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THE INFLUENCE OF KNOWLEDGE, COMPETENCE AND UTILIZATION OF ACCOUNTING SYSTEM ON VILLAGE FINANCIAL MANAGEMENT

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ABSTRACT
Previous studies on village financial management have produced inconsistent findings regarding the roles of knowledge, competence, and accounting system utilization, leaving a research gap that requires further empirical examination. This study aims to analyze the influence of knowledge, competence, and utilization of accounting systems on village financial management in Purwoasri District, Kediri Regency, Indonesia. A quantitative approach with a causal associative design was employed. Data were collected through questionnaires distributed to village officials involved in financial management across 23 villages, yielding 83 valid responses selected via purposive sampling. The data were analyzed using multiple linear regression with the Statistical Product and Service Solutions (SPSS) software. The results indicate that knowledge and competence have a positive but statistically insignificant effect on village financial management, whereas the utilization of the accounting system has a positive and significant effect ($\beta = 0.611$; $p < 0.05$). Simultaneously, the three variables significantly influence village financial management, explaining 60.2% of its variance ($R^2 = 0.602$; $F = 39.809$; $p < 0.05$). The key contribution of this study lies in confirming that the utilization of the accounting system, specifically SISKEUDES, is the most dominant determinant of village financial management quality, surpassing individual human resource factors. These findings imply that village governments and local authorities should prioritize the optimization of accounting system implementation, supplemented by targeted technical training for village apparatus, to realize transparent, accountable, and effective village financial governance.

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INTRODUCTION

The Unitary State of the Republic of Indonesia adheres to the principle of regional autonomy (Wulandari et al., 2023), wherein the management of state revenue and expenditure is realized through various development policies aimed at encouraging economic growth and equitable distribution of people's welfare (Awalina et al., 2021). The Government of Indonesia continues to encourage village development through increasing the allocation of village funds every year as a form of effort to equitably distribute development and improve community welfare. Based on Law of the Republic of Indonesia Number 6 of 2014 concerning Villages, villages are given the authority to regulate and take care of the interests of their own communities, including in the management of village finances. The amount of funds received by the village requires the village government to carry out financial management in a transparent, accountable, participatory, orderly, and disciplined budget.

According to the Ministry of Home Affairs of the Republic of Indonesia through Permendagri Number 20 of 2018 (Indonesia, 2018), Village Financial Management is an overall activity that includes planning, implementation, administration, reporting, and village financial accountability. Village financial management is carried out based on the principles of transparency, accountability, participation, and is conducted in an orderly and disciplined budget. Village financial management aims to realize good village governance so that the use of village funds can run effectively, efficiently, and in accordance with the needs of the village community (Goo & Sanda, 2022). In its implementation, village financial management requires human resources who have administrative skills and an understanding of village financial regulations so that the budget management process can be carried out appropriately and can be accounted for. Financial statements, as the result of an accounting process, reflect the performance of the entity and are presented in a structured manner (Aprilia et al., 2023; Astuti et al., 2025), providing data on the financial position beneficial to a large number of users in making economic decisions (Andika et al., 2024). Therefore, the success of village financial management is greatly influenced by the quality of the human resources of the village apparatus, the competencies possessed, and the ability to utilize the village financial accounting system.

The knowledge of village officials is one of the important factors in supporting the success of village financial management. According to Bloom (1956), knowledge is a person's ability to remember, understand, and master information obtained through the learning process and experience. Knowledge is an important basis in the formation of thinking skills, decision-making, and problem solving in a job. In Bloom's taxonomy, knowledge is in the cognitive realm which includes the ability to know certain facts, concepts, procedures, and principles. Knowledge can be obtained through formal education, training, work experience, and social interaction that continues to develop according to individual needs (Saputri et al., 2025; Darsini et al., 2019. In village financial management, village officials are required to understand regulations, administrative mechanisms, budget preparation, and village financial reporting in accordance with applicable regulations. Village officials who have adequate knowledge tend to be able to carry out village financial management more effectively and minimize administrative errors. This is in line with research by Arfiansyah (2021) which shows that the knowledge and understanding of village apparatus affects the quality of village financial management and accountability. However, in practice, it is still found that the village apparatus has a low understanding of financial management regulations, causing delays in reporting and inconsistencies in village financial administration.

