

Original Article

The Mediating Role of Organizational Commitment in the Relationship between Budget Planning and Implementation on Budget Absorption of SKPD in Tapin Regency, South Kalimantan

¹Ainun Nisa, ²Rofiqah Wahdah, ³Yanuar Bachtiar, ⁴Harris Wiyarta, ⁵Muhammad Taufik Zulhijra

^{1,2,3,4,5}Insitut Bisnis dan Teknologi Kalimantan (IBITEK).

Received Date: 19 December 2025

Revised Date: 03 January 2026

Accepted Date: 04 January 2026

Published Date: 07 January 2026

Abstract: *This study aims to analyze the influence of budget planning and budget implementation on budget absorption with organizational commitment as a mediating variable. The type of research used in this study uses a quantitative approach in the form of scores on the answers given by respondents to the questions in the questionnaire. The population in this study were employees working in the Regional Work Unit (SKPD), namely 33 SKPDs in Tapin Regency. The sample selection for this study was carried out using a non-probability drawing technique using a purposive sampling technique. The limit for collecting questionnaire results from respondents was carried out in February 2025 with only 98 respondents filling in. Data analysis was carried out using the Partial Least Square (PLS) method using SmartPLS software version 4. Based on the results of this study, budget planning and budget implementation were found to influence organizational commitment within the SKPD of the Tapin Regency Government. Both budget planning and budget implementation also have a significant impact on budget absorption in these SKPDs. However, organizational commitment itself does not affect budget absorption. Furthermore, neither budget planning nor budget implementation influences budget absorption when organizational commitment is included as a mediating variable. The suggestions derived from this research are as follows. The SKPD of the Tapin Regency Government is encouraged to maximize budget absorption by enhancing the quality of budget planning, particularly through the development of clear priority scales in activity planning. The quality of budget implementation should also be continuously improved by conducting periodic evaluations of the progress of planned activities and financial realization, so that potential delays can be identified early and the acceleration of budget absorption can be encouraged on a monthly or quarterly basis. For future researchers, it is recommended to include additional variables that may influence budget absorption, such as the quality of human resources, the procurement process for goods and services, as well as monitoring and evaluation mechanisms.*

Keywords: *Planning, Implementation, Budget Absorption and Organizational Commitment.*

I. INTRODUCTION

A budget is a necessity that is generally inseparable from planning activities within an organization. It is a crucial component of any organization. According to Sundari (2015), a budget is a detailed activity plan consisting of a number of targets to be achieved by an organization, expressed in financial terms or figures, reflecting the organization's policies. Therefore, the budget must be designed as well as possible to ensure that all plans are implemented effectively and can be reported as a form of accountability for the organization.

Planning and budgeting are crucial stages in governance, as they are closely linked to the government's goal of improving the welfare of its citizens. Therefore, planning and budgeting must be managed as effectively as possible to ensure proper governance and achieve the goals of the government itself.

Budget preparation is crucial for the government in supporting the smooth running of development. Each regional work unit (SKPD) needs to prepare a sound budget to ensure effective planning and implementation. To achieve effective and efficient budget implementation, the budget preparation or planning stage is a crucial factor. However, it must be acknowledged that the budget preparation or preparation stage is only one important stage in the overall financial cycle or budget process until the budget can be realized to achieve organizational goals.

One of the problems in managing government or public sector organization budgets is that budget absorption tends to be low at the beginning of the year and accumulates at the end, resulting in uneven budget absorption. Slow budget absorption in local governments in Indonesia is a classic problem that persists every year. This impacts the slow implementation of



government programs and activities. When this relates to physical development activities (infrastructure) for public facilities, this delay will certainly result in delays in the benefits received and enjoyed by the public, in addition to the poor quality of goods and services provided within a limited time (Malahayati, 2015).

According to Yunarto (2021), several common problems in budget planning that result in low budget absorption are: 1) Activity planning that does not align with needs; 2) Incomplete supporting data during budget preparation; 3) Incorrect account allocation, necessitating revisions to budget documents; 4) The budget ceiling is set too low/not in accordance with market prices; 5) There are price adjustments due to government policies (escalation); 6) Not allocating/budgeting supporting costs and procurement administration; 7) The Term of Reference (TOR) is wrong/incomplete; 8) The Cost Budget Plan (RAB) does not match the cost unit; and 9) There is no formalization of the fund withdrawal plan.

Budget absorption reflects the ability of a local government to implement and be accountable for each planned activity (Mardiasmo, 2019). Local government budget absorption is the accumulation of budget absorption by regional government agencies (SKPD). According to Halim (2017), budget absorption is the achievement of an estimated target over a specific time period, viewed at a specific point in time (budget realization). Budget absorption by a work unit is the proportion of the work unit's budget that has been disbursed or realized within a budget year. Measuring absorption capacity requires more than simply comparing available funds and actual expenditures. Budget absorption represents the realization of the budget within a specific period, allowing for the proportion of the budget disbursed or realized within a budget year.

In research by Abdullah et al. (2016), several reasons why budget absorption in local governments rarely reaches 100 percent are cited. First, the regional budget (referred to as the Regional Revenue and Expenditure Budget or APBD) is late in establishing, resulting in less than a year of implementation. Second, the remaining budget from the previous year (SiLPA), which burdens budget implementation in the current year. Third, budget changes, namely adjustments to recent developments in the regional budget.

The Tapin Regency Government has received eight Unqualified Opinions (WTP) from the Indonesian Supreme Audit Agency (BPK). However, audit results still uncovered problems related to budget planning, budget implementation, and budget absorption. Based on the BPK Audit Reports (LHP) for 2021 and 2022, findings included inappropriate budget classifications for expenditures, as well as inappropriate classifications for Goods and Services Expenditures, Capital Expenditures, and Social Assistance Expenditures. These findings indicate that the budget planning of a Regional Work Unit (SKPD) remains inaccurate. The Head of the SKPD, in preparing the SKPD's Work Plan (RKA), did not comply with the provisions for expenditure classification or used inappropriate budget classifications. The TAPD Team was less than thorough in verifying the conformity of the budget account codes in the SKPD's RKA proposed by the SKPD.

The following shows the percentage absorption of the Tapin Regency regional government's spending budget from 2019 to 2023.

