DIGITALIZATION, SELF-ESTEEM, AND SELF-EFFICACY IN ACCOUNTABILITY VILLAGE FUND MANAGEMENT

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Abstract: This research addresses the optimization of village fund management in Indonesia, particularly in the context of digitizing financial systems, self-efficacy, and self-esteem of village officials. The research gap stems from challenges faced by village officials, such as limited education and technostress, which impede the effective use of digital accounting systems. The purpose of this study is to examine how digitized information systems, alongside self-efficacy and self-esteem, influence the accountability of village fund management. Using multiple linear regression analysis, this study reveals that while the effects of digitization and self-efficacy on accountability are not statistically significant at the 5% level, they show weak significance at the 10% level, indicating a potential influence. The findings suggest that self-efficacy has the highest impact, followed by digitized system utilization, whereas self-esteem has the least effect. The results highlight the need for improved technological adoption among village officials to enhance financial management practices. Further research is recommended to explore the long-term impact of these factors and to validate these findings with larger sample sizes. This study concludes that optimizing village fund management is essential for ensuring sustainable development and improving the welfare of rural communities in Indonesia.

Keywords: digitizing financial systems, self-efficacy, self-esteem, accountability, accounting behaviour

1. Introduction

In accordance with the stipulations set forth in Law No. 6/2014. The authority to organize and manage villages in accordance with the specific needs and priorities of the local population is granted to these administrative units. This implies that village funds will be utilized to finance comprehensive village authority in accordance with the necessities and priorities identified by the village. The central government is granted village autonomy with the objective of enabling villages to assume responsibility for their own financial management in order to promote the well-being of their residents. The village funds in question are established in accordance with Government Regulation No. 60 year 2014. These funds originate from the state revenue and expenditure budget (APBN) and are subsequently transferred through the district/city revenue and expenditure budget, which is intended to provide funding for the administration of government, the implementation of development initiatives, community development, and community empowerment. The components of village funds come from several sources, including the allocation of the State Budget (APBN), part of the proceeds of local taxes and levies of the Regency / City, financial assistance from the provincial APBD and district / city APBD, grants from third parties and Original Village Income (PAD) consisting of business results, asset results, self-help and participation, gotong royong, and others (DJPb, 2021). The Village Funds, which are financed by the Indonesian government, are designed to facilitate community development by providing financial support for projects related to infrastructure,

education, and healthcare in rural villages. These funds are managed collectively by local authorities and are not subject to repayment by the community (Hilmawan et al., 2023).
Currently, villages are obliged to possess the capacity to independently manage and develop their tourism potential, with the objective of augmenting their income, which is then utilized for the benefit of the community. To illustrate, Ponggok Village in Klaten Regency was designated a tourist village in 2020. Prior to 2007, the village was among the most impoverished in Indonesia. Ponggok's original village income (PAD) was only Rp 17 million per year. The income comes from the utilization of village treasury land.Ponggok In 2009, Village Head, Junaedhi Mulyono leveraged the village's natural resource endowments, particularly its springs, to transform it into a water tourism destination. By 2023, the village was generating approximately 40% of the local revenue (PAD), with a state tax contribution of IDR 400 million per year (Bidara & Baskoro, 2023). These tourism activities also had a positive impact on the local community, who derived economic benefits from tourist visits, both domestic and foreign, thus improving their welfare. Village asset management is part of village financial management and is regulated separately in the Minister of Home Affairs Regulation No. 01/2016. Along with the increasing number of assets managed by the village, the management of village assets is also a new challenge for the village government.

