

Organizational Culture and Village Financial System Use on Village Fund Accountability

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ABSTRACT

Purpose: This study aims to analyze the influence of organizational culture and the utilization of the Village Financial System (*Sistem Keuangan Desa/SISKEUDES*) on the accountability of village fund management in Merawang District, Bangka Regency.

Methodology: This research employs a quantitative approach using primary data collected through questionnaires distributed to village financial managers. Data were analyzed using multiple linear regression with Statistical Package for the Social Sciences (SPSS), and ordinal data were transformed into interval scale using the Method of Successive Intervals (MSI).

Results: The results indicate that organizational culture has a positive and significant effect on village fund management accountability. In addition, the utilization of SISKEUDES also shows a positive and significant influence on accountability. Both variables simultaneously strengthen accountability practices in village fund management.

Conclusion: The study concludes that both organizational culture and the use of SISKEUDES are important determinants in improving accountability in village fund management, particularly in supporting transparent and effective governance.

Limitation: The study is limited by a relatively small sample size and its focus on a single district, which may restrict the generalizability of the findings.

Contribution: This study contributes to the literature on public sector governance by providing empirical evidence on how behavioral factors (organizational culture) and technological systems (SISKEUDES) jointly enhance accountability in village financial management.

Keywords: *Accountability of Village Fund Management, Organizational Culture, Village Financial System*

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1. Introduction

In accordance with Law Number 6 of 2014, the central government mandates the allocation of village funds from the State Budget (*Anggaran Pendapatan dan Belanja Negara/APBN*) as an instrument to strengthen village governance, basic infrastructure development, and community empowerment. These funds are designed to become an integral part of national policy in reducing regional development disparities ([Sagita, Priyanti, & Aditya, 2023](#)). Villages are legal community units with territorial boundaries authorized to regulate and manage government affairs and the interests of local communities based on community initiatives, original rights, and/or traditional rights that are recognized and respected within the Unitary State of the Republic of Indonesia ([Bawono, Kinasih, & Rahayu, 2020](#)).

The village fund budget is one of the government's initiatives to accelerate rural development. Its primary purpose is to support governance, development implementation, and community empowerment ([Damayanti, Nasution, & Kusmilawaty, 2025](#)). The amount of village fund allocation changes annually in line with economic development and the increasing needs of rural communities. In 2020, the allocation amounted to IDR 71.1 trillion, increasing slightly to IDR 71.9 trillion in 2021. However, it decreased to IDR 67.9 trillion in 2022 due to budget adjustment challenges. Subsequently, it increased again to IDR 69.9 trillion in 2023 and IDR 70.9 trillion in 2024, and is projected to continue increasing in the 2025 Draft State Budget (*Rancangan Anggaran Pendapatan dan Belanja Negara/RAPBN*). The 2025 policy direction emphasizes allocation refinement, support for sustainable development, strengthening village independence, and improving electronic-based financial governance. To support this policy, the village fund allocation for 2025 is set at IDR 71 trillion ([Triyono, Achyani, & Arfiansyah, 2019](#)).

Minister of Finance Regulation No. 108 of 2024 states that in 2025, village funds in Bangka Regency were allocated amounting to IDR 59,907,742,000 for 62 villages across eight sub-districts. Sungailiat Sub-district received funding for one village, Pemali for five villages, Merawang for ten villages, Mendobarat for fifteen villages, Riau Silip for six villages, Bakam and Belinyu for nine villages each, and Puding Besar for seven villages. The allocation shows significant variation, with the lowest amount at IDR 620,666,000 and the highest reaching IDR 1,425,175,000. These differences require accountable and transparent village fund management supported by competent village officials, strong organizational culture, and optimal utilization of the village financial system to ensure effective implementation in accordance with regulatory provisions ([Sumadi, & Muliati, 2022](#); [Jannah, Handajani, & Firmansyah, 2018](#)).

Villages managed by local government officials require funds to run administration and support development activities. Based on data from Minister of Finance Regulation No. 108 of 2024, villages in Merawang District received the second-largest allocation in Bangka Regency, totaling IDR 9,116,597,000. This reflects strong fiscal capacity at the local level; however, fund distribution among villages remains uneven due to variations in allocation size. In practice, challenges are not only related to irregularities but also to governance quality. Low accountability is often caused by limited human resource capacity at the village level, particularly in financial management, administration, and reporting preparation ([Dewila, 2025](#)).