Table 1: Realization of the Tapin Regency Regional Government's Spending Budget for 2019-2023

Year	Budget Expenditure	Expenditure Realization	Realization Achievement (%)
2019	1.114.421.443.063,00	976.204.435.064,43	87,60
2020	1.366.612.482.786,08	1.072.405.069.491,80	78,47
2021	1.777.416.499.244,00	1.506.125.212.042,00	84,74
2022	1.797.209.840.255,00	1.480.367.501.197,00	82,37
2023	2.038.483.611.311,00	1.517.488.597.405,45	74,44

Source: *LRA of Tapin Regency Regional Government, 2024.*

Based on the above phenomenon, it can be concluded that the level of budget absorption carried out by the Tapin Regency Regional Government has not been consistent. The achievement of absorption of the Tapin Regency Regional Government Budget in the last year (2023) decreased compared to the previous year, namely 74.44%, meaning there is still a budget that has not been absorbed. The Tapin Regency Regional Government Budget that has not been absorbed is caused by immature budget planning and has an impact on work programs that do not run according to what is desired. In addition, there is a classification of expenditure that is not in accordance with the planning, where the SKPD planning in preparing the RKA does not determine the priority scale which can cause the budget absorption to be less than optimal with the budget absorption plan or cash budget in each quarter.

In addition to planning, budget execution in the Tapin Regency Government is also considered suboptimal. This is due to the inability of heads of Regional Apparatus Organizations (APOs) to implement programs within their respective duties and authorities. Delays or inconsistencies in the implementation of activities that should have been carried out during planning are also contributing to regional financial performance that is not optimal due to delays in activity implementation,

which leads to a bloated financial performance at the end of the year.

A review of previous studies reveals a research gap in the factors influencing budget absorption. Regarding budget planning, most studies, such as those by Ferdinan et al. (2020), Kadek et al. (2024), Sirin et al. (2020), Nurchayati and Nawatmi (2022), Nurbaverischa et al. (2024), and Ramdhani and Anisa (2017), conclude that budget planning has a positive effect on budget absorption. However, these results are not entirely consistent, as research by Patrian and Bonsapia (2018) found that budget planning had no effect on budget absorption. Differences in results are also evident in testing the effect of budget execution on budget absorption. Research by Kadek et al. (2024), Nurchayati and Nawatmi (2022), and Ramdhani and Anisa (2017) indicates that budget execution has an effect on budget absorption, while research by Ferdinan et al. (2020), Patrian and Bonsapia (2018), and Nurbaverischa et al. (2024) found that budget implementation had no effect on budget absorption.

Inconsistencies in findings also emerged when organizational commitment was tested as a moderating variable in the relationship between these variables. Research by Kadek et al. (2024) showed that organizational commitment moderated the influence of budget planning and implementation on budget absorption. However, this finding differed from research by Ferdinan et al. (2020), which stated that organizational commitment neither strengthened nor weakened the influence of budget planning or budget execution on budget absorption. Patrian and Bonsapia (2018) reported more complex findings, namely that organizational commitment did not moderate the relationship between budget planning and budget absorption, but did moderate the influence of budget execution on budget absorption. This inconsistency was reinforced by the findings of Sirin et al. (2020), which showed that organizational commitment did not strengthen the influence of budget planning, human resource competency, and budget evaluation on budget absorption in work units within the Regional Office of the Ministry of Religious Affairs of Central Java Province. Similarly, research by Nurchayati and Nawatmi (2022) showed that organizational commitment did not moderate the influence of budget planning, budget execution, human resource quality, and procurement of goods and services on budget absorption.

This series of discrepancies in findings indicates that the relationship between budget planning, budget execution, organizational commitment, and budget absorption has not been fully explained in the context of public organizations, so further research is needed to provide a more comprehensive understanding, particularly for regional apparatus at the district level. This research was conducted to answer this question.gaps in previous research results, by testing and analyzing the influence of budget planning, budget implementation on budget absorption with organizational commitment as a mediating variable in the SKPD of the Tapin Regency Government.

II. HYPOTHESIS DEVELOPMENT

Planned programs or activities are arranged based on a priority scale, so that the participation of budget managers is limited to forwarding what is proposed from the lower level, without being directly involved in the planning process. The minimal involvement of budget managers in planning the budget will certainly affect their commitment to the organization and impact the organization's desired goals, namely budget absorption. The prepared plan must be able to describe the long-term vision and mission in more detail, which requires comprehensive thinking and participatory (bottom-up) planning. The commitment of all stakeholders is key to the success of the program and the magnitude of this commitment depends on the extent to which they are involved in the planning process. Kurniawati (2024) stated that effective planning has a positive influence on organizational commitment, therefore the hypothesis in this study is:

H1 : Budget planning has an impact on organizational commitment in the Regional Government Work Units of Tapin Regency

Budget execution is the implementation of the prepared budget plan. The most important factor in budget execution is the budget execution process itself. The budget execution process encompasses issues that occur within the work unit, the procurement process for goods and services, and the payment mechanism (budget disbursement). These three factors influence the level of budget absorption. In agency theory, the role of budget execution plays a crucial role, particularly in how it is implemented, when it is implemented, where it is implemented, and who carries it out, thus creating organizational commitment. The better the budget execution, the stronger the organizational commitment. This will influence the work unit (agent) to carry out its duties in line with the organization's commitment and as desired by the community (principal). Wardhani (2017) stated that the implementation of performance-based budgeting has a positive effect on organizational commitment. Therefore, the hypothesis in this study is:

H2 : Budget implementation has an impact on organizational commitment in the Regional Government Work Units of Tapin Regency

To accelerate budget absorption, strengthening planning, such as ensuring accurate allocation and activity determination, is necessary to ensure implementation is aligned with the plan and runs smoothly. Furthermore, Regional Work Units (SKPD) need to be emphasized to refine their programs and work plans by selecting proposed activities so that budget

allocations can be aligned with needs, avoiding inefficiencies and increasing SKPD flexibility. Abdullah, et al. (2016) Good budget planning will facilitate budget implementation, so that when linked to financial management, this will affect budget absorption. Research conducted by Ferdinand et al. (2020), Kadek et al. (2024), Sirin et al. (2020), Nurchayati and Nawatmi (2022), Nurbaverischaet al. (2024), and Ramdhani and Anisa (2017), stated that Budget planning has a positive effect on budget absorption. Based on this, the hypothesis in this study is:

H3 : Budget planning has an impact on budget absorption in the Regional Government Work Units of Tapin Regency

Budget execution is the implementation of the prepared budget plan. The most crucial factors in budget execution are the quality of human resources and budget planning. The most important aspect of budget execution is the budget implementation process itself. The budget implementation process encompasses issues that arise within the work unit, the procurement of goods and services, and the payment mechanism (budget disbursement). These three factors influence the extent of budget absorption (Malahayati, 2015). Research conducted by Kadek et al. (2024), Nurchayati and Nawatmi (2022), Ramdhani and Anisa (2017) stated that budget implementation influences budget absorption. Based on this, the hypothesis in this study is:

H4 : Budget implementation has an impact on budget absorption in the Regional Government Work Units of Tapin Regency.

