

# Personality Intolerance of Ambiguity in Planning and Developing Bumdes Behavior

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## Abstract

This study aims to examine the influence of psychological factors on the behavior of planning and developing village-owned enterprises (BUMDes) with the aim of increasing the village's original income (PADesa). The factors studied include belief in the usefulness of BUMDes, attitude, subjective norm, perceived behavioral control, interest, and the moderating role of ambiguity and tolerance. Primary data was collected through questionnaires distributed to respondents, and data analysis was conducted using the structural equation modeling (SEM) approach using the partial least squares (PLS) technique through WarpPLS software. The results showed that all hypotheses proposed were supported, with a negative influence from intolerance of ambiguity. This study implies that cognitive theory and the Theory of Planned Behaviour (TPB) can be used to understand and explain the behavior of planning and developing BUMDes to increase the village's original revenue.

**Keywords:** Psychological factors; Village-owned enterprises; BUMDes; Theory of Planned Behaviour; Intolerance of ambiguity.

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## Introduction

Rural development in Indonesia is an important strategic issue to study, given the role of villages as the main foundation of the country's development. In many developing countries, including Indonesia, villages are the focus of development planning to improve community welfare and encourage national economic growth. However, although the government has initiated various rural development programs, the expected results still need to be improved (Baharuddin et al., 2023). One of the latest approaches implemented is establishing Village-Owned Enterprises (BUMDes), regulated in Law No. 32/2004 and Law No. 6/2014. BUMDes aims to mobilize the village's productive economy and increase the village's own-source revenue (PADesa). A well-managed and professional BUMDes has excellent potential to improve community welfare and support national economic growth (Ihsan & Setiyono, 2018). However, an obstacle faced in developing BUMDes in many regions, including North Tapanuli

Regency, is the need for village officials to understand the functions and benefits of BUMDes better. The government of Kabupaten Tapanuli Utara is expected to be more active in socializing the importance of BUMDes in supporting the welfare of village communities. As revealed by Rahmadani (2023), the participation of village apparatus is influenced by their mindset and views towards BUMDes, where low knowledge will create a negative perception of this program. A good perception, as expressed by (Ridwansyah et al., 2021), will encourage higher participation in supporting the success of the BUMDes program. In this context, the leadership of the village head is a critical factor that determines the success of BUMDes. However, various psychological factors, such as personality factors like intolerance to ambiguity, impact participation and behavior in planning and developing BUMDes. Ichsan (2013) suspects that personality, especially the level of intolerance to ambiguity, maybe a moderating variable affecting the relationship between the interest and behavior of village officials in planning and developing BUMDes. Therefore, this study aims to examine further how ambiguity-intelligent personality affects the behavior of village officials in planning and developing BUMDes, particularly in the North Tapanuli Regency.

The theory of Planned Behavior (TPB) is a theoretical framework that can be used to predict the behavior of government officials in planning and developing BUMDes. Ajzen (1991) asserts that behavioral intention, which refers to a person's propensity to engage in a particular behavior, can predict such behavior. According to Ajzen (1991), three main factors affect this behavioral intention: attitude toward behavior, subjective norm, and perceived behavioral control. Attitude toward behavior refers to a person's affective evaluation of an object or action, either in the form of acceptance or rejection. In this study, attitude refers to the village apparatus's positive or negative evaluation of the action of planning and developing BUMDes. Individual beliefs are a factor in attitudes toward behavior, according to TPB. Attitudes based on solid beliefs tend to be more stable and consistently guide actions. If the belief in the benefits of BUMDes is low, village officials are likely to feel comfortable taking action based on the attitude that has been formed. This may cause them to seek additional information before deciding to engage further. In addition, attitudes will become more resistant to change as trust increases. Government officials develop trust in BUMDes, shaping their attitude towards it and ultimately influencing their behavior in planning and developing BUMDes.