In addition to knowledge, the competence of village officials is also a very decisive factor in village financial management. According to Spencer & Spencer (2008), competence is a basic characteristic that a person has related to the ability to carry out a job effectively. Competencies include knowledge, skills, motives, self-concepts, traits, and attitudes that affect an individual's performance in carrying out their duties. Competence is not only related to technical skills, but also interpersonal and professional abilities in dealing with various work situations (Sari et al., 2023; Mubarrok et al., 2021). Individuals who have high competence tend to be able to work more effectively, complete tasks well, and are able to adapt to changes in the work environment. Human resources (HR) are one of the important factors urgently needed by an organization, referring to individuals employed who act as drivers, thinkers, and planners to achieve organizational goals (Jatmiko & Agustin, 2023). Research by Yuneti et al. (2024) and Ardiyanti & Supriadi (2018) shows that the competence of village apparatus has a positive and significant effect on village financial management. Conversely, research by Kuncahyo & Dharmakarja (2022) found that the competence of village apparatus does not have a significant effect on the accountability of village financial management because of the support of the village financial application system which simplifies the administrative process. This inconsistency in findings indicates a research gap that needs to be retested in different contexts.

Another factor that also affects village financial management is the utilization of the accounting system. According to DeLone & McLean (2003), an accounting system is an organization of forms, records, and reports that are compiled in a coordinated manner to provide financial information needed by management in managing an organization. Accounting systems function as a tool to record, classify, process, and present financial data into information that is useful for decision-making. In the financial management of an organization, the presentation of cash flows is very important to provide information regarding cash receipts and expenditures in a certain period (Luayyi et al., 2022). The use of a good accounting system can help increase the effectiveness, efficiency, and accuracy in the financial data management process, support internal supervision, minimize recording errors, and increase transparency and accountability (Nadhani et al., 2025). In village government, the utilization of the Village Financial System (SISKEUDES) is a form of implementation of an information technology-based accounting system in supporting the management of village funds. Before SISKEUDES was introduced, many villages used Microsoft Excel or other programs without a consistent format to prepare budgets, records, and financial statements, causing difficulty for the district/city government in analyzing the APBDes and financial statements of various villages (Hamidah et al., 2024). This is supported by research by Nurhayati (2021), Ice et al. (2023), and Puspitawati et al. (2023) which states that the utilization of the accounting system has a positive effect on the management and accountability of village finances. However, in its implementation, obstacles are still found such as the limited ability of village officials to operate applications and the lack of optimal use of information technology at the village level.

Research on village financial management has been carried out by many previous researchers, including Riyadi & Kurnadi (2020), Indraswari & Rahayu (2021), Sari et al. (2020), Wisang et al. (2023), and Kuncahyo & Dharmakarja (2022). According to Sombo et al. (2025), good public sector financial management requires human resources who understand regulations, financial management systems, and financial administration procedures as a whole. However, several studies have shown different and even contradictory results regarding the factors that affect village financial management. Specifically, while Arfiansyah (2021) found that knowledge significantly influences village financial accountability, Subang (2020) found otherwise.

Purwoasri District is one of the sub-districts in Kediri Regency that has a number of villages with the allocation of village funds that continues to increase every year. In the implementation of village financial management, village officials in Purwoasri District are required to manage village funds professionally in accordance with the principles of transparency and accountability as stipulated in Permendagri Number 20 of 2018. However, in practice, there are still several obstacles such as delays in the preparation of financial statements, differences in the ability of village officials to understand financial administration, and the lack of optimal use of the village accounting system. This condition shows that knowledge, competence, and the utilization of the accounting system are important factors that need to be considered in improving the quality of village financial management in Purwoasri District.

The novelty of this study lies in several aspects that distinguish it from previous research. First, while most prior studies examined the influence of knowledge, competence, and accounting system utilization separately or in different administrative contexts, this research simultaneously tests the three variables within a single integrated model specifically in the rural setting of Purwoasri District, Kediri Regency, where the digital transformation of village financial governance through SISKEUDES is still in its consolidation phase. Second, this study provides empirical evidence that challenges the conventional assumption that human resource quality, particularly knowledge and competence, is the primary determinant of village financial management quality. Instead, the findings reveal that the utilization of an information technology-based accounting system is the most dominant factor, surpassing individual capabilities, which has not been sufficiently explored in the existing literature on Indonesian village governance. Third, this research contributes to the development of public sector accounting theory by extending the applicability of the DeLone and McLean (2003) Information Systems Success Model to the village-level financial management context, an area that remains underrepresented compared to corporate or urban government settings. Thus, this study fills the research gap regarding the relative weight of technological versus human resource factors in determining village financial management quality and offers practical implications for local government policy in optimizing SISKEUDES implementation across rural communities.