Commitment is the synergistic efforts of all members of an organization to achieve its goals according to agreed plans. Organizational commitment is the degree to which a person positions himself or herself within the organization and the willingness to continue efforts to achieve the organization's interests. Thus, organizational commitment is defined as the activity of carrying out and maintaining behaviors that help subordinates achieve a goal. High organizational commitment can be the basis for interventions so that the organization can achieve maximum budget absorption and can influence organizational performance.

Previous studies have been conducted on the relationship between organizational commitment and budget absorption. Research by Arsyyah (2014) and Ramdhani (2016) stated that organizational commitment has a significant influence on budget absorption. Furthermore, research by Ani et al. (2020) on the Depok City government showed that organizational commitment has a positive and significant influence on budget absorption. Similar results were found in research by Oktaliza et al. (2020), which showed that management commitment has a positive effect on budget absorption. The positive influence of organizational commitment on budget absorption can be interpreted as the stronger the organizational commitment, the higher the involvement of employees in implementing all planned activities, thus achieving the budget absorption target.

H5: Organizational commitment influences budget absorption in the Regional Government Work Units of Tapin Regency

Organizational commitment is an individual's attachment to an organization, allowing them to feel a sense of ownership and strive to achieve its goals. Organizational commitment is built on an employee's belief in the organization's values and goals. A strong sense of commitment will lead an individual to prioritize the organization's interests over their own and strive to improve the organization. Strong organizational commitment will encourage employees to achieve organizational goals, maintain a positive perception, and do their best for the organization. Conversely, employees with low organizational commitment will have little interest in achieving organizational goals and may even tend to pursue personal interests. Strong organizational commitment will encourage the budgeting team to participate and mobilize all their capabilities to plan the budget effectively and accurately, thereby achieving organizational goals.

The results of research by Sari et al. (2019) indicate that organizational commitment is a moderating variable because it can strengthen the relationship between the influence of budget planning on budget absorption. This contrasts with the results of research by Dewi et al. (2017), which showed that organizational commitment was unable to strengthen the influence of budget planning on budget absorption. Research from Kadek et al. (2024) states that organizational commitment is able to moderate the influence of budget planning on budget absorption. Meanwhile, research from Ferdinand et al. (2020) states that organizational commitment does not strengthen or weaken the relationship between budget planning and budget absorption. Results research from Patrian and Bonsapia (2018) states that in moderation, organizational commitment does not moderate budget planning on budget absorption. This study was conducted with the aim of re-examining the interaction between organizational commitment and budget planning on budget absorption. Therefore, the following hypothesis can be formulated:

H6: Budget planning has an impact on budget absorption with organizational commitment as mediation in the Regional Government Work Units of Tapin Regency.

Budget execution is the activity or effort undertaken to realize all plans and policies that have been formulated and established. The implementation process includes regulating the use of necessary tools, who will implement them, how they will be implemented, when they will be implemented, and where they will be implemented. The budget implementation

process is identical to the payment process for state budget (APBN) expenses, so orderly administration is crucial in budget implementation.

Organizational commitment is an individual's attachment to an organization, so that the individual feels ownership and strives to achieve organizational goals. High organizational commitment from the head of the work unit is essential in budget implementation related to the procurement of goods/services so that the available/planned budget can be absorbed optimally. An employee with a high level of commitment will carry out planned activities well, thereby improving the employee's performance in achieving targets. High organizational commitment from budget management officials in budget implementation will assist in budget absorption.

Results research from Kadek et al. (2024) States that organizational commitment is able to moderate the influence of budget implementation on budget absorption. Mean while research from Ferdinand et al. (2020) state organizational commitment does not strengthen or weaken the relationship between budget implementation and budget absorption. Research from Patrian and Bonsapia (2018) States that in moderation, organizational commitment moderates budget implementation towards budget absorption. The hypothesis of this research can be formulated as follows:

H7: Budget implementation has an impact on budget absorption with organizational commitment as mediation in the Regional Government Work Units of Tapin Regency.

A) Conceptual Framework of the Research

This research is used to find out the influence of budget planning, budget implementation on budget absorption with organizational commitment as a mediating variable with framework as follows:

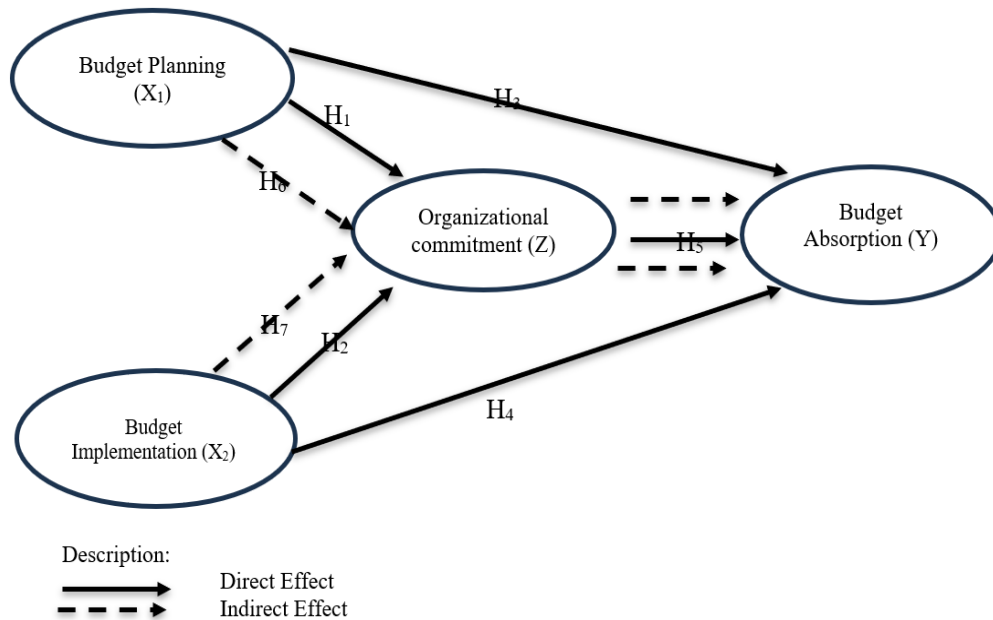


Figure 1. Conceptual Framework

Based on Figure 1, it can be explained that there is an influence between budget planning (X₁), budget implementation (X₂) and organizational commitment (Z) on budget absorption (Y) and there is an influence between budget planning (X₁), budget implementation (X₂) on budget absorption (Y) which is mediated by organizational commitment (Z).

III. RESEARCH METHODS

This research uses a quantitative approach in the form of scores for the answers given by respondents to the questions in the questionnaire. The population in this study were employees working in Regional Work Units (SKPD), namely 33 SKPDs in Tapin Regency. The sample selection was carried out using a non-probability sampling technique using purposive sampling. The criteria determined were: Employees who serving as budget user, head of planning sub-section / head of planning and finance sub-section and expenditure treasurer in each SKPD within the Tapin Regency government.