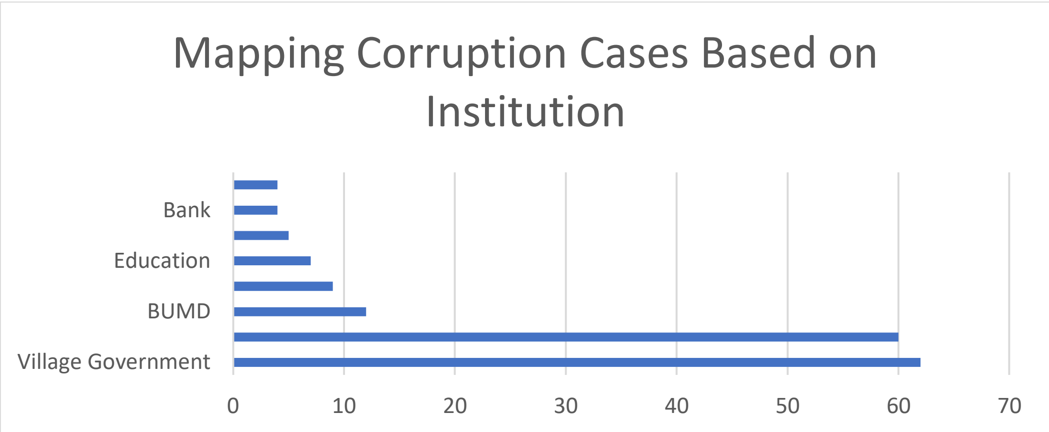

Figure 1. Institution Mapping Corruption
Source (ICW, 2023)

Indonesia Corruption Watch (ICW) monitoring results in the first semester of 2020 showed that 44 corruption cases originated from the village fund budget sector. The cases found by Indonesia Corruption Watch in 2023 released research results in the form of most acts of corruption and fraud of more than 63% were located in the village government, while the second highest number of 60% was occupied by local governments. It is said that in order to improve and strengthen corruption eradication and auditing mechanisms at the village level, especially with massive digitalization, accounting competence is a crucial advance to be implemented immediately in the village economy (Anandya et al., 2024). A statement from the Public Relations of the Cabinet Secretariat of the Republic of Indonesia in August 2023 (Public Relations, 2023) posited that positive outcomes are more likely to occur when local government units are led by courageous and innovative regional heads, thereby enabling them to leverage their considerable authority for the benefit of their regions. Nevertheless, a considerable number of regions lack the requisite capacity to independently oversee the management of significant government affairs. The disparate visions and missions of regional heads, when coupled with unregulated political choices and interests, result in non-compliance, thereby rendering the implementation of guidance, supervision, and community empowerment in the village ineffective. The number of human resources (HR) with expertise in their respective fields remains limited, and the efficiency of internal and external supervisory institutions (Government Internal Supervisory Apparatus (APIP), BPK, and ministry inspectorates) still requires improvement (Setiawan & Jesaja, 2022).

In order to address the potential issues associated with the village fund, the Ministry of Home Affairs, in collaboration with the State Development Audit Agency (Badan Pengawasan Keuangan dan Pembangunan or BPKP), has introduced a village financial management-based system application/software. Initially developed by BPKP, the application was named SIMDA Desa. However, in a subsequent iteration, the name was modified to become Sistem Keuangan Desa (SISKEUDES). The transition from manual accounting practices to digitalization has significantly streamlined the process, automating numerous tasks. While this has undoubtedly enhanced the efficiency of accountants, it has also introduced new challenges(Kusumawardani et al., 2024). The integration of digital technologies within the context of a village organization presents a significant challenge, particularly when it comes to the manner in which users adopt and utilize these technologies (Widagdo & Setyorini, 2018). Village officials serve as administrative staff who assist the village head in formulating daily policies. In Indonesia, the majority of these officials do not hold a university degree (Saputra & Kusumawardani, 2024), yet they are required to digitalize village financial reporting. The complexity and overload associated with digital technologies, can lead to technostress among users, which in turn reduces the intention to adopt these technologies. However, those with a high degree of self-efficacy, or confidence in their ability to use digital technologies, are more likely to adopt these technologies, thereby mitigating the negative effects of technostress. Additionally, factors such as educational background and length of smartphone use also play a crucial role in influencing the intention to adopt digital tools (Putriani & Apriani, 2022). The results of the study are largely consistent with those reported by Alamin et al., 2020) regarding the impact of self-efficacy on the utilization of accounting information systems. A high level of self-esteem is indicative of a positive personal condition, which in turn is associated with a positive attitude towards others (Srisayekti & Setiady, 2015). Individuals with a high level of self-esteem are more likely to be effective at work. This suggests that village/state officials who have a positive self-image and a strong sense of accountability are more likely to support their organization in managing village funds in a responsible manner, in line with their obligations to stakeholders (Leiwakabessy et al., 2022). Therefore, the objective of this study is to examine the impact of digitizing the financial reporting system, self-esteem, and self-efficacy on the optimization of village fund management by village officials. It is anticipated that the optimization and accountability in village fund management will facilitate the absorption of funds from both the APBN and the receipt of village original income, thereby enabling the realization of sustainable development progress and the safeguarding of the welfare of rural communities.