2. Literature Review and Hypotheses Development

2.1 Stewardship Theory

Stewardship theory explains that individuals in an organization are intrinsically motivated to act in accordance with organizational goals rather than personal interests. This theory serves as a critique of agency theory, which assumes that organizational actors are opportunistic by nature. Steward is motivated by commitment, trust, and responsibility to ensure that organizational objectives are achieved, even in the absence of close supervision. Furthermore, Corporate governance policy is based on the concept of collective responsibility, where individuals are more concerned with the interests of the community and society than their own material orientation ([Gundul, 2025](#)). In the workplace context, corporate governance emphasizes not only organizational success but also

individual responsibility, enabling employees to carry out daily operations in a transparent, effective, and accountable manner ([Avita, Wahyudi, & Dwinugraha, 2023](#)).

2.2 Organizational Culture

Organizational culture can be understood as a collection of values, beliefs, assumptions, and norms that have developed over a long period and are shared and agreed upon by all members of an organization ([Rakhman, 2019](#)). It serves as a guiding principle for behavior and helps in solving various problems faced within the organization. Over time, this concept is also referred to as corporate culture, which encompasses a set of shared values and norms that guide employees in addressing workplace challenges ([Ariyanti & Alfatih, 2018](#)). In this context, the socialization and internalization of values are highly important, as they shape the character of individuals within the organization ([Mahmudah, Faidah, & Purnama, 2025](#)). Thus, organizational culture can be considered the soul of the organization as well as of its members ([Manik, Nasution, & Nasution, 2025](#)). Organizational culture functions as a foundation that supports organizational harmony and success. It consists of principles, beliefs, and habits collectively embraced by all members of the organization. A positive corporate culture can enhance employee motivation, commitment, and loyalty, which ultimately leads to improved performance ([Ningsih & Anggraeni, 2023](#)).

2.2.1 Functions of Organizational Culture

Organizational culture acts as a binding force that unites members within an organization, particularly when the organization faces internal and external environmental changes. Shared values, norms, and beliefs create a common understanding that strengthens relationships among organizational members and directs them toward collective goals. A strong organizational culture therefore enables the organization to maintain cohesion, respond effectively to challenges, and adapt to changing situations and conditions. Organizational culture also serves as an integrating mechanism that connects the diverse characteristics, talents, skills, experiences, and competencies of organizational members. Through shared values and behavioral norms, these individual differences can be aligned with organizational objectives. A strong and cohesive cultural system therefore facilitates coordination and collaboration among members, enabling them to work together effectively despite differences in their individual backgrounds and capabilities. Previous evidence also indicates that organizational culture contributes significantly to managerial and organizational performance by providing common behavioral standards and strengthening organizational coordination ([Mufahamah, 2020](#); [Mardhiana et al., 2023](#)).

Furthermore, organizational culture contributes to the formation of a distinctive organizational identity that reflects its vision, mission, values, and goals. This identity provides members with a clear understanding of the characteristics and principles that distinguish their organization from others. Through a well-established organizational identity, members can maintain consistent and directed work ethics while developing a stronger sense of belonging to the organization. A strong organizational culture also encourages members to perform their duties optimally, professionally, and responsibly. Shared organizational values can strengthen motivation by providing clear expectations regarding appropriate behaviors and performance standards. At the same time, a supportive culture promotes organizational commitment by encouraging members to identify with organizational goals and contribute consistently to their achievement. Empirical evidence shows that organizational culture, together with work motivation, can significantly improve employee performance, demonstrating the importance of shared values in directing individual behavior toward organizational goals ([Baranti et al., 2024](#)). High levels of motivation, commitment, and professionalism can ultimately support sustainable organizational development.

In addition, organizational culture serves as an important guideline for leaders at various organizational levels in carrying out decision-making processes. Established values, norms, and procedures provide a common framework that leaders can use when evaluating alternatives and determining organizational actions. Consequently, decisions are not based solely on individual preferences but are aligned with organizational principles and established systems, thereby helping to reduce subjectivity and potential bias in leadership practices. A strong organizational culture can also enhance organizational value by creating pride among members and strengthening

stakeholders' confidence in the organization. Consistent implementation of organizational values demonstrates reliability, professionalism, and commitment to organizational objectives. Studies have further shown that organizational culture can contribute positively to employee performance when supported by motivation and appropriate organizational development practices ([Budiono et al., 2025](#)). This positive perception can strengthen stakeholder trust and support more effective and flexible decision-making processes, thereby contributing to the organization's overall effectiveness and sustainability.

