Accountability and Organizational Commitment in Village Financial Management: Which Matters More?

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Abstract

Purpose: *This study examines whether accountability and organizational commitment improve village financial management and identifies which mechanism has the stronger relative association.*

Methodology/approach: *A quantitative survey was administered to 96 officials directly involved in financial management across 24 villages in Tambang and Rumbio Jaya Districts, Kampar Regency. Respondents comprised village heads, secretaries, treasurers, and finance staff selected through purposive sampling. Five-point Likert data were analyzed using multiple linear regression in SPSS 24.*

Findings: *Accountability and organizational commitment are positively associated with village financial management. Accountability emerges as the stronger explanatory factor, indicating that transparent information, procedural conformity, timely answerability, and verifiable follow-up provide greater practical leverage than internal attachment alone. Organizational commitment remains an important complementary mechanism because it supports coordination, persistence, and responsible effort across interdependent financial roles.*

Practical implications: *Village and regency governments should prioritize traceable decisions, accessible financial information, timely reporting, and evidence-based follow-up while reinforcing role clarity and public-purpose commitment among officials.*

Originality/value: *The study compares an external answerability mechanism with an internal behavioral mechanism within a single model of the complete village financial management cycle, demonstrating that commitment complements but does not substitute for verifiable accountability in decentralized public financial administration and local governance practice.*

Keywords:
Accountability; Organizational Commitment; Village Financial Management; Village Government; Agency Theory

For citation:
Putri, A. M., Rahayu, N. I., Ricardo, R., & Abdurrahman, R. (2026). Accountability and Organizational Commitment in Village Financial Management: Which Matters More?. *Akuntansi: Jurnal Akuntansi Integratif, 12* (2), 240-258.

DOI: 10.29080/jai.v12i2.2658

Declaration of conflict of interest: The author declare no conflict of interest.

Received: 10 September, 2026
Accepted: 14 October, 2026
Published: 27 October, 2026

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INTRODUCTION

Village financial management is a high-stakes component of decentralization because it converts intergovernmental transfers and village-source revenue into infrastructure, basic services, and community empowerment. Indonesia's Minister of Home Affairs Regulation No. 20 of 2018 defines it as an integrated cycle of planning, implementation, administration, reporting, and accountability. The regulation requires transparency, accountability, participation, budget discipline, and orderly administration. Consequently, good management cannot be inferred merely from budget absorption or the timely submission of reports; it also requires decisions and transactions that can be traced, questioned, and linked to public benefits.

The practical problem is that expanding village fiscal authority also expands discretion and information asymmetry. Citizens and higher levels of government delegate resources to village officials but cannot continuously observe how priorities are set, procurement is carried out, evidence is maintained, or reports correspond to actual outputs. National evidence demonstrates that the problem is not purely procedural. Permatasari et al. (2024), using comprehensive village-level disbursement and reporting data, documented anomalies that raise questions about whether formal reporting systems ensure substantive accountability. Diansari et al. (2023) similarly showed that leadership, competence, internal control, and external pressure influence village fund accountability. Digital applications and detailed regulations therefore provide an infrastructure for accountability, but they do not guarantee accountable behavior.

The developmental importance of this governance problem extends beyond the accuracy of financial statements. Village transfers can stimulate local institutional and economic activity, including the establishment of village-owned enterprises and employment creation, but these benefits depend on the capacity to allocate and monitor resources effectively (Arifin et al., 2020). Weak traceability can disconnect expenditure from outcomes, while an excessive focus on administrative compliance can redirect managerial attention toward document completion rather than community priorities. Financial management quality must therefore be evaluated as both a fiduciary responsibility and an implementation capability.

This concern is salient in Kampar Regency, particularly in Tambang and Rumbio Jaya Districts, where village administrations must manage complex financial tasks with uneven administrative capacity. Previous research identified limitations in information access, financial planning, and internal control, and reported a case of village budget misuse in Teratak Village. The case is not used here to generalize misconduct across the study sites. Instead, it illustrates why apparently complete documentation must remain open to verification and why officials' behavior matters throughout the financial management cycle.

Agency theory provides the main analytical lens. Citizens and oversight authorities act as

principals, while village officials act as agents entrusted with financial authority. Because agents possess superior operational information, they may pursue choices that are difficult for principals to evaluate (Jensen & Meckling, 1976). Accountability reduces this informational advantage by requiring explanations, evidence, scrutiny, and possible consequences. Bovens (2007) emphasizes that accountability is relational: an actor must inform a forum, answer questions, face judgment, and potentially experience consequences. This conception distinguishes substantive answerability from ceremonial compliance.