Recent studies on village-owned enterprises (BUMDes) in Indonesia highlight the critical role of BUMDes in rural economic development, especially during the COVID-19 pandemic (Zakariya, 2020). The research identified that strategies such as the provision of essential goods, collaboration with external parties, and providing incentives and training could optimize the performance of BUMDes (Zakariya, 2020). The "Back to Village" movement aims to change the negative perception of rural areas by improving villagers' skills and developing culture-based tourism (Tandiyono & Maruta, 2021). Archipelago characteristics such as subjective happiness, achievement motivation, and tolerance can overcome negative behaviors in rural communities (Pelupessy, 2021). Siallagan (2022) added that intolerance to ambiguity can affect decision-making, especially in using accrual-based accounting information. Another study by Khodarahimi et al. (2021) revealed that the level of tolerance for ambiguity in young individuals correlates with their coping strategies and subjective well-being. Nevertheless, BUMDes face significant financial administration and management challenges, especially in savings and loan activities (Ayu et al., 2020). To improve transparency and efficiency, improved financial

management knowledge and the use of tech-savvy personnel for BUMDes financial reporting are required (Ayu et al., 2020). BUMDes development relies heavily on good governance and appropriate management competencies, which can improve BUMDes performance directly and indirectly through innovative behavior (Darmaileny et al., 2022). The institutional design of BUMDes plays a vital role, where managers should be able to optimize village potential, build community trust, and implement effective rules (Rohman & Prantama, 2023). Studies show that successful BUMDes, such as Surya Sejahtera in East Java, have generated substantial revenue and become pilot projects for other villages (Pradini, 2020). However, funding issues and a mismatch between village leadership and BUMDes management can hinder growth (Siahaan & Vuspitasari, 2020). Meanwhile, BUMDes have great potential to increase the income of rural communities and strengthen the village financial sector Hestiana et al. (2024). However, barriers to policy implementation, such as poor communication, staff training, and community engagement, still need to be improved (Maulidiah & Megawati, 2018).

Although many studies have demonstrated the critical role of BUMDes in rural economic development, more empirical and theoretical findings still need to be made in the current literature. Most studies, like those by Zakariya (2020) and Pradini (2020), highlight elements like external collaboration and good governance to focus on the successful implementation of BUMDes in some regions. However, these studies need to pay more attention to challenges, such as the different personality characteristics of village managers and their influence on the success of BUMDes. Factors such as intolerance to ambiguity or innovation capacity of village managers have yet to receive sufficient attention, even though these can be important variables affecting the successful implementation of BUMDes in different regions. In addition, while some studies, such as those conducted by Siahaan & Vuspitasari (2020) and Rohman & Prantama (2023), emphasize the importance of competent management and effective institutional design, the psychological aspects of decision-making and adaptability to change in the context of BUMDes have not been studied in depth. This gap suggests the need for further studies on personality and psychological factors that may moderate the relationship between BUMDes governance and its performance. This research will expand the theoretical scope by examining how factors such as intolerance of ambiguity affect the success of BUMDes, particularly in rural Indonesia, which still varies in community readiness and engagement.

This research offers novelty by digging deeper into how personality factors, particularly intolerance of ambiguity, influence the behavior of village officials in planning and developing Village-Owned Enterprises (BUMDes). In contrast to previous studies that focus more on organizational factors, such as transformational leadership or technology, this study focuses on individual psychological aspects that can moderate the relationship between behavioral interest and actual behavior. Another novelty of this study is the in-depth analysis of ambiguity intolerance's role in rural economics, which has yet to be explored in previous studies. Based on the theoretical gaps identified, this study seeks to answer the main research question: "How does ambiguity intolerance personality moderate the influence of behavioral interest on village officials' behavior in planning and developing BUMDes in North Tapanuli Regency?" This study aims to identify the role of ambiguity intolerance personality as a moderating variable in the relationship between behavioral interest and actual behavior and to provide strategic recommendations to improve BUMDes management's effectiveness. Thus, this study not only contributes to the development of literature related to organizational behavior and personality

in the context of BUMDes but also offers practical implications for local government policies in encouraging more effective rural economic development through optimizing the role of village officials and sustainable management of BUMDes.