Finally, organizational culture strengthens members' confidence by fostering a sense of belonging, trust, and emotional attachment to the organization. When members identify with organizational values and believe in the organization's principles, they are more likely to demonstrate commitment and responsible behavior in performing their duties. In the context of financial governance, organizational culture is reflected in the work ethics of financial officials, including integrity, discipline, transparency, and moral responsibility in public service and financial resource management. [Azzahra et al. \(2021\)](#) demonstrated that organizational culture and accountability positively contribute to organizational performance, suggesting that cultural values can reinforce responsible organizational practices. A positive organizational culture therefore encourages collaborative and responsible behavior that supports transparent and accountable fund management, making it an important foundation for achieving accountability ([Sulistyowati & Elladevi, 2025](#)).

2.3 Utilization of Village Financial Systems

SISKEUDES is a computer-based application designed to support the Government of Indonesia in managing village financial governance, including planning, implementation, administration, and reporting. This application supports the implementation of Law No. 6 of 2014 concerning Villages, which emphasizes the importance of village financial independence through effective and efficient fund management. SISKEUDES has been adapted to government regulations related to village financial management to ensure legal compliance ([Suryawan, Paranoan, Yamin, & Iqbal, 2025](#)). This integrated information system, developed by the Financial and Development Supervisory Agency (BPKP), collaborates with government institutions to assist in managing village finances in a transparent, accountable, and regulation-compliant manner. The system covers all stages of village financial management, including planning, budgeting, implementation, administration, reporting, and accountability ([Rahayu & Kartawinagara, 2023](#)).

Furthermore, Minister of Home Affairs Regulation No. 20 of 2018 serves as the legal foundation for village financial management in Indonesia. To support its implementation, the Ministry of Home Affairs in collaboration with BPKP developed SISKEUDES as an integrated system to improve the quality of village financial governance. SISKEUDES functions as an operational tool for village officials, particularly financial officers (*Kaur/Kasi and Kaur Keuangan*), in carrying out structured and accountable financial management ([Adhivinna, Sari, & Nugroho, 2025](#)). Overall, the SISKEUDES application aims to enhance the capacity of village governments in managing financial governance more effectively, transparently, and accountably ([Gapari, Fahri, Khaliq, Ramdhani, & Aji, 2026](#); [Savitri, Andreas, Diyanto, & Gumanti, 2020](#)).

2.4 Research Hypothesis

2.4.1 The Influence of Organizational Culture on Village Fund Management Accountability

Based on stewardship theory, organizational culture is defined as shared meanings, beliefs, rituals, symbols, and values that develop over time and function to shape and control individual behavior within an organization. Stewardship theory posits that government officials, as stewards, are intrinsically motivated to act in the best interest of the organization and the public rather than pursuing personal interests. In this context, organizational culture encourages village officials to act in alignment with public accountability, organizational success, and long-term goals ([Trisnawati, Ahyani, & Ulfati, 2020](#); [Syahrizal, & Pribadi, 2025](#)).

H₁: Organizational culture has a significant influence on village fund management accountability

2.4.2 The Influence of the Village Financial System on Village Fund Management Accountability

Based on stewardship theory, village officials as stewards are expected to act in the best interest of the community as principals. In village governance, the Village Financial System (SISKEUDES) serves as an important instrument to support transparent, orderly, and regulation-compliant financial management ([Meidona, Afrianti, Multama, & Erniza, 2024](#)). The proper implementation of SISKEUDES supports systematic processes in planning, administration, reporting, and accountability of village finances ([Ardiansyah & Wibowo, 2024](#)). This aligns with stewardship principles that emphasize responsible resource management to achieve organizational effectiveness.

H₂: The use of the village financial system has a significant influence on village fund management accountability

3. Methodology

This study employed a quantitative research approach to examine the influence of organizational culture and the utilization of the Village Financial System (SISKEUDES) on village fund management accountability in Merawang District, Bangka Regency. Primary data were collected directly from respondents through a structured questionnaire designed to measure the variables examined in the study. The research population comprised village financial managers in 10 villages within Merawang District. Respondents were selected using purposive sampling to ensure that the individuals included in the study had direct knowledge and practical experience related to village financial management and the implementation of SISKEUDES.