Formal controls nevertheless have limits. Not every decision can be monitored, and village financial administration depends on coordination among the village head, secretary, treasurer, and finance staff. Organizational commitment offers an internal behavioral mechanism. Officials who identify with public objectives and feel responsible for organizational outcomes may exert effort even when direct monitoring is weak. The multidimensional view of Allen and Meyer (1990) suggests that commitment can arise from emotional attachment, perceived costs of leaving, or a normative sense of obligation. For public governance, affective and normative commitment are especially relevant when they orient officials toward collective rather than personal goals.

Prior studies commonly treat accountability as the dependent variable and examine technical antecedents such as competence, internal control, leadership, and information systems (Diansari et al., 2023; Ginting et al., 2023; Permatasari et al., 2024). Other work examines transparency, participation, and accountability as a governance bundle for corruption prevention (Putri et al., 2024). Less attention has been given to the direct comparison between external answerability and officials' internal attachment in explaining the quality of the entire financial management cycle. Findings on organizational commitment in public organizations are also context-sensitive because commitment can encourage public-purpose behavior, yet loyalty detached from transparency can reinforce group protection rather than accountability.

Contemporary public-administration research further shows that accountability is not a single control imposed on passive officials. Public employees interpret expectations from multiple forums, anticipate how their conduct will be evaluated, and respond differently depending on whether standards are clear, legitimate, and accompanied by usable feedback (Han & Perry, 2020; Overman & Schillemans, 2022). Accountability can improve attention and justification, but poorly designed or conflicting demands may create defensiveness, blame avoidance, or procedural overload. This study consequently treats accountability as a constructive governance mechanism whose value depends on clarity, evidence, and follow-up.

Previous empirical studies have examined village financial governance through different explanatory variables, research settings, and methodological approaches. Taufik and Ikram (2022), using quantitative data from 187 respondents in Tasikmalaya Regency and path analysis, found

that organizational commitment, human resource competence, and information technology utilization were associated with village financial management accountability. Similarly, Pranowo and Rocchmatulloh (2023), in their study of village officials in Wonogiri Regency, reported that organizational commitment, leadership, and competence positively influenced village fund management accountability, whereas community participation showed no significant effect. In Riau Province, Oktari et al. (2022) examined village governments in Meranti Regency using WarpPLS and found that organizational commitment played an important role in village government performance, both directly and through village fund management accountability. These findings highlight the relevance of internal organizational factors, although the studies primarily emphasized financial accountability or government performance rather than the entire village financial management process.

More recent research has incorporated both accountability-related mechanisms and organizational commitment into village financial governance models. Cahyani et al. (2025), using SmartPLS and data from 50 village officials in Tuban Regency, found significant relationships between public accountability, financial reporting transparency, organizational commitment, and village financial management. Their study also examined community participation as a moderating variable. Meanwhile, Norawati and Alkudri (2023) investigated organizational commitment, village apparatus competence, and transparency in relation to village fund management accountability in Kuok District, Kampar Regency, using SmartPLS. Although these studies provide important evidence, they differ in their dependent variables, model specifications, respondent coverage, and analytical objectives. Consequently, further investigation is warranted to understand the relative contributions of accountability and organizational commitment to comprehensive village financial management within a common analytical framework.

Building on these findings, the present study addresses three specific issues. First, it operationalizes village financial management across the complete management cycle, including planning, implementation, administration, reporting, and accountability, rather than treating financial accountability or village government performance as interchangeable outcomes. Second, it simultaneously examines accountability and organizational commitment and compares their standardized coefficients to assess their relative associations with village financial management. Third, it incorporates a balanced composition of respondents representing four administrative roles directly involved in village financial management in Kampar Regency. Accordingly, this study contributes to the existing literature by providing context-specific evidence on the relative explanatory importance of external accountability requirements and internal organizational commitment in village financial governance. The findings are expected to inform the prioritization of governance improvements, while recognizing that differences in standardized coefficients do

not, by themselves, establish causal superiority.

LITERATURE REVIEW AND HYPOTHESES DEVELOPMENT

Agency Theory

Agency theory explains the governance problems that arise when a principal delegates decision authority to an agent whose actions and information cannot be perfectly observed (Jensen & Meckling, 1976). In village government, the principal is plural: citizens expect services and development, the regency monitors administrative compliance, and the central government sets transfer and reporting requirements. This multiplicity makes accountability more complex because village officials answer to forums with different information needs and enforcement capacities.