## Literature Review

### *Theory of Planned Behavior (TPB) and BUMDes*

According to TPB (Siallagan, 2022), behavior results from behavioral intentions that result from various internal and external factors. Attitude towards behavior includes beliefs about behavior, evaluation of behavioral outcomes, subjective norms, normative beliefs, and motivation to comply (Kan & Fabrigar, 2020). TPB can be used to explain the behavior of planning and developing BUMDes as it can analyze the difference between attitude and intention and intention and behavior, which is based on a very complex psychological process. TPB assumes that a person's behavioral interest can predict behavior, whereas behavioral interest can predict attitudes and subjective norms (Conner, 2020). A person's behavior will also affect the behavior of others. The behavior carried out arises because of interest. In contrast, interest results from various internal and external factors, including the assessment of behavioral outcomes, subjective norms, perceived behavioral control, attitudes toward behavior, and beliefs about behavior.

Village-owned enterprises (BUMDes) are village business institutions managed by the community and government to strengthen the village economy. They are formed based on the needs and potential of the village (Callaghan & Sipayung, 2023). BUMDes is established based on the needs and potential of the village, an initiative of the village community (Sinurat et al., 2023). Law No. 6/2014 states that BUMDes is a business entity wholly or partially owned by the village through direct participation from separated village assets to manage assets, services, and other businesses that are broadly for the welfare of the village community. With BUMDes, the village government can drive the wheels of the village economy and increase the village's original income and community welfare.

TPB can explain the behavior used to plan and develop BUMDes from the village apparatus's belief in the usefulness of BUMDes. The trust will create an attitude, and the attitude will generate interest to plan and develop the BUMDes. Interest is the main predictor of the behavior in planning and developing BUMDes because besides being driven by trust, it is also driven by essential people related to BUMDes. In addition to the trust and encouragement of important people, perceived behavioral control also influences the behavior of village officials in developing BUMDes. The ease of performing the behavior of developing BUMDes will encourage them to perform the behavior of developing BUMDes. According to Engel et al. (1994), an essential characteristic of attitude is the trust in holding that attitude. Attitudes held with complete trust can be relied upon to guide behavior. Attitudes will become more resistant to change when held with greater trust. The planning and development of BUMDes mandated in Law No.6 of 2014 is undoubtedly accompanied by beliefs about the usefulness of BUMDes for the Village Government and the Community. Developing a BUMDes allows for a dynamic debate on trust and its usefulness to the village community. Some internal parties may support the implementation, and others may oppose or disregard it. The usefulness of BUMDes will lead to trust in the planning and development of BUMDes. According to Ajzen's Theory Of Planned Behavior (TPB) (1991), belief in an object will influence behavior after going through

attitudes and interests. Suryani & Koranti (2022) and Erpurini & Janah (2022) prove that trust in an object positively affects attitude. Thus, trust in the usefulness of BUMDes is expected to affect interest in planning and developing BUMDes.

***H<sub>1</sub>:** Trust in the usefulness of BUMDes has a positive effect on attitudes towards planning and developing BUMDes.*

Attitude is the extent to which a person has a good or bad evaluation of a particular behavior (Ajzen, 1991). A person's attitude towards an object or behavior will place a person in two evaluative poles: good or bad, agree or reject, harmful or beneficial, like or dislike, pleasant or unpleasant, helpful or not applicable. Attitude is also a positive or negative belief to display a specific behavior. Individuals will do something according to the attitude they have towards a behavior. The attitude towards behavior that is considered positive is what individuals choose to behave in their lives. Attitude is not behavior, but attitude presents a preparedness for action that leads to behavior (Sari et al., 2022). Attitudes towards the behavior of planning and developing BUMDes will put village governments and village communities in two poles of feeling good or bad, detrimental or beneficial, like or dislike, pleasant or unpleasant, beneficial or not beneficial to plan and develop BUMDes to increase village income and community welfare. Arimbawan & Warmika (2015) discovered that attitude positively impacts the intention to complain. TPB states that attitudes will become behavior after going through interest. Research by Ajzen & Fishbein (1975), Ajzen (1991), Munawar & Supriatna (2018), and Purwantini & Tripalupi (2021) provide evidence that attitude has a positive effect on behavioral interest.

