the Indonesian government has established Law Number 6 of 2014 concerning Villages as a foundation to strengthen village autonomy, with the aim of improving community welfare and equitable development. Within this framework, villages are granted significant authority and funding allocations from various sources, such as Village Funds from the State Budget (APBN), Revenue Sharing Funds, Village Allocation Funds from the Regional Budget (APBD), as well as other financial assistance and grants. This is expected to enhance public services, reduce poverty, stimulate local economies, and create independent and sustainable villages.

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From 2015 to 2021, the government allocated more than 400 trillion rupiah for village development. These funds have yielded significant results, such as the construction of over 227,000 kilometers of village roads, 71,000 irrigation channels, 10,300 market units, and improvements in basic services such as clean water, integrated health posts (posyandu), early childhood education (PAUD), and the establishment of more than 57,000 Village-Owned Enterprises (BUMDes). One measure of the success of village development is the Village Development Index (IDM), which includes three main indicators: social, economic, and environmental resilience.

The government aims for all villages to progress towards the status of Independent Villages, which are villages capable of managing sustainable development across all aspects. However, based on IDM data from the South Kalimantan Provincial Community Empowerment Office, Balangan Regency had no villages with Independent status as of 2020. From this data, it is evident that although there has been an increase in the number of advanced villages and a decrease in disadvantaged villages, there are still no villages in Balangan Regency that have achieved Independent status. This reflects the suboptimal management of Village Funds in the region.

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Furthermore, the management of Village Funds also faces various serious challenges, such as corruption by village officials. According to a report by Indonesia Corruption Watch (ICW), in the first semester of 2021, the number of corruption cases involving village officials exceeded those at the regency level. In South Kalimantan, several cases have been recorded, such as the village heads of Lok Batu and Lok Hambawang misusing village fund budgets for fictitious activities. Additionally, various administrative and technical obstacles persist, such as delays in reporting financial accountability (SPJ), budget discrepancies, and insufficient utilization of village financial information systems.

In the context of village financial management, several important factors are believed to influence its effectiveness. A study by Masruhin and Kaukab (2019) indicates that the competence of village officials, organizational commitment, community participation, and clarity of budget targets positively affect the management of village funds. On the other hand, according to Indraswari and Rahayu (2021), the use of information technology also plays a crucial role in enhancing accountability, although it does not always align with the competence and participation of the community.

The competence of village officials includes knowledge, skills, and technical abilities, including in financial management and development planning. Organizational commitment serves as an internal driver that determines the extent to which village officials strive to achieve common goals, rather than just personal objectives. Meanwhile, community participation is a form of involvement of village residents in planning and oversight, which is essential for transparency and accountability. Clarity of budget targets plays a role in determining the direction of development, and the utilization of information technology aids in more efficient and timely administration and reporting.

Based on the above description, this research is directed at identifying and analyzing the influence of the competence of officials, organizational commitment, community participation, clarity of budget targets, and the utilization of information technology on the management of village funds in Paringin District, Balangan Regency.

Thus, the aim of this research is to gain a deeper understanding of how these factors affect the effectiveness of Village Fund management. This study is expected to contribute theoretically to the development of knowledge in the fields of public management and village finance, as well as provide practical benefits for local governments in designing policies and enhancing the capacity of village officials to achieve Independent Villages comprehensively and sustainably.

II. LITERATURE REVIEW

Stewardship Theory

Stewardship Theory originates from studies in psychology and sociology that position managers or leaders as stewards who naturally act in the interests of the owners or the parties they represent (principals). Donaldson and Davis (1991) explain that within the framework of this theory, stewards do not act for personal gain but prioritize the overall goals of the organization. Stewards view the success of the organization as a form of self-actualization and personal achievement, thus they tend to work hard for the common good even without direct incentives.