Based on the predetermined criteria, the sample that became respondents in this study was employees at the Tapin Regency Regional Work Unit (SKPD) who serve as budget users, Head of Planning Sub-Division/Head of Planning and Finance Sub-Division, head of finance sub-section and expenditure treasurer who totaling 102 respondents.

The operational definitions of the variables used in this study are:

Table 2: Operational Definitions of Variables

Variable name	Definition	Indicator
Budget planning (X1)	It is a statement regarding the estimated financial performance plan to be achieved during a certain time period expressed in financial measures.	Budget planning is measured by: 1. Participation 2. Data accuracy 3. Allocation of funds 4. Planning and needs 5. Revision of shift or change
Budget implementation (X2)	This is an activity carried out in order to realize all financial performance plans that have been set.	Budget implementation is measured by: 1. Appointment of Treasury Official Decree 2. Implementation of activities according to schedule 3. Cash Budget Plan Schedule 4. Document inspection process 5. Realization of shopping payments
Budget absorption (Y)	This is the level of budget absorption results that have been realized in one budget year.	Budget absorption is measured by: 1. Realization of program/activity implementation 2. Shopping payment 3. Comparison of budget realization with budget absorption targets 4. Quarterly realization 5. Conformity of budget realization in DPA
Organizational Commitment (Z)	It is an important behavioral dimension that can be used to assess the tendency of employees to remain as part of the SKPD.	Organizational commitment is measured by three components: 1. Affective Commitment a. Desire to have a career in an organization. b. Sense of trust in the organization. c. Service to the Organization. 2. Ongoing Commitment a. Employee loyalty to the organization. b. The desire to stay with his job. c. Willing to sacrifice personal interests. d. Employee engagement to the agency. e. Uncomfortable leaving work. 3. Normative Commitment a. Happiness at work. b. Pride in working for an organization.

Data analysis was carried out using the Partial Least Square (PLS) method using SmartPLS software version 4.

IV. RESULTS AND DISCUSSION

A) Evaluation of Measurement Model (Outer Model)

Validity testing is used to assess the validity of a questionnaire. A questionnaire is considered valid if its questions accurately reveal what it is measuring. Validity testing is applied to all questions for each variable, including:

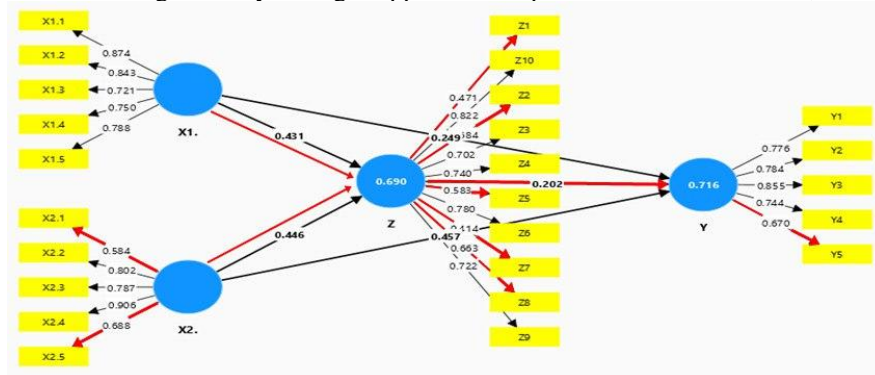


Figure 2. Measurement Model (Outer Model)

Source: Data processing with PLS, 2025

a. Convergent Validity

Convergent validity aims to determine the validity of each relationship between an indicator and its latent variable. The convergent validity of a measurement model with reflective indicators is assessed based on the correlation between

item scores, or component scores, and latent variable scores, or construct scores, calculated using PLS. A loading factor value above 0.7 is considered ideal and valid.

The following presents the results of the outer loading for each indicator owned by each exogenous and endogenous latent variable in the 2 research models obtained from data processing using SmartPLS in the following table:

Table 3: Outer Loadings

	Outer Loadings	Decision
X1.1	0.874	Valid
X1.2	0.843	Valid
X1.3	0.721	Valid
X1.4	0.750	Valid
X1.5	0.788	Valid
X2.1	0.584	Elimination
X2.2	0.802	Valid
X2.3	0.787	Valid
X2.4	0.906	Valid
X2.5	0.688	Elimination
Y1	0.776	Valid
Y2	0.784	Valid
Y3	0.855	Valid
Y4	0.744	Valid
Y5	0.670	Elimination
Z1	0.471	Elimination
Z2	0.684	Elimination
Z3	0.702	Valid
Z4	0.740	Valid
Z5	0.583	Elimination
Z6	0.780	Valid
Z7	0.414	Elimination
Z8	0.663	Elimination
Z9	0.722	Valid
Z10	0.822	Valid

Source: Data processing with PLS, 2025

Based on Table 3, it is known that some indicators' outer loading values are still below 0.7 and therefore invalid. Therefore, they can be eliminated.

Table 4: Outer Loadings After Elimination

	Outer Loadings	Decision
X1.1	0.876	Valid
X1.2	0.842	Valid
X1.3	0.729	Valid
X1.4	0.754	Valid
X1.5	0.777	Valid
X2.2	0.837	Valid
X2.3	0.845	Valid
X2.4	0.903	Valid
Y1	0.775	Valid
Y2	0.794	Valid
Y3	0.871	Valid
Y4	0.768	Valid
Z3	0.753	Valid
Z4	0.756	Valid
Z6	0.798	Valid
Z9	0.766	Valid
Z10	0.830	Valid

Source: Data processing with PLS, 2025

Based on Table 4, it is known that the outer loading value of the indicator is above 0.7. This means that all loading factor values for the budget planning (X1), budget implementation (X2), organizational commitment (Z), and budget absorption (Y) indicators are greater than 0.70. This indicates that the indicators for all these variables are valid.

b. Discriminant Validity

A model has good discriminant validity if each loading value of each indicator of a latent variable has the largest loading value compared to other loading values for other latent variables. The results of the discriminant validity test using SmartPLS are as follows:

Table 5: Cross Loading Values

	X1	X2	Y	Z	Decision
X1.1	0.876	0.702	0.717	0.661	Valid
X1.2	0.842	0.529	0.537	0.536	Valid
X1.3	0.729	0.630	0.677	0.616	Valid
X1.4	0.754	0.561	0.566	0.552	Valid
X1.5	0.777	0.597	0.646	0.704	Valid
X2.2	0.695	0.837	0.692	0.629	Valid
X2.3	0.569	0.845	0.634	0.561	Valid
X2.4	0.704	0.903	0.696	0.805	Valid
Y1	0.598	0.575	0.775	0.717	Valid
Y2	0.711	0.639	0.794	0.566	Valid
Y3	0.665	0.653	0.871	0.566	Valid
Y4	0.580	0.646	0.768	0.528	Valid
Z3	0.546	0.560	0.612	0.753	Valid
Z4	0.767	0.665	0.622	0.756	Elimination
Z6	0.556	0.604	0.485	0.798	Valid
Z9	0.479	0.594	0.495	0.766	Valid
Z10	0.645	0.613	0.643	0.830	Valid

Source: Data processing with PLS, 2025

Based on the cross-loading estimation results in Table 5, it shows that the loading value of indicator Z4 is smaller than its cross-loading. Thus, elimination can be carried out.