The theory does not imply that every official behaves opportunistically. Rather, it identifies structural conditions that make monitoring, incentives, reporting, and trustworthy behavior important. Accountability operates as a formal alignment mechanism, whereas organizational commitment can reduce goal divergence from within. Their simultaneous inclusion provides a more balanced explanation than a model that assumes either control or intrinsic motivation is sufficient.

Accountability relationships can also drift. Schillemans and Busuioc (2015) argue that problems arise not only when agents depart from delegated purposes, but also when accountability forums pursue expectations that diverge from the organization's mandate. For village governments, overlapping demands from citizens, inspectorates, district authorities, and central reporting systems may create competing priorities. A well-designed system should therefore coordinate accountability expectations and preserve attention to village outcomes rather than multiply unconnected reporting obligations.

Village Financial Management

Village financial management comprises planning, implementation, administration, reporting, and accountability under a unified governance cycle. Its quality depends on procedural compliance, the reliability and accessibility of information, timely reporting, and the relationship between expenditure and agreed village priorities. Risk-management research shows that village fund administration is vulnerable when risks are identified informally, controls are fragmented, or follow-up is weak (Ginting et al., 2023). Accordingly, the construct in this study represents a governance process, not merely an accounting output.

Indonesia's Village Law has reshaped relationships among village officials, community institutions, and citizens by combining greater local authority with stronger expectations of participation and answerability (Antlöv et al., 2016). This institutional context also means that accountability is socially embedded. Formal rules interact with local norms and relationships, and culturally grounded forms of answerability may support or complicate administrative controls

(Purwanti et al., 2024). Effective financial management must therefore connect standardized evidence with forums that are credible in the local setting.

Accountability and Village Financial Management

Accountability is the obligation to explain and justify the exercise of authority. Within village finance, it is reflected in openness, reporting compliance, procedural conformity, adequate information, and timely submission. These attributes reduce information asymmetry and create an audit trail connecting plans, transactions, outputs, and responsibility. Accountability also enables corrective action because deviations can be identified and assigned to responsible actors.

The expected performance benefit should not be assumed automatically. Accountability systems can improve focus and organizational learning, but they can also stimulate defensive routines when indicators are narrow or consequences are detached from controllable responsibilities (Christensen & Lægreid, 2015; Dubnick, 2005). The design challenge is to ensure that reporting requirements communicate useful performance information and that review forums distinguish deliberate misconduct from correctable administrative weakness.

Recent evidence supports this reasoning. Diansari et al. (2023) found that governance and control conditions shape village fund accountability, while Permatasari et al. (2024) demonstrated the importance of correspondence between recorded and actual fund flows. Putri et al. (2024) found that accountability, transparency, participation, and internal control form part of an anti-corruption governance architecture. Hence, stronger answerability should improve the discipline and verifiability of the entire management cycle.

Behavioral research supports a more nuanced expectation. Accountability can improve judgment when decision makers know in advance that they must explain their reasoning to a legitimate forum, yet its consequences vary with task complexity, audience, and the perceived fairness of evaluation (Aleksovska et al., 2019; Overman & Schillemans, 2022). In village finance, this suggests that clear review criteria and developmental feedback are more likely to improve management than unpredictable sanctions or duplicated reporting requests.

H1: Accountability has a positive effect on village financial management.

Organizational Commitment and Village Financial Management

Organizational commitment represents an official's attachment to organizational goals, willingness to contribute effort, and intention to sustain membership (Allen & Meyer, 1990; Meyer et al., 2002). Financial management requires persistence and coordination because a delay or error in one role can disrupt subsequent stages. Committed officials are more likely to accept responsibility, cooperate across functions, and complete administrative tasks beyond minimum compliance.

From an agency perspective, commitment is a value-based alignment mechanism. It can lower monitoring costs by encouraging officials to act consistently with public objectives when direct supervision is absent. However, its expected benefit depends on the object of commitment. Commitment to institutional goals can support financial quality, whereas personal loyalty can obscure errors. The hypothesis therefore concerns commitment oriented toward village organizational objectives and responsible task performance.