In the context of village governance, the village head is positioned as a steward who manages village funds with a spirit of service to the community as the principal. The goal of managing village funds is to improve community welfare and reduce the gap between rural and urban areas. In this regard, stewardship theory provides a framework for understanding that village leaders will act not only due to bureaucratic interests but also because of an internal drive to serve and create positive change in their environment. When the village head understands that the success of the village also reflects their personal and social success, they will be motivated to manage village funds optimally and accountably.

Village Government

Village government is the smallest form of government in the Indonesian governance system that has autonomy in regulating and managing the interests of the local community. Based on Law Number 6 of 2014 concerning Villages, villages are granted the authority to administer governance, implement development, foster community engagement, and empower the community. The village government is led by a village head who is responsible for managing the village's finances and assets, including village funds sourced from the State Budget (APBN).

As a governmental entity, the village has its own organizational structure and significant fiscal authority. The village funds received each year must be managed transparently, accountably, and participatively, and reported periodically to the regency/city government. This management system includes stages of planning, implementation, administration, reporting, and accountability. The village head has full responsibility for managing village funds, which can be delegated to village officials such as the village secretary, financial officer, and others. Therefore, the effectiveness of village governance is crucial for the success of village fund management, especially in achieving local development goals and poverty alleviation.

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Conceptual Framework And Hypotheses

The Indonesian government, through Law Number 6 of 2014 concerning Villages, grants extensive authority to villages to independently administer governance and village development. Within this framework, Village Funds sourced from the State Budget (APBN) serve as the primary instrument to promote development and empower rural communities. Village Funds are directed towards alleviating poverty, improving public services, and narrowing the gap between villages.

However, despite many villages showing progress in physical development, the management of village funds remains quite complex. Several challenges still faced include the low quality of human resources among village officials, minimal community participation, weak clarity in budget target determination, and suboptimal utilization of information technology in managing village funds. Therefore, effective management of village funds is not only determined by administrative procedures but is also supported by strategic factors such as the competence of village officials, organizational commitment, community involvement, clarity of budget targets, and information technology.

Competence is a key factor in the management of village funds as it directly relates to the knowledge, skills, and attitudes of officials in carrying out their duties. Competent village officials will be better able to prepare budget plans, implement development activities, and compile financial reports accountably. Additionally, organizational commitment also determines how village officials prioritize collective interests over personal interests. The higher the commitment to the organization, the greater the moral drive and responsibility of officials to manage village funds transparently and results-oriented.

On the other hand, the community, as the party directly affected by Village Funds, also plays an important role. Community participation in planning, implementation, and oversight of village activities serves as a form of social control that strengthens the accountability of the village government. Community involvement also ensures that village funds are truly allocated for the community's priority needs. Clarity of budget targets will support the effectiveness of village fund management, as clear and measurable objectives allow for evaluation of the village government's performance. The utilization of information technology complements the strengthening of the village fund management system by providing systematic support in recording, reporting, and delivering financial information in real-time and accurately.

Based on this conceptual description, the research hypotheses can be formulated as follows: (1) Competence affects the management of village funds; (2) Organizational commitment affects the management of village funds; (3) Community participation affects the management of village

funds; (4) Clarity of budget targets affects the management of village funds; and (5) Utilization of information technology affects the management of village funds. The conceptual model of this research visualizes the relationship between the five independent variables and the dependent variable of village fund management, which will be analyzed simultaneously to observe their partial and collective effects.

III. RESEARCH METHOD

This research employs a quantitative approach with a survey method aimed at testing the influence of several independent variables on the dependent variable both partially and simultaneously. This study is designed to analyze the extent to which competence, organizational commitment, community participation, clarity of budget targets, and utilization of information technology affect the management of village funds in Paringin District, Balangan Regency, South Kalimantan. The type of research used is causal associative research, as this study intends to test the cause-and-effect relationships among variables through statistical data processing.