Table 6: Cross Loading Values After Elimination

	X1	X2	Y	Z	Decision
X1.1	0.873	0.702	0.717	0.558	Valid
X1.2	0.838	0.528	0.536	0.435	Valid
X1.3	0.731	0.630	0.677	0.556	Valid
X1.4	0.757	0.560	0.566	0.516	Valid
X1.5	0.779	0.595	0.646	0.654	Valid
X2.2	0.696	0.834	0.691	0.565	Valid
X2.3	0.570	0.848	0.634	0.544	Valid
X2.4	0.705	0.903	0.696	0.759	Valid
Y1	0.599	0.574	0.778	0.748	Valid
Y2	0.711	0.638	0.791	0.478	Valid
Y3	0.666	0.653	0.871	0.520	Valid
Y4	0.583	0.646	0.768	0.491	Valid
Z3	0.549	0.559	0.613	0.747	Valid
Z6	0.557	0.604	0.485	0.801	Valid
Z9	0.480	0.595	0.497	0.823	Valid
Z10	0.647	0.613	0.644	0.871	Valid

Source: Data processing with PLS, 2025

Based on the modified cross-loading estimation results in Table 6, it shows that the loading value of each indicator item on its construct is greater than its cross-loading value. Thus, it can be concluded that all constructs or latent variables have good discriminant validity, where the indicators in the construct indicator block are better than the indicators in the other blocks.

c. Composite Reliability

A construct is declared reliable if both the composite reliability and Cronbach's alpha values are above 0.70. The

following are the composite reliability and Cronbach's alpha output results:

Table 7: Construct Reliability and Validity

Variables	Cronbach's Alpha	Composite Reliability	Decision
Budget planning (X1)	0.855	0.859	Reliable
Budget implementation (X2)	0.828	0.839	Reliable
Budget absorption (Y)	0.815	0.817	Reliable
Organizational commitment (Z)	0.826	0.831	Reliable

Source: Data processing with PLS, 2025

Based on Table 7, the AVE values for the four constructs are greater than 0.5, thus concluding that the model measurement evaluation has good discriminant validity. In addition to the construct validity test, construct reliability was also tested using criteria tests, namely composite reliability and Cronbach's alpha for the indicator blocks measuring the construct. A construct is considered reliable if both the composite reliability and Cronbach's alpha values are above 0.70. Therefore, it can be concluded that the construct has good reliability.

B) Structural Model Evaluation (Inner Model)

Inner model or structural model testing was conducted to examine the influence of the constructs on the significance value and R-square of the research model. The structural model was evaluated using the R-square for the dependent construct t-test and the significance of the structural path parameter coefficients.

a. R-Square(R²)

Testing of the structural model is done by looking at the R-square value which is a goodness-fit test of the model.

Table 8: R-Square Value

	R Square
Y	0.717
Z	0.577

Source: Data processing with PLS, 2025

Based on Table 8, the R-square value for variable Y is 0.717. This R-square value indicates that 71.7% of the budget absorption variable (Y) can be influenced by the budget planning variable (X1), budget implementation (X2), and organizational commitment (Z), while the remaining 28.3% is influenced by other variables outside those studied. The R-square value for organizational commitment is 0.577. This R-square value indicates that 57.7% of the organizational commitment variable (Z) is influenced by the budget planning variable (X1) and budget implementation (X2), while the remaining 42.3% is influenced by other variables outside those studied.

b. Predictive Relevance(Q2)

Predictive Relevance(Q2) is used to measure how well the conservation values are generated by the model and its parameter estimates. The Q2 value ranges from $0 < Q2 < 1$, with the closer it is to 1, the better the model. The Q2 value is equivalent to the total coefficient of determination in path analysis.

Based on the calculation results, the Q2 value is 0.880291, meaning that the amount of data diversity from the study that can be explained by the designed structural model is 88.03%, while the remaining 11.97% is explained by other factors outside the model. Based on these results, it can be said that the structural model in this study is good because it is close to a value of 1.

C) Research Hypothesis Testing

Hypothesis testing was conducted using bootstrapping to minimize the problem of abnormality in the research data. The results of the bootstrapping test from the PLS analysis are as follows:

Table 9: Direct and Indirect Influences

	t-statistic	p-value	Information
X1 → Z	3,313	0.001	H1 Accepted
X2 → Z	4,931	0.000	H2 Accepted
X1 → Y	6,146	0.000	H3 Accepted
X2 → Y	3,810	0.000	H4 Accepted
Z → Y	1,483	0.138	H5 Rejected
X1 → Z → Y	1,321	0.187	H6 Rejected
X2 → Z → Y	1,435	0.151	H7 Rejected

Source: Data processing with PLS, 2025

Based on Table 9, the Path Coefficients values can be described as the results of direct and indirect influences as follows:

1. H1 : The influence of budget planning towards organizational commitment: The t-statistic value of the budget planning path (X1) on organizational commitment (Z) is 3.313 and the p-value is 0.001, which is smaller than $\alpha = 0.05$. This indicates that this influence is significant at the 95% confidence level. Thus, it can be concluded that H1 is accepted, which means that budget planning has an effect towards organizational commitment.
2. H2 : Impact of budget implementation towards organizational commitment: The t-statistic value of the budget implementation path (X2) on organizational commitment (Z) is 4.931 and the p-value is 0.000, which is smaller than $\alpha = 0.05$. This indicates that this influence is significant at the 95% confidence level. Thus, it can be concluded that H2 is accepted, which means that budget implementation has an effect towards organizational commitment.
3. H3 : The influence of budget planning on budget absorption: The t-statistic value of the budget planning path (X1) on budget absorption (Y) is 6.146 and the p-value is 0.000, which is smaller than $\alpha = 0.05$. This indicates that this influence is significant at the 95% confidence level. Thus, it can be concluded that H3 is accepted, which means that budget planning has an effect on budget absorption.
4. H4 : Impact of budget implementation on budget absorption: The t-statistic value of the budget implementation path (X2) on budget absorption (Y) is 3.810 and the p-value is 0.000, which is smaller than $\alpha = 0.05$. This indicates that this influence is significant at the 95% confidence level. Thus, it can be concluded that H4 is accepted, meaning that budget implementation has an effect on budget absorption.
5. H5 : The influence of organizational commitment on budget absorption: The t-statistic value of the path of organizational commitment (Z) to budget absorption (Y) is 1.483 and the p-value is 0.138, which is greater than $\alpha = 0.05$. This indicates that this influence is not significant at the 95% confidence level. Thus, it can be concluded that H5 is rejected, meaning that organizational commitment has no influence on budget absorption.
6. H6 : The influence of budget planning towards budget absorption through organizational commitment: The t-statistic value of the budget planning path (X1) on budget absorption (Y) through organizational commitment (Z) is 1.321 and the p-value is 0.187, which is greater than $\alpha = 0.05$. This indicates that this influence is not significant at the 95% confidence level. Thus, it can be concluded that H6 is rejected, meaning that budget planning has no effect on budget absorption with organizational commitment as mediation.
7. H7 : Impact of budget implementation towards budget absorption through organizational commitment: The t-statistic value of the budget implementation path (X2) on budget absorption (Y) through organizational commitment (Z) is 1.435 and the p-value is 0.151, which is greater than $\alpha = 0.05$. This indicates that this influence is not significant at the 95% confidence level. Thus, it can be concluded that H7 is rejected, meaning that budget implementation has no effect on budget absorption with organizational commitment as mediation.