The quality of commitment also matters. Meyer et al. (2002) show that affective commitment generally has more favorable associations with attendance, performance, and citizenship behavior than continuance commitment. This distinction is pertinent to village government because an official who remains primarily due to limited alternatives may comply minimally, whereas an official who identifies with public objectives may invest discretionary effort in coordination, problem solving, and error correction. Aggregating these motives into one score may therefore conceal meaningful differences.

H2: Organizational commitment has a positive effect on village financial management.

Conceptual Framework

Research Model

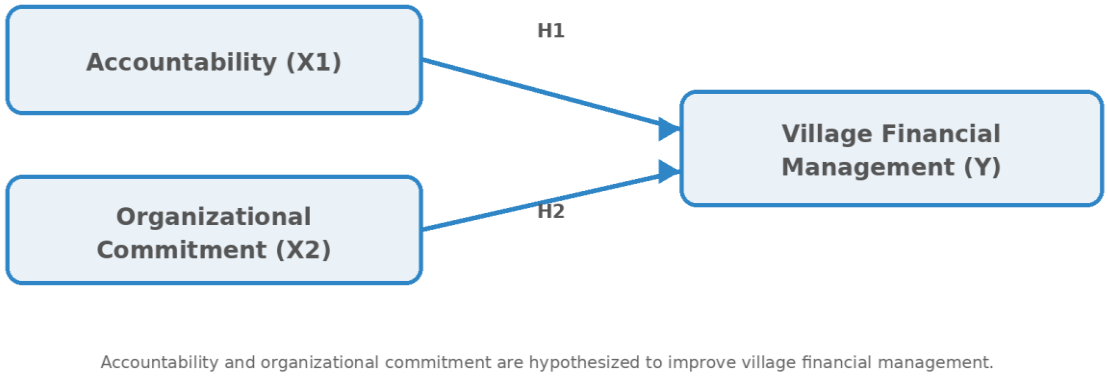


Figure 1. Research Model of Village Financial Management

The framework positions accountability as a formal answerability mechanism and organizational commitment as an internal alignment mechanism. Both are expected to improve financial management, but their standardized coefficients are compared to identify their relative explanatory strength. This comparison is interpretive rather than causal because the survey is cross-sectional.

METHOD

This study employed a quantitative explanatory survey. The unit of observation was the individual village official, while the organizational context was the village government. The

population comprised officials involved in financial management across 24 villages in Tambang and Rumbio Jaya Districts, Kampar Regency. Purposive sampling was used because valid responses required direct knowledge of planning, implementation, administration, reporting, or accountability activities.

The sampling design targeted four officials from each village: the village head, village secretary, village treasurer, and finance staff or head of financial affairs. Respondents were selected based on their official positions, direct involvement in village financial management, and knowledge of financial planning, budget implementation, administration, reporting, and accountability processes. The inclusion criteria required respondents to be actively serving in their respective positions during the data collection period and to have direct responsibilities or practical experience related to village financial management.

These four positions were selected because they represent complementary responsibilities within the village financial governance structure. The village head serves as the principal authority responsible for village financial management and overall accountability. The village secretary coordinates administrative activities and supports the preparation and implementation of village financial management procedures. The village treasurer or designated financial officer is responsible for financial transactions, bookkeeping, and financial administration, while the finance staff or head of financial affairs provides technical support in budgeting, financial documentation, and reporting. Including these positions enables the study to capture perspectives from both decision-making and operational levels, thereby providing a more comprehensive assessment of accountability, organizational commitment, and village financial management practices in Kampar Regency. Accordingly, 96 paper questionnaires were distributed across the 24 villages from 5 to 24 January 2026. The number of usable questionnaires and the characteristics of the respondents are reported in the results section.

All constructs were measured using five-point Likert items. Accountability consisted of five items concerning openness, reporting compliance, procedural conformity, adequate information, and timely reporting. Organizational commitment consisted of six items capturing belief in organizational goals, sense of belonging, willingness to remain, loyalty, and active involvement. Village financial management consisted of eight items covering planning, implementation, administration, reporting, accountability, transparency, compliance, and timeliness.

SPSS 24 was used for analysis. Item-total correlations assessed validity, while Cronbach's alpha assessed internal consistency. The classical assumption checks included the Kolmogorov-Smirnov test for residual normality, tolerance and variance inflation factors for multicollinearity, and the Glejser test for heteroskedasticity. Multiple linear regression tested the hypotheses using $Y = a + b1X1 + b2X2 + e$, where Y is village financial management, X1 is accountability, and X2 is

organizational commitment. The study evaluated statistical significance at 5%.