The subjects of this research are village officials responsible for managing village funds, consisting of the Village Head, Village Secretary, Head of Affairs, Head of Region, and Head of Section. The research location encompasses 14 villages in Paringin District. Due to the relatively small population size and to enhance the accuracy of the results, this study employs a census technique, meaning the entire population is used as a sample. The total population and sample in this study amount to 94 individuals, adjusted according to the availability of active village officials in each village.

The data collection instrument in this study uses a questionnaire based on a five-point Likert scale, ranging from "strongly disagree" (1) to "strongly agree" (5). The questionnaire was developed based on indicators from each variable that have been tested for validity and reliability. The competence variable is measured from the dimensions of knowledge, skills, and attitudes (Masruhin and Kaukab, 2019). Organizational commitment is measured through normative, affective, and desire indicators (Mada et al., 2017). Community participation is assessed based on the extent to which the community is involved in the planning, implementation, and oversight of village fund management. Clarity of budget targets is measured by the level of understanding of budget implementers regarding the established objectives. Meanwhile, the utilization of information technology reflects the extent to which technology is used to facilitate the recording, reporting, and accountability of village fund management.

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Before data analysis, all items in the questionnaire are tested for validity and reliability. Validity testing is conducted using Pearson Product Moment correlation with a significance level of 5%. An item is considered valid if the significance value is < 0.05 . To measure reliability, Cronbach's Alpha coefficient is used. If the Alpha value is > 0.60 , the instrument is considered reliable. All processing is conducted using SPSS version 25 software.

To achieve the research objectives and test the hypotheses, the data is analyzed using multiple linear regression. Before regression analysis is performed, the data is tested through classical assumption tests, including normality tests (using Kolmogorov-Smirnov), multicollinearity tests (by examining VIF and tolerance values), and heteroscedasticity tests (using scatterplots between residuals and predicted dependent values). The regression model is deemed suitable if there are no violations of these assumptions.

The hypotheses proposed in this study are as follows:

- H1: Competence affects the management of village funds
- H2: Organizational commitment affects the management of village funds
- H3: Community participation affects the management of village funds

- H4: Clarity of budget targets affects the management of village funds
- H5: Utilization of information technology affects the management of village funds

Hypothesis testing is conducted through t-tests to determine the effect of each variable partially, and F-tests to observe the simultaneous effect of independent variables on the management of village funds. Additionally, the coefficient of determination (R^2) test is used to determine the extent of the contribution of independent variables in explaining the dependent variable.

With this approach, it is hoped that the research can provide an empirical overview of the factors influencing the effectiveness of village fund management and serve as a reference in formulating better village financial governance policies.

IV. RESULTS

Out of 94 distributed questionnaires, 85 were returned, and 67 were deemed suitable for analysis after excluding 18 outliers. The characteristics of the respondents were reviewed based on gender, age, education level, and length of service.

Table 1 Respondent Characteristics

Category	Subcategory	Number	Percentage
Gender	Male	40	60%
	Female	27	40%
Age	20–30 years	24	36%
	31–40 years	33	50%
	41–50 years	8	12%
	50 years	2	2%
Education	High School	38	57%
	Diploma (D3)	3	4%
	Bachelor (S1)	26	39%
Length of Service	1–5 years	26	39%
	6–10 years	38	57%
	11–15 years	3	4%
Total		67	100%

The majority of respondents are male, aged between 31–40 years, have a high school education, and have worked for 6–10 years.

Descriptive Statistical Analysis

This analysis describes the distribution of data based on the minimum, maximum, mean, and standard deviation of each research variable.

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Table 2 Descriptive Statistics of Research Variables

Variable	N	Min	Max	Mean	Std. Dev
X1: Competence	67	27	38	32.00	2.523
X2: Organizational Commitment	67	10	25	17.18	2.449
X3: Community Participation	67	23	35	28.87	3.104
X4: Clarity of Budget Targets	67	18	30	24.60	2.316
X5: Information Technology	67	33	45	37.30	2.918
Y: Village Fund Management	67	111	145	120.24	9.010

The highest average is found in the variable of village fund management (Y) at 120.24, while the lowest average is in organizational commitment (X2) at 17.18. The highest data dispersion (standard deviation) is also found in the variable of village fund management, indicating a greater variation in responses from respondents regarding this variable.