D) Discussion

a. The Influence of Budget Planning on Organizational Commitment

Budget planning impacts organizational commitment within the Tapin Regency Regional Government's Regional Work Units (SKPD). Planned programs and activities are prioritized, limiting budget managers' participation to forwarding proposals from lower levels without direct involvement in the planning process. This minimal involvement of budget managers in budget planning will undoubtedly impact their commitment to the organization and impact the organization's desired goal, namely budget absorption. The plan must be able to outline the long-term vision and mission in greater detail, requiring comprehensive thinking and participatory (bottom-up) planning. Commitment from all stakeholders is key to the program's success, and the extent of this commitment depends on their involvement in the planning process. The lower the commitment of budget managers involved in the planning process, the more likely it is to impact the success of the organization's goals, resulting in failure to achieve budget absorption targets.

Good budget planning, involving employee participation in providing input and suggestions, fosters a sense of responsibility. This also strengthens their commitment to the organization or regional government agency (SKPD). Participation in budget planning also enhances employee understanding of budget objectives and organizational goals. A sound planning system encourages employees to take greater responsibility for their own development. A funding system through sound budget planning, coupled with advancement opportunities, motivates employees, which in turn impacts SKPD performance. This aligns with the planning and needs indicators. Most respondents strongly agreed that budget planning should be aligned with the needs of the Regional Work Unit (SKPD). This is because SKPD budget planning must consider the needs of the organization's or SKPD's tasks and functions. The results of this study are in accordance with research conducted by Kurniawati (2024) which states that effective planning has a positive influence on organizational commitment.

b. The Influence of Budget Implementation on Organizational Commitment

Budget execution is the implementation of the budget plan that has been prepared. The most important factor in budget execution is the budget execution process itself. The budget execution process encompasses issues that arise within the work unit, the procurement of goods and services, and the payment mechanism (budget disbursement). These three factors influence the level of budget absorption. Budget execution is closely related to employee participation in carrying out the entire series of planned activities up to the budget disbursement process, by involving employees in the implementation. SKPD employees naturally feel more closely connected and gain a better understanding of the budget's objectives.

In agency theory, budget implementation plays a crucial role, particularly in how it is implemented, when it is implemented, where it is implemented, and who carries it out, thus fostering organizational commitment. The better the budget execution, the stronger the organizational commitment. This will influence work units (agents) to carry out their duties in line with the organization's commitment and the wishes of the community (principals). This aligns with the expenditure payment realization indicator. The majority of respondents strongly agreed that payments should be made if the receipt and supporting data are correct and complete. This is because a correctly and completely completed receipt serves as valid and legally binding proof of payment. Such behavior and attitudes demonstrate loyalty and support for the organization. The results of this study are in accordance with research conducted by Wardhani (2017) which states that the implementation of performance-based budgeting has a positive effect on organizational commitment.

c. The Influence of Budget Planning on Budget Absorption

Budget planning impacts budget absorption in the Tapin Regency Regional Government's Regional Work Units (SKPD). To accelerate budget absorption, strengthening planning, such as ensuring accurate allocation and activity determination, is necessary to ensure implementation aligns with plans and runs smoothly. Furthermore, Regional Work Units (SKPD) need to be emphasized to refine their programs and work plans by selecting proposed activities so that budget allocations can be aligned with needs, avoiding inefficiencies and increasing SKPD flexibility. Good budget planning will facilitate budget implementation, so that when linked to financial management, this will affect budget absorption.

This aligns with the planning and needs indicators. Most respondents strongly agreed that budget planning must align with the needs of regional government agencies (SKPD). This is because budget planning must align with budget absorption needs to ensure optimal absorption. Effective budget planning can increase budget absorption. Good budget absorption is proportional and does not accumulate at the end of the year. The results of this study are in accordance with research conducted by Ferdinand et al. (2020), Kadek et al. (2024), Sirin et al. (2020), Nurchayati and Nawatmi (2022), Nurbaverischaet al(2024), and Ramdhani and Anisa (2017), stated that budget planning has a positive effect on budget absorption.

d. The Impact of Budget Implementation on Budget Absorption

Budget implementation has an impact on budget absorption in the Regional Government Work Units of Tapin Regency. Budget execution is the implementation of the prepared budget plan. The most crucial factors in budget execution are the quality of human resources and budget planning. The most important aspect of budget execution is the budget implementation process itself. This process encompasses issues within the work unit, the procurement of goods and services, and the payment mechanism (budget disbursement). These three factors influence the extent of budget absorption (Malahayati, 2015).

This aligns with the expenditure payment realization indicator. Most respondents strongly agreed that payments should be made if receipts and supporting data are correct and complete. Valid proof of payment for budget absorption can be in the form of receipts, bank receipts, or proof of agreements. Budget execution performance can be measured by evidence of payment that aligns with budget absorption through the Budget Execution Performance Indicator (IKPA). IKPA is a measuring tool established by the Ministry of Finance to assess the quality of budget execution performance. The results of this study are in accordance with research conducted by Kadek et al. (2024), Nurchayati and Nawatmi (2022), Ramdhani and Anisa (2017) stated that budget implementation influences budget absorption.

e. The Influence of Organizational Commitment on Budget Absorption

Organizational commitment does not affect budget absorption in the Regional Government Work Units of Tapin Regency. Commitment is the synergistic efforts of all members of the organization itself in realizing the organization's goals according to the agreed plan, while organizational commitment is the level at which a person positions himself in the organization and the willingness to continue efforts to achieve the interests of his organization. Thus, organizational commitment is defined as the activity of carrying out and maintaining behaviors that help subordinates to achieve a goal.