***H<sub>2</sub>:** Attitude has a positive effect on interest in planning and developing BUMDes.*

Decision-making: The opinions of others can influence decision-making. Subjective norms encourage influential people to perform certain behaviors (Ajzen, 1991). Ajzen (1991) further states that subjective norms refer to accepting social pressure to or not to perform a behavior. If social referents support them in performing a behavior, they will feel social pressure to bring up the behavior. In this study, subjective norms encourage influential people such as superiors and peers to perform the behavior of planning and developing BUMDes. Linardi & Nur (2021) state that subjective norms are a factor that can influence interest, which is reinforced by Ajzen (1991), who states that subjective norms are related to behavior after going through interest, and Tanuwijaya (2023), who states that the influence of subjective norms is the main predictor in decision making where the influence of subjective norms can suggest, process and strengthen an action or behavior. Research by Ajzen & Fishbein (1975), Witriyana et al. (2019), (Muliadi & Mirawati, 2020), and (Rachmawati et al., 2020) found evidence that subjective norms are positively related to interest.

***H<sub>3</sub>:** Subjective norms have a positive effect on interest in planning and developing BUMDes*



The opinions of others can influence decision-making. Subjective norms encourage influential people to perform certain behaviors (Ajzen, 1991). Ajzen (1991) further states that subjective norms refer to accepting social pressure to or not to perform a behavior. If social referents support them in performing a behavior, they will feel social pressure to bring up the behavior. In this study, subjective norms encourage influential people such as superiors and peers to perform the behavior of planning and developing BUMDes. Linardi & Nur (2021) state that subjective norms are a factor that can influence interest, which is reinforced by Ajzen (1991), who states that subjective norms are related to behavior after going through interest, and Tanuwijaya (2023), who states that the influence of subjective norms is the main predictor in decision making where the influence of subjective norms can suggest, process and strengthen an action or behavior. Research by Ajzen & Fishbein (1975), Witriyana et al. (2019), (Muliadi & Mirawati, 2020), and (Rachmawati et al., 2020) found evidence that subjective norms are positively related to interest.

*H<sub>4</sub>: Perceived behavioral control has a positive effect on interest in planning and developing BUMDes.*

Interest is a factor that can predict behavior, according to Ajzen (1991). Interest is the desire to perform behavior (Ajzen, 1991). Stanley (2005) says interest is an ability that encourages someone to do something. When a person has a positive perception and belief that behavior is acceptable to his environment, he will be interested in showing a behavior. Interest will be motivation to behave and try hard. Interest is not yet a behavior, while behavior is a natural action or activity that is carried out. In this study, interest is how the village government desires to perform the behavior of planning and developing BUMDes. According to TPB (Ajzen, 1991), interest is related to the behavior of planning and developing BUMDes. Pattikawa & Hasan (2023) showed a positive relationship between interest and behavior.

*H<sub>5</sub>: Interest has a positive effect on the behavior of planning and developing BUMDes.*

However, in addition to findings that show a positive relationship between interest and behavior, some studies have also found a negative relationship between the two variables. Ajzen (1991), Chiou (1998), Wahyuni (2012), and (Zemore & Ajzen, 2014) found evidence of a positive relationship, while Okun & Sloane (2002), Thoradeniya et al. (2015) and Warsame & Ireri (2016) provide evidence of a weak and negative relationship between interest and behavior. This inconsistency provides a research gap for further investigation. This inconsistency can be explained by using moderating variables that can strengthen or weaken or even change the direction of the relationship (Baron & Kenny, 1986).

Ulum and Anggaini (2020) argued that personal factors in accepting change determine program success in government organizations. These personal factors are related to village officials' tolerant or intolerant personality to implement the mandate of Law No.6 of 2014. Ambiguity Intolerant personalities accept ambiguous situations as threats, while Ambiguity-tolerant ones usually accept them. Agriyanto (2018) found that managers with a high tolerance for Ambiguity will accept and use accounting information more efficiently than managers with a low tolerance for Ambiguity. Chong (1998) found Tolerance of Ambiguity to moderate the

relationship between management accounting systems and managerial performance. According to Chong (1998), a tolerant personality is expected to play a role in the relationship between interest and behavior in planning and developing BUMDes. Village governments with high Ambiguity Intolerance will find it challenging to develop BUMDes because they are still new. In contrast, those with low Ambiguity Intolerance are believed to find it easy to do so.