Data Quality Testing

Validity Test

The validity test aims to measure the extent to which the instrument can reveal data that aligns with the research objectives. The test results show that all items in each variable have a significance value < 0.05, thus all items are declared valid.

Table 3 Summary of Validity Test Results

No	Variable	Number of Items	All Sig < 0.05	Description
1	Competence (X1)	8	Yes	Valid
2	Organizational Commitment (X2)	5	Yes	Valid
3	Community Participation (X3)	7	Yes	Valid
4	Clarity of Budget Targets (X4)	6	Yes	Valid
5	Information Technology (X5)	9	Yes	Valid
6	Village Fund Management (Y)	30	Yes	Valid

Reliability Test

The reliability test was conducted using the Cronbach’s Alpha method. An instrument is considered reliable if the alpha value is greater than 0.60. The test results show that all variables in the study have values above 0.60, meaning all instruments are reliable.

Table 4 Summary of Reliability Test Results

No	Variable	Number of Items	Cronbach’s Alpha	Description
1	Competence (X1)	8	0.669	Reliable
2	Organizational Commitment (X2)	5	0.641	Reliable
3	Community Participation (X3)	7	0.823	Reliable
4	Clarity of Budget Targets (X4)	6	0.838	Reliable
5	Information Technology (X5)	9	0.866	Reliable
6	Village Fund Management (Y)	29	0.973	Reliable

Classical Assumption Tests

Normality Test

The test was conducted using the One-Sample Kolmogorov-Smirnov method. The results show a significance value of 0.200 > 0.05, thus it can be concluded that the residual data is normally distributed.

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Table 5 Normality Test Results

Parameter	Value
N	67
Mean	0.000
Std. Deviation	3.269
Test Statistic	0.093
Asymp. Sig. (2-tailed)	0.200
Distribution	Normal

Multicollinearity Test

This test uses Tolerance and VIF values. The results show that all independent variables have Tolerance values > 0.10 and VIF < 10, indicating no multicollinearity.

Table 6 Multicollinearity Test Results

No	Variable	Tolerance	VIF	Description
1	Competence (X1)	0.580	1.720	No Multicollinearity
2	Commitment (X2)	0.924	1.082	No Multicollinearity
3	Participation (X3)	0.811	1.234	No Multicollinearity
4	Clarity (X4)	0.486	2.058	No Multicollinearity
5	Technology (X5)	0.353	2.831	No Multicollinearity

Heteroscedasticity Test

The test was conducted using a scatterplot between SRESID and ZPRED. The results show no specific pattern, and the points are randomly scattered above and below the zero axis, thus it can be concluded that heteroscedasticity does not occur.

Table 7 Heteroscedasticity Test Results

Indicator	Result
Method	Scatterplot (SRESID vs ZPRED)
Point Pattern	Random, does not form a pattern
Conclusion	No heteroscedasticity

Hypothesis Testing

Multiple Linear Regression Analysis

The multiple linear regression model is used to measure the effect of independent variables on the dependent variable. The resulting regression equation is:

$$Y = 12.324 - 0.595X_1 + 0.307X_2 + 0.333X_3 - 0.070X_4 + 3.050X_5 + e$$

Where:

- X_1 = Competence
- X_2 = Organizational Commitment
- X_3 = Community Participation
- X_4 = Clarity of Budget Targets
- X_5 = Information Technology
- Y = Village Fund Management

Table 8 Multiple Linear Regression Results

| Variable | Coefficient B | Sig.