Table 1. Operational Summary of Research Variables

Variable	Core Indicators	Analytical Role
Accountability	Openness; reporting compliance; procedural conformity; information adequacy; timeliness	External answerability mechanism
Organizational commitment	Goal belief; belonging; membership; loyalty; involvement	Internal behavioral mechanism
Village financial management	Planning; implementation; administration; reporting; accountability; transparency; compliance; timeliness	Dependent variable

Source: Developed from the operational definitions

RESULTS AND DISCUSSION

Respondent Profile

All 96 questionnaires distributed to the targeted village officials were returned and met the completeness criteria for analysis, resulting in a usable response rate of 100%. The respondent profile is appropriate for the research question because all participants were directly involved in village financial processes. The equal representation of four positions captures decision, authorization, administrative, and recording perspectives. Most respondents were aged 25-45, indicating the sample was concentrated in the productive-age workforce; however, 51.04% reported senior high school as their highest education, underscoring the importance of practical guidance and ongoing technical support.

Table 2. Respondent Profile

Profile	Category	Frequency / Percentage
Gender	Male; Female	59 (61.46%); 37 (38.54%)
Age	<25; 25-35; 36-45; 46-55; >55	3 (3.12%); 43 (44.79%); 30 (31.25%); 16 (16.67%); 4 (4.17%)
Education	Senior high school; Bachelor; Master; Other	49 (51.04%); 42 (43.75%); 2 (2.08%); 3 (3.12%)
Position	Village head; Secretary; Treasurer; Finance staff	24 (25%) each

Source: Primary data processed, 2026.

The respondent structure strengthens functional coverage because the four key financial roles are represented equally. It does not, however, make the observations fully independent in an organizational sense: four respondents came from each village and may share procedures, leadership, and information systems. The regression therefore estimates individual-level

associations while partially reflecting a common village context. A future multilevel model or village-clustered standard errors would more explicitly separate official-level attitudes from village-level governance conditions.

Descriptive Statistics

Descriptive results indicate generally favorable perceptions. Accountability averaged 21.94 out of an observed maximum of 25, organizational commitment averaged 22.28 out of 30, and village financial management averaged 35.47 out of 40. The standard deviations were lower than the corresponding means. High perceived scores should not be treated as documentary proof of compliance, because self-reported governance measures may be influenced by social desirability and shared method variance.

Table 3. Descriptive Statistics

Variable	N	Minimum	Maximum	Mean (SD)
Accountability (X1)	96	15	25	21.94 (2.623)
Organizational commitment (X2)	96	13	30	22.28 (3.600)
Village financial management (Y)	96	24	40	35.47 (4.018)

Source: Primary data processed, 2026.

The relatively high construct means indicate favorable perceptions, yet they should not be interpreted as evidence that every village has uniformly strong practice. Self-assessment may generate ceiling effects or socially desirable answers, particularly for normatively valued attributes such as accountability and loyalty. The observed score ranges nevertheless show meaningful variation among respondents, which supplies the contrast required for regression analysis. Documentary verification remains necessary to determine whether favorable perceptions correspond to timely reports, complete audit trails, and verified outputs.

Validity and Reliability Tests

All items were valid at the criterion used in the thesis. Item-total correlations ranged from 0.708 to 0.846 for accountability, 0.485 to 0.760 for organizational commitment, and 0.708 to 0.879 for village financial management, exceeding the critical value of 0.200. Cronbach's alpha values were 0.864, 0.675, and 0.905, respectively. Organizational commitment had the lowest internal consistency; although it exceeded the study threshold of 0.60, this comparatively modest reliability should temper interpretation and motivates future refinement of its dimensional structure.

Classical Assumption Tests

The regression assumptions were satisfied under the tests used. The Kolmogorov-Smirnov

significance level was 0.200, supporting residual normality. Both predictors had tolerance of 0.841 and VIF of 1.189, indicating no problematic multicollinearity. Glejser significance values were 0.131 for accountability and 0.114 for organizational commitment, providing no evidence of heteroskedasticity at the 5% level.

Because all variables were collected from the same respondents at one point in time, the analysis cannot completely rule out common-method bias. Procedural safeguards in the original fieldwork included selecting respondents with direct task knowledge and using items tied to specific financial-management practices. Nevertheless, future studies should add marker-variable or latent-method-factor tests and triangulate perceptual scores with administrative records. This qualification does not invalidate the observed coefficients, but it narrows their interpretation to associations within the measured design.