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Based on this background description, this study aims to test and analyze the influence of knowledge, competence, and utilization of accounting systems on village financial management in Purwoasri District. This research is expected to make a theoretical contribution to the development of public sector accounting, especially related to village financial management, as well as provide practical recommendations for village governments in improving the quality of village financial management in an effective, transparent, and accountable manner.

Based on the description of the framework, a conceptual framework can be built to explain the factors that affect village financial management in Purwoasri District as presented in Figure 1.

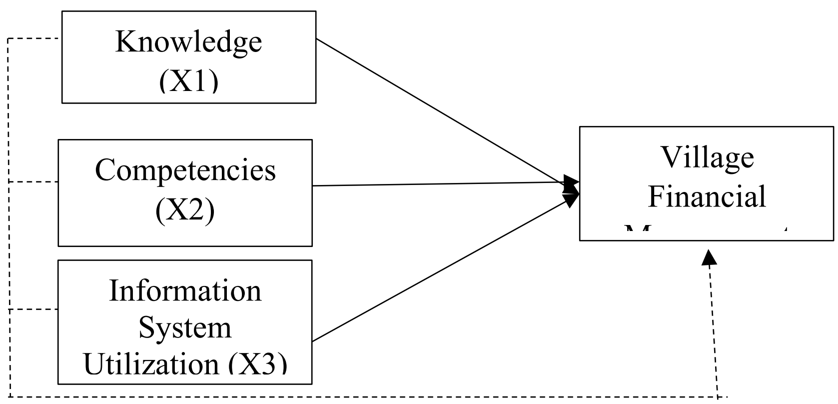

Figure 1. Conceptual Framework
Source*:* Data Processed (2026)

Referring to the conceptual and theoretical framework, the hypothesis formulations are as follows:

- H1: Knowledge has a positive and significant effect on village financial management.
- H2: Competence has a positive and significant effect on village financial management.
- H3: The utilization of the accounting system has a positive and significant effect on village financial management.
- H4: Knowledge, Competence, and Utilization of Accounting Systems simultaneously have a positive and significant effect on village financial management.

METHOD

This research is a quantitative study with a causal associative approach, aiming to explain the cause-and-effect relationship between knowledge, competence, and utilization of accounting systems on village financial management. The research was conducted on village apparatus across 23 villages in Purwoasri District. The focus is to determine the extent to which these factors affect the quality of village financial management in accordance with the transparency and accountability principles stipulated in Permendagri Number 20 of 2018.

Data collection was carried out through questionnaires distributed directly to village officials. Using a purposive sampling technique with specific considerations (Jatmiko & Agustin, 2018), respondent criteria included: (1) involvement in village financial management, (2) understanding of the administrative process, and (3) willingness to complete the questionnaire. From the 92 questionnaires distributed, 83 were fully completed and processed.

The endogenous variable is Village Financial Management (Y), encompassing planning, implementation, administration, reporting, and accountability. These are measured using indicators referring to public sector financial management concepts proposed by by Mahmudi (2016), Mardiasmo (2021), and Permendagri Number 20 of 2018 (Indonesia, 2018).

This study uses three exogenous variables: Knowledge (X1), measured using indicators based on Bloom (1956) and Mardiasmo (2021) which include regulatory, procedural, and system knowledge, financial principles, and management

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stages; Competency (X2), measured using indicators based on Spencer & Spencer (2008) including knowledge, skill, attitude, experience, and problem-solving; and Utilization of the Accounting System (X3), measured based on DeLone & McLean (2003) including system usage, intensity, ease of use, benefits, and effectiveness.

With 32 indicators, (Hair et al., 2010) recommend a minimum of 160 respondents. However, due to the limited number of eligible village officials in Purwoasri District, this study utilized all populations meeting the criteria. The 83 processed questionnaires are considered eligible for regression analysis using SPSS, having exceeded the minimum limit for simple multivariate statistical analysis.

RESULT AND DISCUSSION

Results

The data collection of this research was carried out through the distribution of questionnaires to 92 village officials in Purwoasri District, but only 83 questionnaires were filled out completely and could be further processed in this study.