Description			
Constant	12.324	0.069	Not significant
Competence (X ₁)	-0.595	0.008	Significant negative
Organizational Commitment (X ₂)	0.307	0.089	Not significant

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Description			
Community Participation (X ₃)	0.333	0.030	Significant positive
Clarity of Budget (X ₄)	-0.070	0.787	Not significant
Information Technology (X ₅)	3.050	0.000	Significant positive

Coefficient of Determination (R²) Test

The R Square value = 0.868 indicates that 86.8% of the variation in village fund management is explained by the five independent variables. The remaining 13.2% is influenced by other variables outside the model.

Table 9 Coefficient of Determination Test Results

R	R Square	Adjusted R ²	Std. Error
0.932	0.868	0.858	3.400

t-Test (Partial)

The t-Test is used to determine the effect of each variable partially on Y. The results are as follows:

Table 10 t-Test Results

| Hypothesis | t Value | Sig.

Test Result	Description			
H1	-2.730	0.008	Significant	H1 accepted (X ₁)
H2	1.729	0.089	Not significant	H2 rejected (X ₂)
H3	2.226	0.030	Significant	H3 accepted (X ₃)
H4	-0.271	0.787	Not significant	H4 rejected (X ₄)
H5	12.639	0.000	Significant	H5 accepted (X ₅)

F-Test (Simultaneous)

The F-Test shows that all independent variables simultaneously have a significant effect on village fund management, as the significance value is 0.000 < 0.05.

Table 11 F-Test Results

| Source | SS | df | MS | F | Sig.

Source	SS	df	MS	F	Sig.
Regression	4652.871	5	930.574	80.483	0.000
Residual	705.308	61	11.562		
Total	5358.179	66			

V. DISCUSSION

1. The Effect of Competence on Village Fund Management

The test results indicate that competence has a negative and significant effect on village fund management, with a significance value of 0.008 (< 0.05), thus the first hypothesis is accepted. This finding suggests that an increase in competence does not always correlate with an increase in effectiveness in managing village funds. This is due to the fact that not all village officials who have improved their competence through education or training are directly involved in managing village funds. Effective village financial management heavily relies on

the supervisory and implementation functions of certain parties, such as the village head, village secretary, and heads of affairs, as regulated in the Minister of Home Affairs Regulation No. 20 of 2018. If competence is only possessed by a small portion of village officials, its impact on fund management becomes limited. This finding aligns with the research of Sari and Padnyawati (2021), but contradicts the findings of Mashurin and Kaukab (2019) and Mada et al. (2017), which show a positive relationship between competence and village fund management.

2. The Effect of Organizational Commitment on Village Fund Management

Organizational commitment does not significantly affect village fund management, with a significance value of 0.089 (> 0.05). This means that the second hypothesis is rejected. This result indicates that although individuals have a working relationship with the village, their loyalty to the organization may not be high. Many respondents disagreed with the statement that leaving the organization would harm them, as they still have other jobs or sources of income outside their duties as village officials. This contradicts the principles of stewardship theory, which emphasizes that village officials should have an orientation towards public and organizational interests. This finding supports the results of Sari and Padnyawati (2021), but does not align with Mashurin and Kaukab (2019) and Mada et al. (2017), which state that organizational commitment positively affects village fund management.

3. The Effect of Community Participation on Village Fund Management

Community participation shows a positive and significant effect on village fund management, with a significance value of 0.030 (< 0.05), thus the third hypothesis is accepted. This means that the higher the community involvement in the planning, implementation, and evaluation processes, the more effective and accountable the management of village funds will be. In practice, the community is involved through village deliberation forums (musdes), village development planning deliberations (musrenbangdes), and accountability stages. Community involvement provides a space for social control and public accountability in budget implementation. This result aligns with the research of Mashurin and Kaukab (2019), Mada et al. (2017), and Aminah et al. (2019), but contradicts Indraswari and Rahayu (2021), who state that participation does not affect the accountability of village funds.