The respondent selection was based on several predetermined criteria. Eligible respondents were village officials directly involved in financial management, including the Village Secretary, Head of Finance, and Financial Section Head, in accordance with Minister of Home Affairs Regulation No. 18 of 2020. Respondents were also required to have at least one year of work experience and to be actively involved in the utilization of SISKEUDES. The questionnaire measured organizational culture, SISKEUDES utilization, and village fund management accountability using a Likert scale. Because the questionnaire generated ordinal data, the Method of Successive Intervals (MSI) was applied to transform the ordinal scores into interval-scale data before further statistical analysis, thereby enabling the data to meet the measurement requirements for regression analysis ([Ghozali, 2018](#)).

Data analysis was conducted using the Statistical Package for the Social Sciences (SPSS). The analytical procedure included descriptive statistical analysis, instrument testing through validity and reliability tests, and classical assumption testing to assess the suitability of the regression model. Multiple linear regression analysis was subsequently employed to determine the direction and magnitude of the effects of organizational culture and SISKEUDES utilization on village fund management accountability. Hypothesis testing was conducted using the t-test to examine the individual effect of each independent variable and the F-test to evaluate their simultaneous effect, while the coefficient of determination (R^2) was used to assess the explanatory power of the model. All statistical tests were performed at a significance level of 5% ($\alpha = 0.05$), corresponding to a 95% confidence level; therefore, a hypothesis was considered statistically supported when the significance value was below 0.05.

4. Results and Discussion

4.1 Validity Test

Table 1. Validity test results

Variables	Item	Rcount	Rtable	Description
Organizational Culture	$X_{1.1}$	0.592	0.3120	Valid
	$X_{1.2}$	0.862	0.3120	Valid
	$X_{1.3}$	0.903	0.3120	Valid
	$X_{1.4}$	0.859	0.3120	Valid

Variables	Item	Rcount	Rtable	Description
Organizational Culture	$X_{1,5}$	0.882	0.3120	Valid
Utilization of Village Financial Systems	$X_{2,1}$	0.610	0.3120	Valid
	$X_{2,2}$	0.808	0.3120	Valid
	$X_{2,3}$	0.805	0.3120	Valid
	$X_{2,4}$	0.599	0.3120	Valid
	$X_{2,5}$	0.850	0.3120	Valid
Accountability of Village Fund Management	Y_1	0.833	0.3120	Valid
	Y_2	0.887	0.3120	Valid
	Y_3	0.893	0.3120	Valid
	Y_4	0.773	0.3120	Valid
	Y_5	0.511	0.3120	Valid

Table 1 show statement items for each variable show a calculated r-value greater than the r-table value of 0.3120. This indicates that all items are valid and capable of measuring the intended constructs, namely organizational culture, utilization of the village financial system, and village fund management accountability. Therefore, no items were excluded from further analysis.

4.2 Reliability Test

Table 2. Reliability test results

Variables	Reliability Test	Cronbach Alpha	Description
Organizational culture	0.880	0.700	Reliable
Utilization of Village Financial Systems	0.787	0.700	Reliable
Accountability of Village Fund Management	0.843	0.700	Reliable

Table 2 shows the Cronbach Alpha values for organizational culture (0.880), utilization of the village financial system (0.787), and village fund management accountability (0.843) are all above 0.700. This indicates that all variables are reliable and suitable for further statistical analysis.

4.3 Normality Test

The normality test aims to determine whether the residuals in a regression model are normally distributed. A good regression model should have a normal or approximately normal data distribution. A regression model is considered normally distributed if the significance value is greater than 0.05. The normality test is conducted using the non-parametric Kolmogorov–Smirnov (K-S) statistical test.

Table 3. Normality test results

One-Sample Kolmogorov–Smirnov Test		Unstandardized Residual
N		40
Normal Parameters ^{ab}	Mean	0.0000000
	Std. Deviation	0.43949231
Most Extreme Differences	Absolute	0.119
	Positive	0.081
	Negative	−0.119

One-Sample Kolmogorov–Smirnov Test		Unstandardized Residual
Test Statistic		0.119
Asymp. Sig. (2-tailed)		0.157 ^{ed}

Table 3 shows the Asymptotic Significance (2-tailed) value is 0.200, which is greater than the significance level of 0.05. Therefore, it can be concluded that the residuals in this regression model are normally distributed.