2. Literature Review

Theory of Planned Behavior

Writer	Mahyarni Mahyarni
Title	Theory of Reasoned Action Dan Theory Of Planned Behavior
Theory	**Theory S-O-R**: Skiner in Notoatmodjo (2010) explains that behavior is a response to a stimulus, which is known as the S-O-R (Stimulus-Organism-Response) theory. However, behavior is not only influenced by stimuli, but also by individual intentions which are influenced by certain determinants. **Theory of Reasoned Action (TRA)**: Wicker, Fishbein, and Ajzen conducted a survey to explore the relationship between attitudes and behavior, which resulted in the TRA. This theory assumes that individuals use available information to consider the consequences of their actions before deciding to behave. **Theory of Planned Behavior (TPB)**: TPB, developed by Ajzen and Fishbein, is an extension of TRA and has been used to predict behavior in a variety of fields, including social psychology and marketing. Research by Ryu et al. (2003) used the TPB to predict factors that influence knowledge sharing behavior in professional groups
Method	Extensive surveys and literature reviews regarding a person's behavior depend on behavioral intention, which consists of three components, namely: attitude, subjective norm, and perceived behavioral control. Attitude variables and subjective norms are in the "theory of reasoned action", while the third variable appears in the "theory of planned behavior" (East, 1997). The theory of planned behavior is a tool that can be used to predict individual behavior when the individual does not have full control of his own will. The individual has obstacles or obstacles so that his behavior cannot be done as he pleases.
Results	1. The Effect of Managerial Support: Research by Lin and Lee (2004) shows that senior managers' perceptions influence knowledge sharing behavior, emphasizing the importance of managerial support in building a knowledge sharing culture. 2. Appropriate TPB Model: So and Bolloju (2005) confirmed that the Theory of Planned Behavior (TPB) is an appropriate model for understanding IT professionals' intentions in sharing and reusing knowledge. 3. Motivation in Virtual Communities: Chiu et al. (2006) explored knowledge sharing in virtual communities, integrating social capital and social cognitive theories to understand motivations for knowledge sharing. 4. Factors Influencing Knowledge Sharing: Lin (2007) examined individual, organizational, and technological factors that influence knowledge sharing and its relationship with a company's innovation capabilities. 5. Supportive Climate: Chatzoglou and Vraimaki (2009) found that to increase knowledge sharing among bank employees in Greece, a supportive climate is needed.

	The conclusions of this journal emphasize the relevance of the TPB in understanding knowledge sharing behavior, by considering internal and external factors that influence individuals' intentions to share knowledge.

Digitalization on Village Financial Information System (SISKEUDES)

Writer	Oman Rusmana, Muhammad Rizki, Roni Budianto, Eko Suyono
Title	Analysis of Accounting Information System Of Village Fund Using Luder Contingency Model
Theory	The theory used in this research includes the contingency model developed by Luder (1992), which explains that the results of accounting innovation can be explained by four contextual variables: (1) stimulants, (2) the social environment of local government, (3) the political system and its characteristics. , and (4) barriers to implementation. This model hypothesizes that consumer and producer perspectives on government financial information will be positively influenced by contextual elements, while barriers to implementation may hinder innovation in government accounting.
Method	The research method used in this study is a mixed approach between qualitative and quantitative. Data for the qualitative approach was collected through in-depth interviews and observations, while for the quantitative approach, the 2021 APBDes documentation was used. This research was conducted in Karangsalam Kidul village, Kedungbanteng District, Banyumas, and involved primary and secondary data sources
Results	The results of this research indicate that the implementation of the accounting information system (SISKEUDES) in Karangsalam Kidul Village has had a positive impact on financial management and reporting. This research emphasizes the importance of IT knowledge for local government employees and the need for transparency and accountability in managing village funds. Although implementation of SISKEUDES was found to be satisfactory, there were challenges related to internet connectivity and the need for greater transparency with the public. Analysis of financial performance through the 2021 APBDes realization report shows effective use of funds and compliance with financial regulations. This research also underlines the need for competent local authorities to ensure effective management of funds.