Table 1. Description of Respondents' Assessment of Research Variables

Item	Questions	STS	TS	N	S	SS	Total Score	Mean	Conclusion
X11	I know the regulations for village financial management	0	0	8	40	35	359	4,33	Excellent
X1.2	I understand the content of the applicable village financial rules	0	3	4	45	31	353	4,25	Excellent
X1.3	I know the procedure for preparing the APBDes	0	1	4	40	38	364	4,39	Excellent
X1.4	I understand the flow of village financial management	0	1	4	40	38	364	4,39	Excellent
X1.5	I know the village financial administration system	0	1	4	47	31	357	4,30	Excellent
X1.6	I understand the use of Siskeudes	0	2	11	40	30	347	4,18	Good
X1.7	I understand the principles of transparency and accountability	0	1	4	48	30	356	4,29	Excellent
X1.8	I know the stages of village financial management in full	0	1	4	50	28	354	4,27	Excellent
	Average						**356,75**	**4,30**	**Excellent**
X2.1	I have enough knowledge in village financial management	0	1	8	57	17	339	4,08	Good
X2.2	I am able to prepare the village budget well	0	2	10	50	21	338	4,08	Good
X2.3	I am able to operate the village finance application	1	1	24	37	20	323	3,89	Good
X2.4	I am able to prepare village financial reports	0	3	12	49	19	333	4,01	Good
X2.5	I work meticulously in financial management	0	0	12	42	29	349	4,20	Good
X2.6	I am responsible for the management of village finances	0	0	8	41	34	358	4,31	Excellent
X2.7	I have experience in village financial management	1	3	15	38	26	334	4,02	Good

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Item	Questions	STS	TS	N	S	SS	Total Score	Mean	Conclusion
X2.8	I am able to solve problems in village financial management	0	2	18	40	23	333	4,01	Good
	Average						**338,38**	**4,08**	**Good**
X3.1	I use Siskeudes in village financial management	0	0	11	33	39	360	4,34	Excellent
X3.2	I use the system regularly	0	0	10	39	34	356	4,29	Excellent
X3.3	Village financial system is easy to use	0	2	10	38	33	351	4,23	Excellent
X3.4	I have no difficulty using the system	0	3	19	32	29	336	4,05	Good
X3.5	The system helps speed up work	0	2	5	36	40	363	4,37	Excellent
X3.6	The system improves the accuracy of financial statements	0	1	5	32	45	370	4,46	Excellent
X3.7	System reduces recording errors	1	1	9	30	42	360	4,34	Excellent
X3.8	The system improves the quality of financial management	0	0	6	32	45	371	4,47	Excellent
	Average						**358,38**	**4,32**	**Excellent**
Y.1	Village financial planning is carried out in a participatory manner	0	0	5	43	35	362	4,36	Excellent
Y.2	Planning according to the needs of the village	0	0	2	39	42	372	4,48	Excellent
Y.3	Budget implementation according to plan	0	0	4	46	33	361	4,35	Excellent
Y.4	Implementation of activities according to the rules	0	0	1	44	38	369	4,45	Excellent
Y.5	Financial recording is carried out in an orderly manner	0	0	0	45	38	370	4,46	Excellent
Y.6	Transactions are recorded accurately	0	1	2	43	37	365	4,40	Excellent
Y.7	Financial statements prepared on time	0	0	8	44	31	355	4,28	Excellent
Y.8	Financial accountability is carried out transparently	0	0	2	36	45	375	4,52	Excellent
	Average						**366,13**	**4,41**	**Excellent**

Source: Primary date processed, 2026

The knowledge variable (X1) obtained an average score of 4.30 with the very good category. These results show that the respondents have a good understanding of the regulations, procedures, systems, and stages of village financial management. The competency variable (X2) obtained an average score of 4.08 with a good category. This shows that respondents have good abilities, skills, and responsibilities in village financial management, although the ability to use financial applications still needs to be improved.

The variable utilization of the accounting system (X3) obtained an average score of 4.32 with the very good category. These results show that the use of the village accounting system is able to help improve the effectiveness, accuracy, and quality of village financial management. The village financial management variable (Y) obtained an average score of 4.41

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with a very good category. This shows that village financial management has been carried out properly, transparently, and accountably at every stage.

This research analyzes the research model, using *the Ordinary Least Square* (OLS) method with the SPSS 26.0 program tool. Before the hypothesis test was carried out, a validity test and a reliability test were carried out. The validity of the data in this study was carried out by statistical means, namely calculating the correlation between each question and the total score using pearson correlation.