High organizational commitment can be the basis for intervention so that the organization can achieve maximum budget absorption so that organizational commitment can affect organizational performance.

There are several possible reasons why organizational commitment does not affect budget absorption in the Tapin Regency Regional Government SKPD, even though theoretically the two should be related. A possible factor explaining this phenomenon is the lack of employee engagement with the agency, as evidenced by the greater number of respondents who answered "neither agree nor disagree." Furthermore, the desire to remain with one's job remains uncertain, as evidenced by the large number of respondents who answered "I do not intend to move to another SKPD." The majority of respondents (SKPD heads, sub-division heads, or treasurers) have a normative commitment, meaning that ASN respondents tend to work for the organization due to the obligation and responsibility to remain with the agency. Therefore, high or low organizational commitment does not affect the level of budget absorption.

This is in line with the indicator employee commitment to the agency. Most respondents expressed neutrality and disagreed with the statement, "I feel that the problems occurring in my agency are my problem." This was disagreed with because conflict within an organization can impact many parties. This conflict can disrupt organizational performance and budget absorption. The results of this study are in accordance with research conducted by Kristianingsih (2022) which states that organizational commitment does not affect budget absorption.

f. The Influence of Budget Planning on Budget Absorption through Organizational Commitment

Budget planning has no effect on budget absorption with organizational commitment as mediation in the Regional Government Work Units (SKPD) of Tapin Regency. Possible explanations for this phenomenon include the still weak budget planning system which often takes a long time and causes delays in its approval, resulting in budget realization targets not being achieved, inaccurate budget planning will complicate budget discussions, and budget implementation is not well understood so that it can slow down budget absorption.

Organizational commitment, in this case, focuses more on the implementation of the existing budget rather than on budget planning. Although budget planning is also necessary, without proper and targeted budget execution, budget absorption will not be met effectively and efficiently. Organizational commitment does not act as a significant mediator between budget planning and budget absorption, because budget planning only affects data accuracy, while budget absorption is more determined by the consistency and timely conformity of budget realization to the Budget Implementation Document (DPA). The results of this study align with those of Nurhidayati (2022), which showed that commitment cannot mediate the relationship between budget planning and absorption. Furthermore, research by Dewi et al. (2017) also showed that organizational commitment cannot strengthen the influence of budget planning on absorption.

g. The Influence of Budget Implementation on Budget Absorption through Organizational Commitment

Budget implementation does not affect budget absorption with organizational commitment as a mediator in the Regional Government Work Units (SKPD) of Tapin Regency. One possible explanation for this phenomenon is that for employees, the high or low level of SKPD budget absorption does not affect the income they will receive, so they do not need to involve themselves in budget implementation. Furthermore, the schedule for planned fund withdrawals or financial realization does not match the planned schedule. Consequently, the implementation of activities is delayed until the end of the year, which makes the benefits less felt by the community because the community is delayed in receiving benefits. In other words, disproportionate budget absorption causes the multiplier effect of the government's fiscal policy to be less than optimal.

The implementation of program activities or the realization of budgets at the Tapin Regency Regional Government's Regional Government Work Units (SKPD) often takes a long time, resulting in delays in approval, resulting in the budget not being fully realized. This also includes the budget realization process, which often suffers from inaccurate targets and unrealistic results due to plans being repeatedly revised within a single budget period.

Organizational commitment does not act as a significant mediator between budget implementation and budget absorption due to the existence of interest and income factors that make employees stay at work, they only think about these factors to work without considering other things. This can result in budget implementation not running according to previously planned. Budget execution depends on the implementation process itself, while budget absorption is more determined by the consistency and timely conformity of budget realization in the DPA (Budget Implementation Document). The results of this study are in accordance with research conducted by Ferdinand et al. (2020) state organizational commitment does not strengthen or weaken the relationship between budget planning and budget implementation towards budget absorption.

V. CONCLUSION

Based on the data analysis above, the following conclusions are proposed:

1. Budget planning influences organizational commitment in the Tapin Regency Government Work Units (SKPD).
2. Budget execution influences organizational commitment in the Tapin Regency Government Work Units (SKPD).
3. Budget planning influences budget absorption in the Tapin Regency Government Work Units (SKPD).
4. Budget execution influences budget absorption in the Tapin Regency Government Work Units (SKPD).
5. Organizational commitment does not influence budget absorption in the Tapin Regency Government Work Units (SKPD).
6. Budget planning does not influence budget absorption, with organizational commitment acting as a mediator in the Tapin Regency Government Work Units (SKPD).
7. Budget execution does not influence budget absorption, with organizational commitment acting as a mediator in the Tapin Regency Government Work Units (SKPD).
8. Based on the R-squared value, all variables in budget planning, budget execution, and organizational commitment influence budget absorption.