*H<sub>6</sub>: There is a moderating role of Ambiguity Intolerance in the influence of interest on the behavior of planning and developing BUMDes.*

## Research Design and Method

### *Research Design*

This study uses a quantitative research design with an exploratory approach to apply the Theory of Planned Behavior (TPB) in understanding the behavior of village officials in planning and developing Village-Owned Enterprises (BUMDes). This research analyzes the relationship between behavioral interest, personality factors such as intolerance to ambiguity, and actual behavior in BUMDes management. An exploratory design was chosen as this study aims to extend the theory by identifying the role of moderating variables that have yet to be widely explored in previous studies.

### *Sample Population*

The target population of this research is village government officials in North Tapanuli Regency who still need to develop BUMDes. Village officials who are respondents in this study include village heads, village secretaries, and other village officials who have a role in planning and managing BUMDes. The selection of Kabupaten Tapanuli Utara as the research location was based on the relatively low growth rate of BUMDes and the involvement of village officials in their management. Sampling was conducted purposively, with the criteria being villages potentially developing BUMDes.

### *Data Collection Techniques and Instrument Development*

The data used in this study are primary data collected through distributing questionnaires to respondents at the village office. The questionnaire was developed based on TPB indicators, with items measuring behavioral interest, attitude towards behavior, subjective norms, perceived behavioral control, and intolerance to ambiguity. The questionnaire was also designed to measure the village apparatus' perception of the benefits of BUMDes and the factors that influence its management. Validity and reliability tests of the instruments were conducted with the help of SPSS software.

### *Data Analysis Technique*

Data analysis was carried out using the Partial Least Squares Structural Equation Modeling (PLS-SEM) method with the help of WarpPLS software. This technique was chosen because it can process complex models and directly display coefficient results and p values for moderating variables. In addition, WarpPLS does not require normality assumptions (Hair et al., 2012), making it suitable for exploratory data. Hypotheses were tested with path analysis that considered the interaction between behavioral interest and intolerance to ambiguity

personality in predicting the behavior of village officials.

## Results and Discussion

### Result

The results in Table 1 show that the instruments used to measure variables are reliable.

**Table 1. Composite reliability and Cronbach's Alpha Values**

Latent Variable	Composite Reliability	Cronbach's Alpha	AVE
Trust	0,953	0,941	0,879
Attitude	0,888	0,810	0,851
Subjective Norm	0,922	0,831	0,925
Behavioral Controls	0,931	0,888	0,905
Interests	0,952	0,924	0,932
Ambiguity	0,878	0,850	0,566
Behavior	0,944	0,928	0,858
Ambiguity* Interests	1,000	1,000	1,000

*Source: Primary data, processed, 2023*

The composite reliability value for all constructions is more significant than 0.70. Therefore, the internal consistency reliability requirement of the instrument has been met. Cronbach's alpha value is more significant than ( $\geq$ ) 0.70, so internal consistency reliability is also met. AVE shows a value greater than 0.50, so the research instrument meets convergent validity. The R-squared, adjusted R-squared, and Q-squared values will be presented in Table 2.

**Tabel 2. R-squared, adjusted R-squared, dan Q-squared**

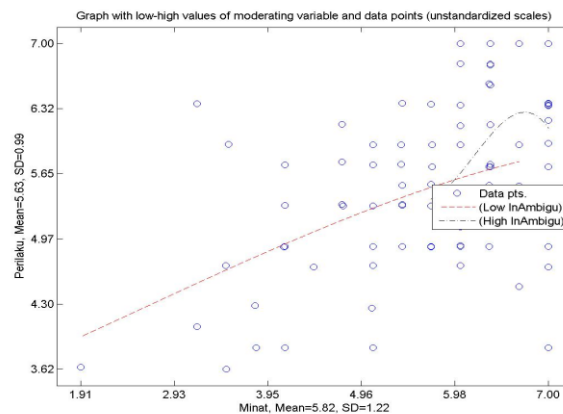
Variable			R-squared	Criteria	Adj R-squared	Q-squared	Criteria
Exogenous	Moderation	Endogenous					
Trust	-	Attitude	0,409	Medium	0,404	0,410	Medium
Attitude							
Subjective Norm	-	Interests	0,581	Medium	0,569	0,590	Medium
Behavioral Controls							
Interests	Ambiguity	Behavioral Controls	0,461	Medium	0,451	0,463	Medium