Table 2. Validity Test Results

Code Questions	R table	Pearson Product Correlation	Remarks
X1.1	0.2159	0.863	Valid
X1.2	0.2159	0.903	Valid
X1.3	0.2159	0.856	Valid
X1.4	0.2159	0.894	Valid
X1.5	0.2159	0.925	Valid
X1.6	0.2159	0.766	Valid
X1.7	0.2159	0.823	Valid
X1.8	0.2159	0.868	Valid
X2.1	0.2159	0.814	Valid
X2.2	0.2159	0.833	Valid
X2.3	0.2159	0.720	Valid
X2.4	0.2159	0.850	Valid
X2.5	0.2159	0.827	Valid
X2.6	0.2159	0.687	Valid
X2.7	0.2159	0.859	Valid
X2.8	0.2159	0.870	Valid
X3.1	0.2159	0.797	Valid
X3.2	0.2159	0.867	Valid
X3.3	0.2159	0.781	Valid
X3.4	0.2159	0.836	Valid
X3.5	0.2159	0.864	Valid
X3.6	0.2159	0.880	Valid
X3.7	0.2159	0.861	Valid
X3.8	0.2159	0.800	Valid
Y.1	0.2159	0.835	Valid
Y.2	0.2159	0.836	Valid
Y.3	0.2159	0.882	Valid
Y.4	0.2159	0.874	Valid
Y.5	0.2159	0.874	Valid
Y.6	0.2159	0.842	Valid
Y.7	0.2159	0.782	Valid
Y.8	0.2159	0.797	Valid

Source: Primary Data Processed, 2026

Based on the results of the validity test analysis presented in Table 2, it is known that all question items representing variables X1, X2, X3, and Y are declared valid because they have a Pearson product correlation value (r-calculated) which is significantly above the table r-value of 0.2159. The range of calculated r-values for the eight indicators in variable X1 moves from 0.766 to the highest value of 0.925 in item X1.5, while variable X2 ranges from the lowest value of 0.687 in item X2.6 to 0.870, followed by variable X3 with a distribution of values between 0.781 to 0.880, and variable Y which shows the consistency of correlation coefficient between 0.782 to 0.882. All instrument items from each variable have a rcalculated value > r-table, it can be concluded academically that all questionnaires used in this study have high accuracy and precision in measuring the constructs of the variables. Reliability tests are carried out to assess the consistency of the research instrument. A research instrument is said to be reliable if the Cronbach alpha value is above 0.6.

Table 3. Reliability Test Results

Variable	Cronbach's Alpha	Number of Questions	Remarks
Knowledge	0.953	8	Reliabel
Competencies	0.922	8	Reliabel
Utilization of Accounting System	0.939	8	Reliabel
Village Financial Management	0.943	8	Reliabel

Source: Primary Data Processed, 2026

All research instruments used to measure the variables of Knowledge, Competence, Utilization of the Accounting System, and Village Financial Management were declared reliable or reliable. This is evidenced by *the Cronbach's Alpha* value in each variable that significantly exceeds the limit of the standard of empirical reliability of 0.60, where the highest value is achieved by the Knowledge variable of 0.953 with 8 questions, followed by the Village Financial Management variable of 0.943 (8 questions), the Utilization of the Accounting System variable of 0.939 (8 questions), and the lowest value in the Competency variable which still shows a very high number high of 0.922 (8 questions). Given that *the Cronbach's Alpha* coefficient for all variable constructs is in a very strong value range (above 0.90), this questionnaire instrument was tested, so it is safe and feasible to use as a trusted data collection tool in this study.

The classical assumption test is a prerequisite for multiple regression analysis, this test must be met so that the assessment of parameters and regression coefficients is not biased. This classical assumption test includes normality test, multicollinearity test, autocorrelation test and heteroscedasticity test.

Table 4. Multicollinearity Test Results

Variabel	Collinearity Statistics	
	Tolerance	LIVE
Knowledge	0.460	2.174
Competencies	0.379	2.638
Utilization of Accounting System	0.451	2.216

Source: Primary Data Processed, 2026

Based on the table above, it can be concluded that the data in this study do not occur multicollinearity. This can be seen from the *tolerance value* greater than 0.10, which is 0.460; 0.379; and 0.451 and the value of Variance Inflation Factor (VIF) is less than 10.00, which is 2.174; 2.638; and 2.216, so it can be concluded that there is no multicollinearity between the independent variables.