Self Esteem and Self Efficacy

Writer	Volta Diyanto & Putri Nabila Musfi
Title	Digitalization of Financial Reports of Village-Owned Enterprise
Theory	The theory discussed in this research includes the concept of Social Enterprises, which are viewed as agents of change that address social issues such as poverty, hunger, and inequality through innovative products and services . Additionally, Village-Owned Enterprises (BUMDes) are defined as business entities primarily owned by the village, aimed at managing

	assets and services for the welfare of the village community, as outlined in Law No. 6 of 2014 concerning villages
Method	The research method used in this study is a data analysis technique using the Software Development Life Cycle (SDLC) method with the waterfall model. The data analysis process includes several phases, namely: (1) planning, which involves studying user needs, as well as technical and technological feasibility; (2) analysis, which is the process of exploring all problems and risks for users; (3) design, which is related to system design that will provide a solution plan for problems
Results	The research resulted in the development of a web-based software application designed to facilitate financial management for Village-Owned Enterprises (BUMDes) through e-village budgeting. This application aims to assist managers in managing finances, generating financial usage reports, maintaining member lists, and handling savings, thereby making administrative tasks easier, faster, and more thorough. Additionally, it helps identify potential errors in financial reporting earlier and maximizes the use of information technology to support public services

Optimalization(accountability) of Village Fund

Writer	Affandy Agusman Arisa, Muh. Yahyab, Aditya Wardhanac, Rachmawatyd, Hartini
Title	Self-efficacy, Self-Esteem, Locus of Control, and Their Influence on the Performance of Village Officials
Theory	This research theory focuses on the influence of independent variables, namely self-efficacy, self-esteem, and locus of control on the performance of village officials. This research uses a quantitative approach with ex post facto methods to examine the relationship between these variables and performance. The research results show that these three variables have a positive and significant influence on the performance of village officials in Kindang District.
Method	The research method used in this study is quantitative, with an ex post facto approach. Data was collected using instruments such as observation, questionnaires, interviews and literature reviews. A questionnaire was given to respondents containing questions related to three independent variables, namely self-efficacy, self-esteem, and locus of control.
Results	The results of this research show that self-efficacy, self-esteem, and locus of control have a positive and significant influence on the performance of village officials in Kindang District. Key findings from this research include: • Self-efficacy has a positive effect on performance ($t = 3.286$, $p < 0.001$). • Self-esteem shows a strong positive influence ($t = 9.626$, $p < 0.000$). • Locus of control also has a positive effect on performance ($t = 6.320$, $p < 0.013$). • The overall model was significant ($F = 73.273$, $p < 0.000$), explaining 71.2% of the variance in performance.

	The regression equation resulting from the analysis is: Y = 2.888 + 0.129X1 + 0.503X2 + 0.466X3, which shows that an increase in self-efficacy, self-esteem, and locus of control can improve the performance of village officials.

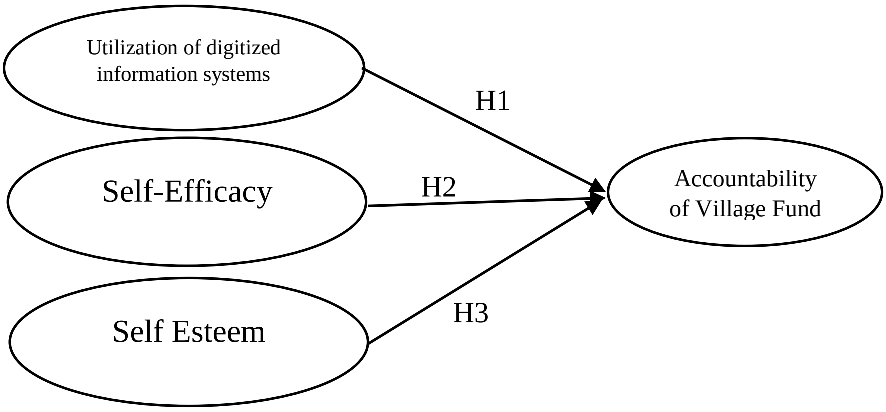

Figure 2. Theoretical Framework

Hypotheses Development

Utilization of digitized information systems on Village Fund Management Accountability

The implementation of information technology will facilitate the submission of financial reports, as integration between village-level reporting and the central government will be more streamlined. As stated by Zulaikah et al. (2020) the deployment of information technology has a substantial positive impact on the accountability of village fund management. This assertion is corroborated by research Kuncahyo & Dharmakarja (2022) which additionally posits that the deployment of information technology exerts a substantial positive influence on the accountability of village fund management. Conversely, research from Pahlawan et al. (2020) find that the utilisation of information technology has no bearing on the accountability of village fund management. That's why the first hypotheses will be,