Multiple Regression and Hypothesis Testing

Table 4. Hypothesis Testing Results

Variable	B	Std. Error	Beta	t	Sig.	Decision
Constant	8.747	2.477	-	3.531	0.001	-
Accountability (X1)	0.988	0.115	0.645	8.614	<0.001	H1 supported
Organizational commitment (X2)	0.227	0.084	0.203	2.711	0.008	H2 supported

R = 0.749; R Square = 0.562; Adjusted R Square = 0.552; standard error of the estimate = 2.689.
Source: Primary data processed, 2026.

The estimated equation is Y = 8.747 + 0.988X1 + 0.227X2. The model explains 56.2% of the variation in village financial management, leaving 43.8% associated with factors outside the model. The standardized coefficient for accountability is more than three times that of organizational commitment. This difference identifies accountability as the dominant statistical predictor in the sample, although coefficient size alone does not establish that an accountability intervention would produce an effect of identical magnitude.

The unstandardized coefficients describe changes in the original composite-score units, whereas the standardized coefficients provide the more appropriate basis for comparing predictors measured with different score distributions. Even so, dominance is conditional on this specification: adding competence, internal control, leadership, or digital-system quality could alter the relative coefficients. The explained variance is substantial for a cross-sectional behavioral model, but the remaining variance confirms that financial management is a multi-causal administrative outcome rather than the product of a single governance instrument.

The Effect of Accountability on Village Financial Management

The results support H1, demonstrating a positive and statistically significant relationship between accountability and village financial management (B = 0.988; β = 0.645; $p < 0.001$). This finding indicates that villages reporting higher levels of accountability tend to demonstrate stronger financial management practices across planning, implementation, administration, reporting, and accountability activities. The standardized coefficient is the largest in the model, suggesting that accountability exhibits a stronger association with village financial management than the other predictor. This result is consistent with Diansari et al. (2023), who emphasized the relevance of organizational and control mechanisms to village fund accountability. It also aligns with Putri et al. (2024), whose findings linked accountability, transparency, participation, and internal control to efforts to prevent financial irregularities in village administration. These findings collectively reinforce the importance of accountability in supporting village financial governance.

The positive relationship can be interpreted through agency theory, particularly its emphasis on information asymmetry and the monitoring of delegated responsibilities. In village financial management, accountability mechanisms can improve the availability and verifiability of financial information, allowing relevant stakeholders to assess whether resource allocation and expenditure are consistent with established priorities. Bovens (2007) explains that accountability involves more than information disclosure, requiring opportunities for questioning, evaluation, and consequences. This perspective helps explain why accountability may be associated with stronger financial management practices. Supporting this interpretation, Permatasari et al. (2024) identified discrepancies between actual financial transactions and reporting-system records, highlighting the importance of reliable documentation and verification. Accordingly, the present findings suggest that accountability is particularly relevant when financial information can be examined and reconciled with actual village activities.

An important consideration arising from these findings is the distinction between formal compliance and substantive accountability. Although the positive coefficient indicates a strong association between accountability and village financial management, it does not necessarily establish that administrative compliance translates into improved financial outcomes or public benefits. Aleksovska et al. (2019) and Pérez-Durán (2024) emphasize the importance of distinguishing information disclosure from the broader processes through which accountability is evaluated and enforced. In the context of Kampar Regency, relatively high self-reported accountability may reflect established administrative procedures, including documentation, reporting, and compliance with financial regulations. However, these responses cannot independently confirm the accuracy of financial transactions or the effectiveness of public oversight. This distinction is particularly important because the study relies on respondents'

assessments rather than independent verification of financial records.

The findings also have implications for the coordination of accountability mechanisms within village government administration. Romzek and Dubnick (1987) demonstrate that public organizations operate under multiple accountability arrangements involving different sources of authority and expectations. Applied to village financial management, this perspective suggests that administrative supervision, financial verification, inspectorate oversight, and community participation should operate as complementary mechanisms rather than disconnected reporting requirements. Overman and Schillemans (2022) further provide a relevant perspective on how accountability arrangements may influence organizational behavior. Thus, the positive association identified in this study supports the importance of coordinated accountability practices that encourage accurate reporting, consistent financial administration, and appropriate responses to identified weaknesses.