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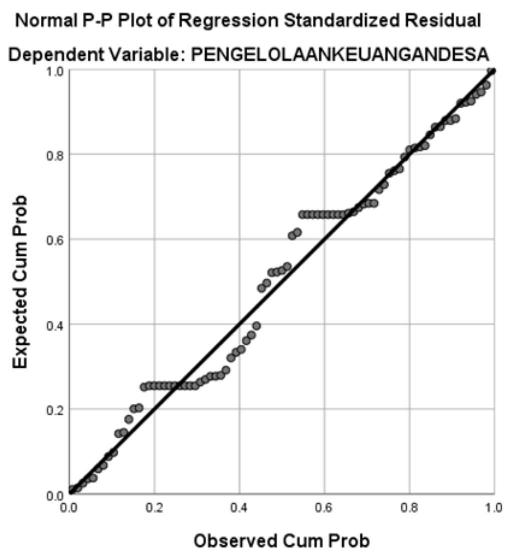

Figure 2. Normality Test Results
Source: Primary Data Processed, 2026

Based on the Normal P–P Plot of Regression Standardized Residual graph, it can be seen that the residual points are spread around the diagonal line and follow the direction of the line. Although there are slight deviations at some points in the center, in general the spread pattern is still close to the diagonal line and does not show extreme deviations. This indicates that the residual data in the regression model is normally distributed. Thus, it can be concluded that the assumption of normality in the regression model for the *Village Financial Management* variable has been fulfilled so that the model is suitable for further analysis. An auto-correlation test is performed to see if there is a correlation between a period t and the previous period (t -1). A good regression model is one that is free of autocorrelation or no autocorrelation.

Table 5. Autocorrelation Test Results

Dependent Variable	**Durbin Watson**
Village Financial Management	2.417

Source: Primary Data Processed, 2026

Based on the table above, the DW value can be known as 2.417. Based on the guidelines for the auto-correlation test, the value of 2,417 is between the interval of 1,550-2,460 so it can be concluded that there is no autocorrelation in this study. The heteroscedasticity test aims to test whether in the regression model there is variance disparity from the residual of one observation to another. To determine heteroscedasticity, the glaxer test can be used.

Table 6. Heterokedasticity Test Results

Variabel	**t**	**Sig**	**Remarks**
Knowledge	-1.141	0.257	Passed
Competencies	-1.168	0.246	Passed
Utilization of Accounting System	1.505	0.136	Passed

Source: Primary Data Processed, 2026

Based on the data above, the sig value is above 0.05 by 0.257; 0.246 and 0.136 so that it can be concluded that there are no symptoms of heterokedasticity. Based on the guidelines for the auto-correlation test, the value of 2,417 is between the interval of 1,550-2,460 so it can be concluded that there is no autocorrelation in this study. After all classical assumption tests are met, multiple linear regression analysis is carried out to test the influence of knowledge, competence

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and the use of information systems on village financial management.

Table 7. Results of Multiple Regression Analysis and t-Test

Variabel	B	Std. Error	Beta	t count	Say.	Remarks
Konstanta	12.184	2.241	–	5.436	0.000	–
Knowledge (X1)	0.170	0.089	0.199	1.905	0.060	Insignificant
Competencies (X2)	0.023	0.094	0.028	0.242	0.809	Insignificant
Utilization of Accounting System (X3)	0.478	0.083	0.611	5.779	0.000	Signifikan

Source: Primary Data Processed, 2026

Based on the results of multiple linear regression analysis, regression equations were obtained, namely:

$$\mathbf{Y = 12.184 + 0.170\ X1 + 0.023\ X2 + 0.478X3}$$

The equation shows that a constant value of 12.184 means that if the variables of knowledge, competence, and utilization of the accounting system are considered fixed or zero, then village financial management has a value of 12.184.

The knowledge variable has a regression coefficient of 0.170 with a positive direction. This shows that the higher the level of knowledge of village officials, the village financial management tends to increase. However, based on the results of the t-test, a t-value of 1.905 was obtained with a significance value of 0.060 which is greater than 0.05. Thus, knowledge does not have a significant effect on village financial management. This means that increasing knowledge has not been able to have a real influence on village financial management. Therefore, the hypothesis that knowledge has an effect on village financial management is rejected.

The competency variable has a regression coefficient of 0.023 with a positive direction. This means that the better the competence of the village apparatus, the village financial management also tends to increase, although the increase is relatively small. Based on the results of the t-test, a t-value was obtained of 0.242 with a significance value of 0.809 which is greater than 0.05. Therefore, competence does not have a significant effect on village financial management. This shows that the competence possessed by village officials has not had a real influence in improving village financial management. Thus, the hypothesis that competency has an effect on village financial management is rejected.

The variable of the utilization of the accounting system has a regression coefficient of 0.478 with a positive direction. This shows that the better the use of the accounting system, the more village financial management will increase. Based on the results of the t-test, a calculated t-value of 5.779 was obtained with a significance value of 0.000 which is smaller than 0.05. Thus, the use of the accounting system has a positive and significant effect on village financial management. This means that the use of a good accounting system is able to make a real contribution to improving the quality of village financial management. Therefore, the hypothesis that states that the use of the accounting system has an effect on village financial management is accepted.