*Source: Primary data, processed, 2023*

Table 2 explains that the belief in the usefulness of BUMDes explains 40.9% of the attitude toward planning and developing BUMDes. 58.1% of attitude variables, subjective norms, and perceived behavioral control explain interest in planning and developing BUMDes. Variations in interest can explain the behavior of planning and developing BUMDes, perceived behavioral control, and moderation of Intolerance of Ambiguity variables by 46.1%. The results also show that the predictive validity is good because the Q-squared value of attitude is 0.410, interest is 0.590, and the behavior of planning and developing BUMDes is 0.463. The coefficient of trust on attitude to plan and develop BUMDes is 0.639, and the p-value is 0.001



(<0.05). The coefficient of attitude towards interest in planning and developing BUMDes is 0.371, and the p-value is <0.01. The higher the positive attitude to planning and developing BUMDes, the more interest will be in planning and developing it. The coefficient of subjective norms on interest in planning and developing BUMDes is 0.188, and the p-value is 0.019 (<0.05). The coefficient of the effect of perceived behavioral control on interest in planning and developing BUMDes is 0.395, and the p-value is 0.001 (<0.05); the coefficient of the effect of interest on the behavior of planning and developing BUMDes is 0.631 with a p-value of 0.001 (<0.05). The moderation coefficient of Intolerance of Ambiguity is -0.162, and the p-value is 0.038 (<0.05). The negative moderation of Intolerance of Ambiguity is explained in Figure 1.



**Figure 1. Intolerance to low ambiguity and intolerance to high ambiguity.**

Figure 1 explains that interest in the behavior of planning and developing BUMDes is weaker when the Intolerance of Ambiguity is high. The moderating role of Intolerance of Ambiguity, which weakens the effect of interest on the behavior of planning and developing BUMDes, is in line with the concept (Baron & Kenny, 1986).

## Discussion

### *Trust in Attitude to Plan and Develop BUMDes*

The results of this study show that high trust in the usefulness of village-owned enterprises (BUMDes) positively influences the attitude of village government officials in planning and developing BUMDes. This finding is important as it suggests that increased trust in the usefulness of BUMDes can drive village economic development and community welfare in North Tapanuli Regency. Siallagan and Sipayung (2023) state that this trust is formed through the participation of village officials in various trainings, technical guidance, and comparative studies to areas that have successfully developed BUMDes. Thus, the first hypothesis is accepted, whereby the Theory of Planned Behavior (TPB) theory, trust in the benefits of BUMDes significantly influences the attitude of village officials in North Tapanuli in planning and developing BUMDes. This finding is consistent with the fundamental tenet of TPB, according to which the beliefs that underlie behavior shape attitudes toward that behavior. In this context, belief in the economic potential and social benefits of BUMDes encourages a positive attitude towards its development. Previous studies by Hamid et al. (2016), Wismantoro et al. (2020), and Siallagan (2022) found a strong correlation between trust in the usefulness of BUMDes and interest in participating in village enterprise development activities, which lends

support to this finding. The results of this study are also consistent with previous studies, which confirm that trust in the benefits of BUMDes plays an essential role in shaping the attitudes of village officials. For example, Hamid et al. (2016) and Wismantoro et al. (2020) noted that the greater the trust in BUMDes for rural economic development, the more likely village officials are to be proactive towards its implementation. This finding strengthens the TPB theory, which states that trust influences attitude and behavior. The results of this study suggest that increasing knowledge and understanding of the benefits of BUMDes through training, workshops, and exposure to successful BUMDes models can significantly increase the willingness of village officials to plan and develop BUMDes. By building positive trust in the utility of BUMDes, local governments can increase the participation of village apparatus and promote sustainable economic growth in rural areas.