4.4 Multicollinearity Test

Multicollinearity testing can be conducted using tolerance and Variance Inflation Factor (VIF) values. Generally, the cut-off criteria used are tolerance values greater than 0.10 and VIF values less than 10, indicating that no multicollinearity exists in the regression model. The results of the multicollinearity test are presented in the following table:

Table 4. Multicollinearity test results

Coefficient			
Model		Coillinearity Statistics	
		Toilerance	VIF
1	(Coinstant)		
	Oirganizatioinal culture	0.764	1.309
	Utilizatioin oif Village Financial Systems	0.764	1.309

Table 4 shows the data processing results, it is known that the organizational culture variable shows a VIF value of 1.309 with a tolerance value of 0.764. Meanwhile, the village financial system utilization variable also has a VIF value of 1.309 with a tolerance value of 0.764. All independent variables in this study have VIF values of less than 10 and tolerance values greater than 0.1. Therefore, it can be concluded that there are no symptoms of multicollinearity among the independent variables, and the regression model meets the requirements for further regression analysis.

4.5 Heteroscedasticity Test

The heteroscedasticity test aims to determine whether there is inequality in the variance of residuals across observations in a regression model. Heteroscedasticity testing is conducted using the Spearman correlation method. The decision rules in this test are as follows: if the significance or probability value is greater than 0.05, the null hypothesis is accepted, indicating that the data do not exhibit heteroscedasticity. Conversely, if the significance or probability value is less than 0.05, the null hypothesis is rejected, indicating the presence of heteroscedasticity in the model.

Table 5. Heteroscedasticity test results

Coiefficients						
Moidel		Unstandardized Coefficient			t	Sig.
		B	Std.Error	Beta		
1	(Constant)	.549	.182		3.019	.005
	Organizational culture	-.098	.076	-.236	-1.287	.206
	Utilization oif Village Financial Systems	.019	.087	.040	.217	.830

Table 5 shows the organizational culture variable shows a significance value of 0.206, while the utilization of the village financial system variable has a significance value of 0.830. All independent variables in this study have significance values greater than 0.05. Therefore, it can be concluded that the regression model in this study does not exhibit symptoms of heteroscedasticity, and the model is appropriate for further regression analysis.

4.6 Multiple Linear Regression Analysis

A multiple linear regression model was used in this study to estimate the regression coefficients and to determine whether the formulated hypotheses could be accepted or rejected. This analysis aimed to examine the extent to which organizational culture and the utilization of the village financial system influence village fund management accountability.

$$PPE = 374 + 0.381BO + 0.415SISKEUDES + e \quad (1)$$

Table 6. Results of multiple linear regression analysis

Unstandardized Coefficients			
Model	Variable	B	Std. Error
1	(Constant)	0.374	0.294
	Organizational Culture	0.381	0.124
	Utilization of Village Financial System (SISKEUDES)	0.415	0.141

Table 6 and formula 1 shows, the regression equation shows that the constant value (α) is 0.374, meaning that when organizational culture and utilization of the village financial system are assumed to be constant, the value of village fund management accountability increases by 0.374. Furthermore, the organizational culture variable has a positive beta coefficient of 0.381, indicating that organizational culture has a positive influence on village fund management accountability. In addition, the utilization of the village financial system variable has a positive beta coefficient of 0.415, which also indicates a positive influence on village fund management accountability.

4.7 T-test

The t-test is conducted to determine whether each independent variable has a significant effect on the dependent variable. Essentially, the t-test is used to show the extent to which each individual independent variable influences the dependent variable at a given level of significance. The following presents the results of the t-test calculation:

Table 7. T-test results

Model		Unstandardized Coefficients			t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.374	.294		1.272	.211
	Organizational culture	.381	.124	.415	3.082	.004
	Utilization of Village Financial Systems	.415	.141	.396	2.945	.006

Table 7 shows the analysis of the organizational culture variable indicates that the calculated t-value (3.082) is greater than the critical t-value (2.028), with a significance value of 0.039, which is lower than the 0.05 significance level. Therefore, the first hypothesis is accepted, indicating that organizational culture has a positive and significant effect on the accountability of village fund management. Furthermore, the analysis of the village financial system utilization variable shows that the calculated t-value (2.945) is greater than the critical t-value (2.028), with a significance value of 0.005, which is also below the 0.05 significance level. Thus, the second hypothesis is

accepted, indicating that the utilization of the village financial system has a positive and significant effect on the accountability of village fund management.