The results of the F test are as follows:

Table 8. F Test Results

Model	Sum of Squares	df	Mean Square	F count	Say.
Regression	731.057	3	243.686	39.809	0.000
Residual	483.594	79	6.121	–	–
Total	1214.651	82	–	–	–

Source: Primary Data Processed, 2026

Based on the results of the F test (simultaneous), an F value of 39.809 was obtained with a significance value of 0.000. The significance value is less than 0.05, which shows that the variables of knowledge, competence, and utilization of the accounting system together have a significant effect on village financial management. This means that the combination of the three independent variables is able to explain changes in the variables of village financial management in real terms. The results of this study show that the better the knowledge, competence, and utilization of the accounting system owned by village officials, the better the village financial management tends to be. Thus, the hypothesis that the knowledge, competence, and utilization of the accounting system simultaneously affect village financial management is accepted.

Table 9. Determination Coefficient Test Results

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate

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1	0.776	0.602	0.587	2.474

Source: Primary Data Processed, 2026

Based on the results of the determination coefficient test, the R Square value was obtained as 0.602 or 60.2%. This shows that the variables of knowledge, competence, and utilization of the accounting system were able to explain the variation in village financial management by 60.2%, while the remaining 39.8% was explained by other variables outside this study that were not included in the research model.

Discussion

The Influence of Knowledge on Village Financial Management

The results show that knowledge has a positive but insignificant influence on village financial management, indicating that an increase in knowledge does not automatically translate into real improvements in financial management quality. Statistically, the relationship formed is indeed moving in a positive direction, but the influence is not strong enough to provide real changes to village financial management. This condition is interesting to analyze because theoretically Bloom (1956) explains that knowledge is the foundation in the process of thinking, decision-making, and carrying out a job. The higher a person's knowledge, the better his ability to carry out the tasks for which he is responsible. However, the results of this study show that the mastery of knowledge about regulations, procedures, and stages of village financial management has not been able to translate into better financial management performance.

This occurs because the knowledge of village officials tends to be normative and administrative, creating a gap between understanding the regulations and the practical ability to implement them in complex work situations. In addition, village financial management has now been supported by various regulations and standardized applications such as SISKEUDES. The existence of this system causes the financial management process to become more structured so that the success of financial management is no longer too dependent on the level of individual knowledge. As long as the village apparatus follows the procedures that have been available in the system, financial management can still run well despite the difference in the level of knowledge between employees.

The results of this study are in line with Subang (2020) research which found that knowledge does not have a significant effect on financial management. However, this result is different from Arfiansyah's (2021) research which states that the knowledge of village officials has a positive effect on the accountability of village fund management. The difference in results shows that the influence of knowledge is highly dependent on the organization, the quality of regulatory implementation, and the level of support of the information system used by each village. The results of this study indicate that increasing knowledge through training alone is not enough to improve the quality of village financial management. The village government needs to ensure that the knowledge gained by village officials can be implemented through technical assistance, direct practice, and performance evaluation on an ongoing basis.

The Influence of Competence on Village Financial Management

The results of the study show that competence does not have a significant effect on village financial management. These findings indicate that the abilities, skills, experience, and work attitude of village officials have not been the main factors that determine the quality of village financial management in Purwoasri District. Theoretically, Spencer and Spencer (2008) explain that competence is a basic characteristic that can affect a person's success in carrying out their work. Competence not only includes aspects of knowledge, but also technical skills, work experience, problem-solving skills, and professional attitudes at work. Therefore, conceptually, competence should have a strong influence on village financial management.

The insignificance of the influence of competence shows that the success of village financial management is likely to be determined more by system factors than individual factors. Currently, most village financial management processes have followed standard procedures and use integrated applications. This condition causes the role of individual competence to be relatively reduced because the system has directed the steps that must be taken by village officials. Furthermore, the descriptive results show a uniformly high level of competence among respondents (average score of 4.08). This small data variation reduces the statistical ability to detect competence as a distinguishing factor in village financial management.. In addition, there is a division of tasks in the village organizational structure. In practice, not all village officials are directly involved in all stages of financial management. As a result, the competencies of certain individuals are not necessarily

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reflected in the overall quality of financial management because the process is the result of the collective work of the organization.