#### *The Effect of Attitude on Interest in Planning and Developing BUMDes*

The results of this study show that a positive attitude toward the planning and development of Village-Owned Enterprises (BUMDes) significantly increases the interest in planning and developing BUMDes. This finding indicates that village officials who have a favorable view of the benefits of BUMDes, such as improved village economy, village own-source revenue, as well as more optimized management of village assets, are more likely to have a high interest in being involved in the planning and development process of BUMDes. BUMDes plays a role in independently optimizing village potential, which ultimately impacts improving the welfare of village communities. Thus, the second hypothesis is accepted, i.e., a positive attitude towards BUMDes affects the village officials' interest in planning and developing BUMDes. This result is consistent with the theory of planned behavior (TPB), the theoretical framework proposed by Ajzen (1991), where a person's behavioral interest is strongly influenced by his/her attitude towards the behavior. In this context, a positive attitude towards BUMDes will strengthen the interest of village officials in planning and developing this program as a form of sustainable rural economic development efforts.

Previous research in line with these results shows that positive attitudes towards village enterprise development or other forms of economic initiatives can influence the interest and active participation of village officials in rural economic management. Hays (2013) emphasized that a positive attitude towards local economic initiatives can increase motivation for participation. Similarly, research by Thoradeniya et al. (2015) and Warsame & Ireri (2016) highlight the importance of attitude in shaping behavioral interest, especially in the context of village enterprise management and local economic activities. The results of this study reaffirm these findings, thus providing a solid foundation to support the role of attitude in increasing the behavioral interest of village officials in the context of BUMDes development. The findings suggest that to increase village officials' interest in planning and developing BUMDes, an effort must be made to strengthen their positive attitude towards BUMDes. This can be done through more intensive socialization of the benefits of BUMDes, training on village business management, and increased understanding of the potential that can be optimized through BUMDes. By strengthening the positive attitude of village officials, their participation in BUMDes management can be increased, which in turn will support village economic growth and community welfare.

*The Effect of Subjective Norms on Interest in Planning and Developing BUMDes*

The results of this study show that subjective norms play a significant role in increasing the interest of Village-Owned Enterprises (BUMDes) managers in planning and developing BUMDes. The research respondents, village officials in North Tapanuli Regency, indicated that encouragement from essential people in their environment, such as superiors, colleagues, or community leaders, significantly influences their interest in planning and developing BUMDes. In addition, the perception that influential individuals also consider BUMDes development to be significant further strengthens their interest. Thus, the third hypothesis is accepted, which states that the higher the subjective norm, the stronger the interest in planning and developing BUMDes. This finding is consistent with the Theory of Planned Behavior (TPB) proposed by Ajzen (1991), where subjective norms act as one of the main determinants influencing a person's interest in performing a behavior. In this context, social encouragement from parties considered necessary by the village apparatus forms a strong subjective norm, thus increasing their desire to participate in BUMDes development. The belief that important people support BUMDes development creates social pressure that drives the desired behavior.

The results of this study are also consistent with recent studies that emphasize the role of subjective norms in influencing individuals' interest in participating in local economic activities. For example, research by (Maulidiah and Megawati, 2018) shows that social support from the neighborhood plays a significant role in increasing community participation in economic development initiatives. In addition, Hestiana et al. (2024) found that perceived support from community leaders and local leaders significantly influences individual interest in getting involved in village business development. Rohman and Prantama (2023) also support these findings by showing that subjective norms can increase interest in participating in economic development activities through local initiatives such as BUMDes. Thus, the results of this study reinforce previous findings that emphasize the importance of subjective norms in the context of BUMDes development. The findings suggest that local governments and related parties can utilize subjective norms to increase the interest of village officials in planning and developing BUMDes. One way is to strengthen the support of community leaders, local leaders, or those who greatly influence the village apparatus. Socialization programs involving important figures or counseling from authoritative parties can encourage village apparatus to be more enthusiastic in developing BUMDes.