4.8 F-test

The F-test was conducted to determine whether the independent variables simultaneously affect the dependent variable. The decision criterion for the F-test is that if the calculated F-value is greater than the critical F-value (F-table) or the significance value is less than 0.05, then the independent variables are considered to have a significant simultaneous effect on the dependent variable. The results of the F-test are presented as follows:

Table 8. F-test results

ANOVA						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regressioin	7.194	2	3.597	17.667	.000b
	Residual	7.533	37	.204		
	Toital	14.727	39			

Table 8 shows the significance value is 0.000, which is lower than the established significance level of 0.05. These findings indicate that the regression model is statistically significant and has the ability to explain variations in the dependent variable. Therefore, it can be concluded that organizational culture and the utilization of the village financial system simultaneously have a significant effect on the accountability of village fund management in Merawang District, Bangka Regency.

4.9 Coefficient of Determination Test

The coefficient of determination (R^2) measures the proportion of variance in the dependent variable that can be explained by the independent variables included in the regression model. It also indicates the overall explanatory power of the model in accounting for variations in the dependent variable. The results of the coefficient of determination (R^2) test are presented as follows:

Table 9. Results of the determination coefficient test

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.699a	.488	.461	.451214

Table 9 shows the Adjusted R^2 value is 0.461. This indicates that organizational culture and the utilization of the village financial system jointly explain 46.1% of the variation in the accountability of village fund management. The remaining 53.9% of the variation is attributable to other factors not included in the regression model.

4.10 Discussion

4.10.1 The Influence of Organizational Culture on Accountability in Village Fund Management

Based on the results of the multiple linear regression analysis, this study demonstrates that organizational culture has a positive and significant effect on village fund management accountability. This is evidenced by a regression coefficient of 0.381 and a significance value of 0.004 ($p < 0.05$), indicating that stronger organizational culture is associated with higher levels of accountability. Accordingly, the second hypothesis (H_2) is accepted. These findings support stewardship theory, which suggests that public officials are motivated to act in the best interests of the organization and the community rather than pursuing personal interests. In this context, a strong organizational culture characterized by values such as integrity, commitment, and cooperation encourages village officials to perform their responsibilities in a transparent, ethical, and accountable manner. Consequently, the stronger the organizational culture, the greater the accountability in village fund management.

The perceptions of village financial managers in Merawang District, Bangka Regency, further reinforce these findings. Respondents indicated that a positive organizational culture, reflected in work discipline, teamwork, and commitment to organizational goals, promotes more accountable financial management. These shared values provide behavioral guidelines that support systematic, responsible, and transparent management of village funds while strengthening officials' commitment to complying with established regulations and procedures. The findings are consistent with those of [Amelia, Wardhani, and Vebtasvili \(2025\)](#), who reported that organizational culture significantly influences fund management by shaping the attitudes and behaviors of public officials in carrying out their responsibilities. [Similarly, Arfiansyah \(2020\)](#), argued that a strong organizational culture, reflected in work practices aligned with organizational rules and values, contributes to greater accountability in fund management. In contrast, the organizational culture did not have a significant effect on accountability. These differing results may be explained by variations in the extent to which organizational values are internalized and consistently implemented across different organizational and institutional contexts.

The results of this study indicate that organizational culture is a key determinant of accountability in village fund management rather than merely a supporting organizational characteristic. Core values such as integrity, commitment, and cooperation not only guide decision-making but also shape professional behavior, strengthen work discipline, and encourage responsibility among village officials. A well-established organizational culture therefore creates an environment that supports transparent and accountable financial governance. Overall, this study confirms that organizational culture has a positive and significant effect on village fund management accountability. These findings imply that efforts to strengthen accountability should be accompanied by continuous initiatives to reinforce organizational values through leadership commitment, value internalization, capacity development, and the consistent application of ethical standards throughout village government institutions.

4.10.2 The Influence of the Village Financial System on the Accountability of Village Fund Management

Based on the results of the multiple linear regression analysis, this study demonstrates that the utilization of the Village Financial System (SISKEUDES) has a positive and significant effect on village fund management accountability. This is evidenced by a regression coefficient of 0.415 and a significance value of 0.006 ($p < 0.05$), indicating that greater utilization of SISKEUDES is associated with higher levels of accountability. Accordingly, the third hypothesis (H_3) is accepted. These findings support stewardship theory, which posits that public officials, including village government personnel, are motivated to act in the public interest rather than pursue personal gain. In this context, SISKEUDES functions as a governance mechanism that facilitates transparent, systematic, and accountable financial management. Its implementation throughout the budgeting, administration, and reporting processes helps minimize administrative errors and opportunities for financial irregularities, thereby strengthening accountability in the management of village funds.