The results of this study support the research of Kuncahyo and Dharmakarja (2022) who stated that competence does not have a significant effect on village financial management. However, these results are different from the research of Yuneti et al. (2024) and Ardiyanti and Supriadi (2018) which found that there is a positive and significant influence of competence on the quality of village financial management. These differences show that the influence of competence can change according to the characteristics of the organization, level of supervision, work culture, and technological support that each village has. The results of this study provide an overview that improving the competence of village officials is still important, but must be accompanied by efforts to ensure that these competencies are really utilized in the decision-making process and implementation of village financial management.

The Influence of the Utilization of Accounting Systems on Village Financial Management

The results of the study show that the use of the accounting system has a positive and significant effect on village financial management. This variable also has the largest beta coefficient value compared to other variables, so it can be said to be the most dominant factor in influencing village financial management. These findings show that the success of village financial management in the digital era increasingly depends on the ability of organizations to utilize information technology. The accounting system not only functions as a transaction recording tool, but also as a control instrument that helps ensure that the entire financial management process runs according to applicable procedures and regulations.

In village government, the use of SISKEUDES has brought significant changes in financial governance. Before the system, financial recording and reporting were still done manually, making it vulnerable to recording errors, reporting delays, and data mismatches. With the existence of an accounting system based on information technology, the financial management process becomes faster, more accurate, transparent, and easier to supervise. This result reinforces the theory of information system success of DeLone and McLean (2003) which states that the benefits of the system will be reflected through increased organizational work effectiveness. The higher the level of use of the system and the greater the benefits felt by the user, the greater the contribution of the system to the achievement of organizational goals.

The significance of the influence of the use of the accounting system also shows that the main challenge in village financial management today is no longer the availability of regulations, but the ability of villages to optimize the use of information technology. A good system is able to reduce dependence on individual factors and minimize the risk of errors caused by limited knowledge and competence of village officials. The findings of this study are consistent with the research of Nurhayati (2021), Ice et al. (2023), and Puspitawati et al. (2023) which show that the use of the accounting system has an important role in improving the quality of village financial management and accountability. The consistency of these results indicates that digital transformation in village financial governance is an unavoidable need to realize transparent, accountable, and public service-oriented village governance.

The Influence of Knowledge, Competence, and Utilization of the Accounting System on Village Financial Management

The results of the simultaneous test showed that knowledge, competence, and the use of the accounting system together had a significant effect on village financial management. The results show that village financial management is a process that is not only influenced by one specific factor, but also by a combination of the quality of human resources and the technological support used in carrying out financial management tasks. Although knowledge and competence are not significantly affected, the existence of these two variables still contributes when combined with the use of the accounting system. This condition shows that good village financial management requires synergy between village officials' understanding of regulations, the ability to carry out their duties, and system support that is able to facilitate the financial administration process effectively.

The results of this study are in line with the research of Puspitawati et al. (2023) which states that increasing village financial accountability is not only determined by the competence of the apparatus, but also by the optimization of the financial information system used. These findings are also supported by research by Ice et al. (2023) which shows that the quality of human resources and the use of information technology together are able to increase the accountability of village financial management. The similarity of these results shows that the success of village financial governance in the digital era requires integration between human *resources* and technology resources. The results of this study imply that efforts to improve the quality of village financial management are not enough only through training or capacity building of village officials. The village government also needs to ensure the availability of an accounting system that is easy to use, integrated, and able to support all stages of village financial management. Thus, improving the quality of human resources and optimizing the use of the accounting system must be carried out simultaneously in order to produce more transparent, accountable, effective, and efficient village financial governance.

CONCLUSION

Based on the results of the study, it can be concluded that knowledge and competence have a positive influence but do not have a significant effect on village financial management, so the hypothesis on these two variables is rejected. Meanwhile, the use of the accounting system has a positive and significant effect on village financial management, so the hypothesis is accepted. Simultaneously, knowledge, competence, and utilization of the accounting system had a significant effect on village financial management with a contribution of 60.2%, while the rest were influenced by other variables outside the study. Thus, the use of the accounting system is the most dominant factor in improving the quality of village financial management.

Based on this conclusion, the village government is expected to improve the quality of village financial management through optimizing the use of the accounting system in the process of recording, reporting, and supervising village finances. In addition, village officials need to be provided with regular training, technical guidance, and assistance so that their knowledge and competencies can be applied optimally in village financial management so that more effective, transparent, and accountable financial governance is created. For the next researcher, it is recommended to add other variables that can affect village financial management, such as internal control, transparency, accountability, work motivation, and the use of information technology. Further research is also expected to expand the number of samples and research areas so that the results obtained are more representative and able to provide a broader picture of the factors that affect village financial management.

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