4. The Effect of Clarity of Budget Targets on Village Fund Management

Clarity of budget targets does not significantly affect village fund management, with a significance value of 0.787 (> 0.05), thus the fourth hypothesis is rejected. The questionnaire results show that many respondents chose neutral regarding their understanding of budget targets. This indicates a lack of understanding of the direction of village financial policies outlined in the Village Medium-Term Development Plan (RPJMDes) or the Village Work Plan (RKPDDes). According to Kenis (1979) in Bangun (2009), clarity of budget targets is crucial for the

implementation of village programs to be directed. This finding is consistent with the results of Pebriyanto and Sumadi (2021), but does not align with Mashurin and Kaukab (2019), who found a positive effect of clarity of budget targets.

5. The Effect of Utilization of Information Technology on Village Fund Management

The utilization of information technology has a positive and significant effect on village fund management, with a significance value of 0.000 (< 0.05), thus the fifth hypothesis is accepted. The use of applications such as Siskeudes and Sipades facilitates the preparation of financial reports, reduces errors, and accelerates the accountability process. With the support of digital systems, village fund management becomes more transparent and efficient. This result is consistent with the findings of Indraswari and Rahayu (2021), but contradicts Pahlawan et al. (2020), who found that information technology does not affect the accountability of village fund management.

VI. CONCLUSION

Conclusion

From the results of this study, the following conclusions can be drawn:

- a. The hypothesis is rejected because competition among officials significantly and negatively affects village fund management. The management of village funds is not a direct responsibility of any local authority.
- b. The hypothesis is rejected because organizational commitment has a negligible and beneficial impact on village fund management. This is due to the fact that village officials only strive to comply with relevant laws to avoid problems.
- c. The theory is accepted because community participation significantly and positively affects village fund management. Involving the community at every level of village fund management—from planning and implementation to administration, reporting, and accountability—is crucial. The more community members participate, the greater the likelihood that village development goals and financial management will be achieved.
- d. The hypothesis is rejected because village fund management is negatively affected by the clarity of budget targets. This is due to the fact that not all officials are aware of the objectives that need to be accomplished.
- e. The hypothesis is accepted because the utilization of information technology significantly and positively affects village fund management. The Village Asset

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Management System (Sipades) and the Village Financial System Application (Siskeudes) are used for managing village funds in Paringin District and Balangan Regency. Village administrators can manage village funds and provide financial accountability reports more easily with the help of this software.

Recommendations

- a. Enhance technical guidance (bimtek) and training on village fund management, along with monitoring and evaluation of these activities.
- b. Participate in personality training that can motivate a sense of ownership towards the organization (village government) for the Village Head and village officials.
- c. Conduct monitoring and evaluation of activity implementation and clarify the objectives of the activities to village officials.
- d. Future researchers should consider using qualitative or mixed methods (qualitative and quantitative) research.

Implications of Research Results

1. Theoretical Implications

This research reinforces the application of Stewardship Theory in the context of village fund management. This theory emphasizes that village governments, as fund managers, must act in the interests of the community as the primary owners of the funds. The research findings indicate that community participation and the utilization of information technology significantly support the enhancement of accountability and effectiveness in village fund management. This means that community involvement and the application of technology can strengthen the steward-principal relationship in the context of villages.

2. Practical Implications

The Balangan Regency government can use the results of this research to design strategies to improve the quality of village fund management.

First, training or technical guidance should be conducted that directly targets officials involved in financial management, not just a select few.

Second, community involvement should be increased through inclusive and transparent village deliberations, providing space for the community to actively contribute at every stage of fund management.

Third, village technology infrastructure should be strengthened, and the capacity of village officials in using financial system applications needs to be

enhanced. This is to ensure that reporting, administration, and accountability of village funds can be carried out quickly, accurately, and precisely.

Limitations of the Study

1. Respondent Limitations

Some respondents were not present during data collection, resulting in the data obtained not fully representing the entire desired population.

2. Data Collection Method Limitations

3. This study only used closed questionnaires as a data source. The absence of triangulation methods such as interviews or observations means that the research results do not fully capture the social or cultural context in the field that may influence village fund management.

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