From a practical perspective, the relatively large standardized coefficient suggests that strengthening accountability should be considered an important priority in improving village financial management in Kampar Regency. Local government authorities could enhance the traceability of financial information by ensuring consistency between village development plans, budget allocations, financial transactions, supporting documentation, and reported outputs. Financial supervision should also emphasize the verification of actual transactions rather than administrative completeness alone. Ginting et al. (2023) provide a relevant basis for considering accountability within financial risk management and oversight practices. Nevertheless, the present findings should be interpreted as evidence of a strong statistical association rather than proof that accountability interventions will necessarily produce the greatest causal improvement. Overall, the results contribute to the village financial management literature by showing accountability's relative importance in the observed model and identifying areas where financial governance practices may be strengthened.

The Effect of Organizational Commitment on Village Financial Management

The results support H2, indicating that organizational commitment has a positive and statistically significant association with village financial management (B = 0.227; β = 0.203; p = 0.008), after controlling for accountability in the model. This finding suggests that village officials with stronger organizational commitment tend to demonstrate more consistent financial management practices, particularly in activities requiring coordination across administrative responsibilities. The result is consistent with Kim (2005), who identified relationships between affective commitment, public service motivation, job satisfaction, and perceived organizational performance in government organizations. Similarly, Meyer et al. (2002), through a meta-analysis,

demonstrated that organizational commitment is associated with various work-related outcomes, although the strength of these relationships differs across commitment dimensions. These findings provide empirical support for the relevance of organizational commitment in explaining organizational behavior and performance, including within village government administration.

The positive relationship can be interpreted through agency theory, particularly regarding the alignment of individual behavior with organizational objectives. While accountability provides formal monitoring and evaluation mechanisms, organizational commitment may encourage officials to fulfill their responsibilities even when direct supervision is limited. In village financial management, activities such as budget preparation, transaction documentation, financial administration, and reporting require cooperation among officials with different responsibilities. Organizational commitment may therefore support the coordination and continuity of these interdependent activities. This interpretation is consistent with Meyer et al. (2002), who found that commitment dimensions are associated with different behavioral outcomes. However, the present findings should not be interpreted as evidence that organizational loyalty automatically improves financial management. Commitment is more likely to support effective administration when accompanied by clear responsibilities, adequate competence, and established accountability procedures.

An important implication of the findings concerns the complementary roles of organizational commitment and accountability. Although organizational commitment demonstrates a significant positive association with village financial management, its standardized coefficient ($\beta = 0.203$) is smaller than that of accountability ($\beta = 0.645$). This difference suggests that accountability exhibits a stronger statistical association with village financial management within the estimated model, while organizational commitment provides an additional behavioral contribution. Overman and Schillemans (2022) offer a relevant perspective on how accountability expectations may influence organizational behavior. Likewise, Ritz et al. (2016) highlight the importance of public-oriented motivation in explaining behavior and performance across public organizations. Taken together, these perspectives suggest that internal commitment and external accountability mechanisms may play complementary roles in supporting village financial management. Nevertheless, the present study does not directly test an interaction between these variables; therefore, their complementary roles should be understood as a theoretical interpretation rather than an empirically established reinforcing effect.

The findings should also be interpreted in light of the measurement characteristics of organizational commitment. The construct obtained a Cronbach's alpha of 0.675, which is lower than the reliability coefficients of the other constructs in the study. Although this value may be considered acceptable under certain exploratory research conditions, it indicates that the internal

consistency of the measurement requires careful consideration. Allen and Meyer (1990) and Meyer et al. (2002) demonstrated that different dimensions of organizational commitment may have distinct relationships with employee attitudes and behavioral outcomes. Consequently, combining several dimensions into a single measure may obscure differences in their associations with village financial management. Future research could examine affective, normative, and continuance commitment separately to determine whether particular dimensions provide stronger explanations of financial management practices. This would allow a more precise assessment of the organizational mechanisms underlying the relationship identified in the present study.

From a practical perspective, the findings suggest that improving village financial management in Kampar Regency requires attention to both organizational commitment and administrative accountability. Village governments may strengthen organizational commitment through clearer task allocation, continuous professional development, constructive performance feedback, and recognition of responsible administrative practices. These measures should be accompanied by improvements in financial management competence, particularly regarding budgeting procedures, transaction documentation, and regulatory compliance. The relatively smaller coefficient of organizational commitment indicates that initiatives focused exclusively on employee attitudes may be insufficient without effective financial controls and accountability mechanisms. Accordingly, the study contributes to the village financial management literature by demonstrating that organizational commitment remains positively associated with financial management after accountability is included in the model, while highlighting the importance of integrating behavioral and institutional approaches to strengthening village financial governance.