VI. REFERENCES

- [1] Abdullah, Zarinah, M., Darwanis, 2016. Pengaruh Perencanaan Anggaran dan Sumber Daya Manusia terhadap Tingkat Penyerapan Anggaran Pada Satuan Kerja Perangkat Daerah (SKPD) di Kabupaten Aceh Utara. *Jurnal Magister Akuntansi*. Volume 5.
- [2] Ani, L., Mulyadi, J., & Pratowo, D. 2020. Analisis Faktor-Faktor yang Mempengaruhi Penyerapan Anggaran Belanja dengan Perencanaan Anggaran Sebagai Pemoderasi pada Pemerintah Kota Depok Tahun 2013-2017. *Jurnal Ekobisman*. Volume 5 Nomor 1.
- [3] Arsyiah, Riani Nur. 2014. Pengaruh Kompetensi Sumber Daya Manusia dan Komitmen Organisasi Terhadap Penyerapan Anggaran (Studi pada Dinas Provinsi Jawa Barat). *Jurnal Universitas Padjajaran Bandung*
- [4] BPKP. 2011. *Menyoal Penyerapan Anggaran*. Yogyakarta: Paris Review.
- [5] Dewi, N. L. P. L., Dwirandra, A. A. N. & Wirakusuma, M. G. 2017. Kemampuan Komitmen Organisasi Memoderasi Pengaruh Perencanaan dan Kompetensi SDM pada Penyerapan Anggaran Pemerintah Kabupaten Tabanan. *E-Jurnal Ekonomi & Bisnis*. Volume 6 Nomor 4.
- [6] Ferdinan, Isnurhadi, Widiyanti, M., & Adam, M. 2020. Pengaruh Perencanaan Anggaran dan Pelaksanaan Anggaran terhadap Penyerapan Anggaran dengan Komitmen Organisasi Sebagai Variabel Moderasi pada Badan Penelitian dan Pengembangan Kesehatan Republik Indonesia. *Jembatan: Jurnal Ilmiah Manajemen*. Volume 17 Nomor 2.
- [7] Ghozali, Imam. 2021. *Structural Equation Modeling Metode Alternatif dengan Partial Least Square (PLS) Edisi 4*. Semarang: Penerbit Universitas Diponegoro.
- [8] Halim, Abdul dan Syam Kusufi. 2017. *Teori Konsep dan Aplikasi Akuntansi Sektor Publik*. Jakarta: Salemba Empat.
- [9] Halim, Abdul. 2017. *Manajemen Keuangan Sektor Publik Problematika Penerimaan dan Pengeluaran Pemerintah*. Jakarta: Salemba Empat.
- [10] Kadek, Yuniarta, Gede Adi, & Sunjaya Edy. 2024. Pengaruh Perencanaan Anggaran, Pelaksanaan Anggaran, Kompetensi Sumber Daya Manusia, dan Regulasi Terhadap Penyerapan Anggaran dengan Komitmen Organisasi Sebagai Variabel Pemoderasi. *Jurnal Ilmiah Mahasiswa Akuntansi. Universitas Pendidikan Ganesha*. Volume 15.
- [11] Kristianingsih, Eri. 2022. Determinan Kualitas Penyerapan Anggaran Belanja dengan Sistem Pengendalian Internal Sebagai Variabel Moderasi (Studi Empiris pada Perguruan Tinggi Negeri Ditjen Diktiristek Kemendikbudristek). *Business and Economic Analysis Journal*. Volume 2 Nomor 2.
- [12] Kurniawati, Rina. 2024. Pengaruh Perencanaan Karir dan Manajemen Karir Terhadap Komitmen Organisasi: Literatur Review. *Jurnal Ekonomi, Koperasi dan Kewirausahaan*. Volume 15 Nomor 1.
- [13] Luthans, F. 2018. *Organizational Behavior*. New York: McGraw-Hill.
- [14] Malahayati, C. 2015. Pengaruh Kapasitas SDM, Perencanaan Anggaran Dan Pelaksanaan Anggaran Terhadap Serapan Anggaran Satuan Kerja Perangkat Daerah (SKPD) Pada Pemkot Banda Aceh. *Jurnal Magister Akuntansi Pascasarjana Universitas Syiah Kuala*. Volume 4 Nomor 1.
- [15] *Mardiasmo*. 2019. *Akuntansi Sektor Publik*. Yogyakarta: Andi Offset.
- [16] Nurbaverischa, Ardiani, Susi & Nurhasanah. 2024. Pengaruh Perencanaan Anggaran, Pelaksanaan Anggaran, Regulasi dan Komitmen Organisasi Terhadap Penyerapan Anggaran pada OPD Kota Palembang. *Jurnal Bina Akuntansi*. Volume 11 Nomor 1.
- [17] Nurchayati & Nawatmi, S. 2022. Analisis Faktor-Faktor yang Mempengaruhi Penyerapan Anggaran dengan Komitmen Organisasi Sebagai Variabel Moderasi (Studi Empiris Pada Universitas Negeri Semarang). *Jurnal Ilmiah Manajemen Bisnis dan Inovasi Universitas Sam Ratulangi*.
- [18] Nurhidayati. 2022. Perencanaan Anggaran dan Kualitas Aparatur Terhadap Penyerapan Anggaran dengan Perantara Komitmen Pimpinan. *Jurnal E-Bis: Ekonomi-Bisnis*. Volume 6 Nomor 2.
- [19] Oktaliza, Y., Ahyaruddin, M., & Putri, A. M. 2020. Analisis Faktor-Faktor yang Mempengaruhi Penyerapan Anggaran Belanja di Dinas Pekerjaan Umum dan Penataan Ruang Provinsi Riau. *Muhammadiyah Riau Accounting and Business Journal*. Volume 1 Nomor 2.
- [20] Patrian, Andarias, & Bonsapia, Melyanus. 2018. Pengaruh Perencanaan Anggaran, Kompetensi Sumber Daya Manusia, Pelaksanaan Anggaran dan Pegawasan Terhadap Penyerapan Anggaran Melalui Komitmen Organisasi Sebagai Variabel Moderasi (Studi Empiris Pada Organisasi Perangkat Daerah Kabupaten Jayapura). *Jurnal Ilmiah Ekonomi*.
- [21] Ramdhani, D. & Anisa, I. Z. 2017. Pengaruh Perencanaan Anggaran, Kualitas Sumber Daya Manusia dan Pelaksanaan Anggaran terhadap Penyerapan Anggaran pada Organisasi Perangkat Daerah Provinsi Banten. *Jurnal Riset Akuntansi Terpadu*. Volume 10 Nomor 1.
- [22] Ramdhani, Dadan. 2016. Pengaruh Kompetensi Sumber Daya Manusia dan Komitmen Organisasi Terhadap Penyerapan Anggaran Perangkat Daerah Provinsi Banten. *Jurnal Riset Akuntansi Terpadu*. Volume 7.
- [23] Robbins, S. P., & Judge, T. A. 2015. *Perilaku Organisasi*. Salemba Empat.
- [24] Sari, L. G. E., Yuesti, A., Sudja, I. N., & Kepramareni, P. 2019. Analysis of Budget Planning, Competence of Human Resources and Implementation of The VIII LLDIKTI Region Budget with Organizational Commitment as a Moderation. *International Journal of Contemporary Research and Review*. Volume 10 Nomor 2.
- [25] Sirin, Ahmad, Indarto Susi & Saddewisasi. Wyati. 2020. Determinan Penyerapan Anggaran Dengan Komitmen Organisasi Sebagai Moderating Variable. *Jurnal Riset Ekonomi dan Bisnis*. Volume 13 Nomor 2.
- [26] Sugiyono. 2017. *Metode Kuantitatif, Kualitatif dan R&D*. Bandung: CV. Alfabeta.
- [27] Sundari. 2015. Pengaruh Asimetri Informasi, Penekanan Anggaran, Komitmen Organisasi dan Locus of Control Terhadap Hubungan Partisipasi Anggaran dengan Senjangan Anggaran (Studi Empiris Pada Satuan Kerja Perangkat Daerah Kota Sawahlunto). *Jom FEKON*. Volume 2 Nomor 2.

- [28] Wardhani, Elzhara Eki Kusuma. 2017. Pengaruh Penerapan Anggaran Berbasis Kinerja Terhadap Kinerja Aparat dengan Komitmen Organisasi Sebagai Variabel Intervening. *Jurnal Universitas Airlangga Library*.
- [29] Yunarto. 2021. *Memahami Proses Penganggaran untuk Mendorong Optimalisasi Penyerapan Anggaran*. Yogyakarta: Paris Review
- [30] Yuwono, dkk. 2015. *Memahami APBD dan Permasalahannya (Panduan. Pengelolaan Keuangan Daerah)*. Malang: Bayumedia.