The perceptions of village financial managers in Merawang District, Bangka Regency, further reinforce these findings. Respondents indicated that SISKEUDES simplifies financial recording and reporting while improving transparency, accuracy, and administrative order. In addition, the system enhances the efficiency and effectiveness of financial management by reducing reporting errors and supporting compliance with established financial procedures. The findings are consistent with those of [Sulistiyowati and Elladevi \(2025\)](#), who reported that SISKEUDES enhances village fund accountability by promoting administrative order, transparency, and systematic financial reporting in accordance with applicable regulations. [Likewise, Mahmud, Susilowati, Handayani, Leonita, and Santoso \(2024\)](#) found that the utilization of SISKEUDES has a positive and significant effect on village fund accountability. However, the present findings differ from those of [Putri, Yulianti, and Anshori \(2024\)](#), who concluded that SISKEUDES does not significantly improve accountability. These contrasting results suggest that the effectiveness of SISKEUDES depends not only on the availability of the system itself but also on the quality of its implementation, the competence of its users, the consistency of its application, and the effectiveness of supervisory mechanisms.

The results of this study indicate that SISKEUDES serves as a key determinant of village fund management accountability rather than merely an administrative application. By providing standardized procedures throughout the stages of financial planning, implementation, administration, and reporting, the system promotes greater transparency, accuracy, regulatory compliance, and consistency in financial management. Although differences in users' competencies may influence implementation, a well-designed and properly utilized information system can reduce administrative errors and improve the quality of financial reporting. Therefore, it can be concluded that the utilization of the Village Financial System has a positive and significant effect on village fund management accountability. This finding implies that optimizing the use of SISKEUDES should remain a priority through continuous training, technical assistance, and effective supervision to strengthen transparent, accountable, and regulation-compliant village financial management.

5. Conclusions

5.1 Conclusion

Based on the findings of this study, it can be concluded that organizational culture and the utilization of the Village Financial System (SISKEUDES) both have a positive and significant effect on village fund management accountability within the Village Financial Management Implementation Unit (*Pelaksana Pengelolaan Keuangan Desa/PPKD*) in Merawang District, Bangka Regency. A strong organizational culture, characterized by integrity, discipline, cooperation, and commitment, fosters responsible behavior among village officials and strengthens accountability in the management of public funds. Likewise, the effective utilization of SISKEUDES enhances transparency, accuracy, efficiency, and regulatory compliance in village financial administration, thereby improving the overall accountability of village fund management.

The findings further suggest that accountability in village financial management is influenced not only by organizational and behavioral factors but also by the effective implementation of technological support systems. The combination of a strong organizational culture and the optimal use of SISKEUDES creates a governance environment that promotes transparent, efficient, and accountable financial management. Therefore, efforts to improve village fund accountability should focus on strengthening organizational values while continuously optimizing the implementation of SISKEUDES through regular training, technical assistance, effective supervision, and consistent system utilization. Overall, this study demonstrates that organizational culture and financial information systems are complementary determinants of accountable village financial governance.

5.2 Research Limitations

This study has several limitations. First, the sample size is relatively small, consisting of only 10 village financial managers, which may limit the statistical power of the analysis. Second, the study is limited to one district, namely Merawang District, Bangka Regency, which restricts the generalizability of the findings to other regions. Third, the study only examines two independent variables, namely organizational culture and SISKEUDES utilization, while other potential influencing factors such as human resource competence, internal control systems, and leadership style were not included.

5.3 Suggestions and Directions for Future Research

Future research is recommended to expand the sample size and include multiple districts or provinces to improve the generalizability of the findings. In addition, future studies should incorporate additional variables such as human resource competence, leadership style, internal control systems, and digital literacy to provide a more comprehensive explanation of village fund accountability. Moreover, qualitative or mixed-method approaches are suggested to gain deeper insights into how organizational culture and information systems are implemented in practice. Finally, future research may also examine the role of technological readiness and user acceptance in optimizing the use of SISKEUDES in village financial governance.

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