Comparative Interpretation and Research Contribution

The comparative result is the study's central contribution. Accountability and organizational commitment both matter, but they operate through different pathways and with different strengths. Accountability structures information and scrutiny; commitment supports effort and coordination when observation is incomplete. The beta comparison indicates that the external mechanism has greater explanatory leverage in this sample. This is theoretically consistent with a high-discretion, high-information-asymmetry environment where principals require reliable evidence before trust can be sustained.

The result also refines a simple control-versus-trust debate. Village financial management does not require choosing between formal accountability and committed personnel. Formal controls without commitment can become ritualistic, while commitment without verifiability can become inward-looking loyalty. The appropriate governance architecture is sequential and complementary: establish traceable rules and information, then cultivate commitment to use those systems for

public purposes.

This complementarity also clarifies how different governance profiles should be treated. A village with strong accountability but weak commitment may meet deadlines while showing little initiative in correcting recurring weaknesses; coaching and role ownership become priorities. A village with strong commitment but weak accountability may work diligently yet remain unable to demonstrate that funds match approved purposes; documentation and independent review become priorities. Where both are weak, basic controls and role clarification should precede more sophisticated performance initiatives. Where both are strong, reviews can shift from error detection toward learning and outcome improvement.

Empirically, the study broadens earlier accountability research by using the whole management cycle as the outcome and by balancing respondents across four financial roles. It also provides local evidence that can be compared with nationwide reporting-system research (Permatasari et al., 2024) and qualitative governance research (Putri et al., 2024). The contribution remains bounded by the cross-sectional design; it identifies robust associations and comparative statistical importance, not temporal causality.

The unexplained variance of 43.8% is substantively informative rather than merely residual. Village financial management is also likely to depend on accounting competence, internal control maturity, leadership continuity, community participation, digital-system usability, fiscal complexity, and the quality of supra-village supervision. Risk-management evidence suggests that the timing of risk identification and corrective action is particularly relevant (Ginting et al., 2023). Future models should examine whether these factors amplify accountability or convert commitment into reliable financial routines.

CONCLUSION, IMPLICATION AND LIMITATION

This study concludes that accountability and organizational commitment are positively associated with village financial management in Kampar Regency. Accountability is the dominant predictor (beta = 0.645), while organizational commitment provides a smaller but significant contribution (beta = 0.203). Together, the variables explain 56.2% of the observed variance. The findings support an agency-based explanation in which verifiable answerability reduces information asymmetry and organizational commitment strengthens internal goal alignment.

The theoretical implication is that village governance should be understood as an interaction between external and internal mechanisms. Accountability is not synonymous with commitment, and commitment does not remove the need for scrutiny. Their effects are complementary but unequal. The practical priority for Kampar Regency is to strengthen the audit trail from planning to public reporting, reconcile reports with actual activities and outputs, improve the accessibility of

financial information, and document follow-up. At the same time, role clarity, technical learning, feedback, and fair recognition should be used to reinforce commitment to public objectives.

Several limitations qualify the conclusions. The sample covers 24 villages in two districts and may not represent all villages in Kampar Regency or other institutional environments. The cross-sectional questionnaire design is vulnerable to social-desirability bias, common-method variance, and reverse interpretation. The model omits competence, internal control, community participation, leadership, Siskeudes use, oversight quality, and village characteristics. Moreover, the reliability of the organizational commitment scale is acceptable under the thesis criterion but comparatively modest.

Future research should combine surveys with documentary indicators such as reporting timeliness, audit findings, budget amendments, procurement evidence, and verified outputs. Longitudinal and multilevel designs could distinguish individual officials' attitudes from village-level governance systems. Researchers should also disaggregate affective, normative, and continuance commitment and test whether internal control, competence, or digital financial systems mediate or moderate the accountability-financial management relationship.

For practice, the findings imply a phased improvement strategy. The first phase should standardize the minimum evidence trail and clarify who answers for each stage of the financial cycle. The second should use periodic cross-role reviews to reconcile plans, transactions, outputs, and reports before external deadlines. The third should convert findings into coaching, process redesign, and transparent follow-up. This sequence prevents accountability from becoming a retrospective search for blame and uses it instead as an organizational learning mechanism.

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