H_1 = Utilization of Digitized Information Systems Has a Significant Positive Effect on Village Fund Management Accountability

Self-Efficacy on Village Fund Management Accountability

Self-efficacy can be defined as an individual's belief in their capacity to achieve a specific outcome or to perform their occupational role in an effective manner (Wang & Huang, 2019). A number of studies have demonstrated that self-esteem is a significant factor influencing performance improvements (Alamin et al., 2020) (Leiwakabessy et al., 2022) (Agusman Aris et al., 2024). In contrast, research conducted by (Setyabudi et al., 2018) yielded findings that were contrary to the aforementioned hypothesis. Their findings suggested that self-efficacy does not exert any influence on an individual's performance. Village officials who possess self-efficacy and a well-founded sense of self-worth will be more likely to demonstrate effective accountability in the management of village funds.

H_2 = Self-Efficacy Has a Significant Positive Effect on Village Fund Management Accountability

Self Esteem on Village Fund Management Accountability

Individuals with high self-esteem tend to espouse standards of ethical behavior and corporate responsibility that are perceived as ambitious. The ethical standards and accountability expected of corporate entities reflect a high degree of moral rectitude. Consequently, when instances of impropriety are identified, they are either revealed or suppressed (Mukhlasin, 2023). Individuals with a high level of self-esteem tend to exhibit greater work-related efficacy. The findings of this study align with the tenets of attribution theory, which posits that behavior is shaped by internal factors. This encompasses actions that are subject to conscious control by the individual, including personality traits, awareness, and abilities (Deany et al., 2016; Leiwakabessy et al., 2022; Mukhlasin, 2023).
H_3= Self Esteem Has a Significant Positive Effect on Village Fund Management Accountability

3. Method

The population under investigation in this study consisted of all village officials in the Bergas Subdistrict, which encompasses 13 villages. These include Bergas Kidul, Diwak, Gebugan, Gondoriyo, Jatijajar, Munding, Pagersari, Randugunting, Wringinputih, Bergas Lor, Karangjati, Ngempon, and Wujil. The research object was selected based on the disbursement of APBN funds, amounting to 1,218,893,000 in October 2023, which aims to enhance the tourism potential of the village. The subdistrict was chosen due to its significant natural, cultural, and educational tourism potential. The sample for this study consisted of village officials involved in the implementation of village fund management in Kaliwungu District, Semarang Regency. These officials included the village head, village secretary, head of financial affairs, head of general affairs and planning, head of welfare section, head of service section, head of government section, and hamlet head. The sampling technique employed was saturated sampling or census, whereby all populations were used as samples, resulting in a total of 66 respondents. This study employs multiple linear regression as the research method, with SPSS 25 utilized as the analytical tool.

4. Result and Discussion

The questionnaire was distributed directly to the selected sample respondents. The response rate was 100%, it means that all 66 questionnaire distributed were returned. Generally, this analysis is used to examine the influence of several independent variables on a dependent variable. In this study, the independent variables are Utilization of Digitized Information Systems, self-efficacy, and self-esteem (X1, X2, X3), while the dependent variable is village fund management accountability (Y). The multiple regression equation is as follows:

$$\mathbf{Y=\alpha+\beta 1X1+\beta 2X2+\beta 3X3+\varepsilon}$$

Where:
Y = Village Fund Management Accountability
X1 = Utilization of Digitized Information Systems

X2 = Self-Efficacy
X3 = Self-Esteem
α = Constant
β = Parameters
ε = Error term

Reliability Test

Table 4.1. SPSS 25 Processed Data

Reliability Statistics	
Cronbach's Alpha	N of Items
,713	7
,796	6
,702	7
,823	14

It can be seen from the table above that the data is reliable, with a value of X1=0.713, X2= 0,796, X3=0,702 and Y=0,823 which is greater than the threshold of 0.7

Validity Test

Table 4.2 SPSS 25 Processed Data

One-Sample Kolmogorov-Smirnov Test		
		Unstandardized Residual
N		66
Normal Parameters[a,b]	Mean	0E-7
	Std. Deviation	6,30883724
Most Extreme Differences	Absolute	,110
	Positive	,062
	Negative	-,110
Kolmogorov-Smirnov Z		,891
Asymp. Sig. (2-tailed)		,406
a. Test distribution is Normal.		
b. Calculated from data.		

It can be seen from the table above that the data follows a normal distribution with a significance value greater than 0.05 indicates that the data can be considered normally distributed.

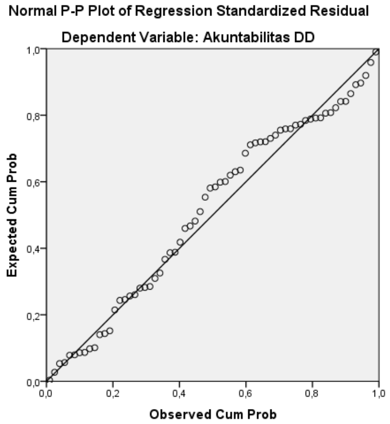

Figure 4.1 Normal P-Plots

Multicollinearity Test

Table 4.3 SPSS 25 Processed Data

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	18,329	10,359		1,769	,082		
	Digitalization	,498	,287	,206	1,738	,087	,999	1,001
	Self-Efficacy	,387	,226	,212	1,711	,092	,908	1,101
	Self Esteem	,318	,237	,166	1,342	,184	,910	1,099

a. Dependent Variable: Accountability DD

From the table above, it can be observed that none of the independent variables have a tolerance value less than 0.10, and the VIF values are all below 10. Therefore, it can be concluded that there is no multicollinearity among the independent variables.

Heteroscedasticity Test

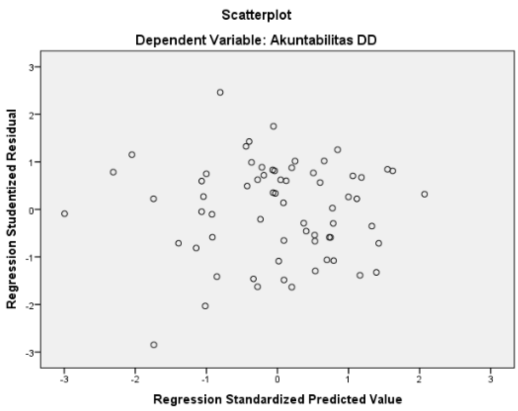

Figure 4.1 Scatterplots

From the scatterplot above, it can be seen that the points are spread above and below the zero line on the Y-axis with no clear or regular pattern. According to the decision rule, it can be concluded that there is no heteroscedasticity in the regression model used in this study

Multiple Linear Regression Analysis

This analysis is used to examine the influence of the independent variables, namely Utilization of Digitized Information Systems (X1), Self-Efficacy (X2), and Self-Esteem (X3), on Village Fund Management Accountability (Y). Based on the data processed using SPSS software, the results are presented in the following table:

Table 4.4 SPSS 25 Processed Data

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	18,329	10,359		1,769	,082
	Pemanfaatan teknologi	,498	,287	,206	1,738	,087
	Self-Efficacy	,387	,226	,212	1,711	,092
	Self Esteem	,318	,237	,166	1,342	,184

a. Dependent Variable: Akuntabilitas DD

The p-value (0.087) is greater than 0.05, meaning the effect of Utilization of Technology on accountability is not statistically significant at the 5% level. However, it might be considered weakly significant at the 10% level, indicating some influence. Self-Efficacy is not statistically significant at the 5% level but could be considered weakly significant at the 10% level with the p-value (0.092) that is also greater than 0.05, indicating that Beta = 0.212: Self-Efficacy has a moderate effect on accountability, slightly higher than Utilization of Technology. Self-Esteem is not statistically significant because the p-value (0.184) is much higher than 0.05. Self-Esteem has the lowest relative effect on accountability compared to the other variables

5. Conclusions

None of the independent variables (Utilization of Technology, Self-Efficacy, Self-Esteem) are statistically significant at the 5% level, but Utilization of Technology and Self-Efficacy show some weak significance at the 10% level, suggesting a potential influence. The variable with the highest influence on Village Fund Management Accountability is Self-Efficacy (Beta = 0.212), followed by Utilization of Technology (Beta = 0.206), and Self-Esteem (Beta = 0.166). This indicates that while these factors may have an influence on accountability, more research or larger sample sizes may be needed to achieve stronger statistical significance.

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