*The Effect of Perceived Behavioral Control on Interest in Planning and Developing BUMDes*

The results of this study show that high perceived behavioral control significantly influences the interest of village officials in planning and developing a Village-Owned Enterprise (BUMDes). Respondents in this study revealed that they have sufficient technical capabilities and potential to manage BUMDes, increasing their belief that developing BUMDes is simple. Additionally, the village apparatus's role in the BUMDes development process strengthens their perception of control. Thus, the fourth hypothesis, which states that the higher the perceived behavioral control, the stronger the interest in planning and developing BUMDes, is accepted. This finding aligns with the Theory of Planned Behavior (TPB), which states that perceived behavioral control, which is an individual's perception of the ease or difficulty of performing an action, directly affects behavioral interest. In this context, the high perceived

behavioral control of village officials in North Tapanuli Regency encourages them to be more motivated in planning and developing BUMDes. The confident attitude that they can control and succeed in this process becomes one of the main determinants in forming their behavioral interest.

This study also aligns with previous findings that emphasize the importance of perceived behavioral control in influencing individuals' interest in economic development, including BUMDes. The results of a study by Maâ & Pujiati (2018) show that attitudes, subjective norms, and perceived behavioral control significantly affect students' entrepreneurial intentions. This finding confirms that individuals with positive perceptions of resource convenience and access and socially solid encouragement tend to be more interested in participating in local economic activities. Other studies also support this view by showing that the higher the perceived behavioral control an individual possesses, the stronger his or her interest in specific economic actions (Putry et al., 2020). In the context of BUMDes, perceived behavioral control plays a vital role in shaping village officials' beliefs regarding their ability to plan and develop BUMDes and providing training and technical skill enhancement for village officials to improve their perceived control in BUMDes management. Thus, this study supports previous findings and emphasizes that efforts to improve perceived behavioral control, such as access to training and increased resources, can be vital to fostering more effective BUMDes development.

#### *The Effect of Interest on the Behavior of Planning and Developing BUMDes*

This study's results show that the high interest of Village-Owned Enterprises (BUMDes) managers in Kabupaten Tapanuli Utara significantly influences their behavior in planning and developing BUMDes. This finding indicates that substantial interest, reflected in the desire to seek information on how to plan and develop BUMDes and the desire to actively participate in the development process, contributes significantly to implementing such behavior. Regulations about BUMDes that aim to increase village own-source revenues and the welfare of village communities also contribute to this high behavior of planning and developing BUMDes. Thus, the fifth hypothesis stating that interest affects the behavior of BUMDes managers is accepted. This finding aligns with the Theory of Planned Behavior (TPB) proposed by Ajzen (1991), where behavioral interest is a crucial predictor of actual behavior. In this context, the high interest of BUMDes managers, shown through a solid drive to seek information and plan for development, drives actual actions in managing BUMDes. This shows that their upbeat attitude, social norm support, and perceived behavioral control contribute to forming interest, manifested in concrete behavior.

This study's results align with studies conducted by Maâ & Pujiati (2018) and Pattikawa & Hasan (2023), which confirmed that interest has a significant effect on behavior. These studies show that a strong interest in developing economic initiatives, such as BUMDes, can trigger concrete actions on the ground. In the context of this study, the higher the interest of village officials to plan and develop BUMDes, the more likely they are to make it happen. However, there is a difference with some other studies, such as those found by Maulidiah and Megawati (2018), which show that interest alone is not always sufficient to predict actual behavior. Factors like regulation and supportive socio-economic conditions are also needed to bridge interest and behavior. Therefore, strategies that strengthen interest through intensive training, provision of comprehensive information, and policy support are essential. By doing

so, local governments can sustainably increase the chances of sustainable BUMDes management, thereby impacting the overall welfare of village communities.

#### *Moderation coefficient Intolerance of Ambiguity*

The results of this study show that Intolerance of Ambiguity acts as a significant and negative moderating variable in the relationship between interest and the behavior of planning and developing Village-Owned Enterprises (BUMDes). The resulting negative coefficient shows that the influence of BUMDes managers' interest on actual behavior in planning and developing BUMDes is weaker the more intolerance of ambiguity they possess. Thus, the sixth hypothesis, which states that Intolerance of Ambiguity moderates the effect of interest on behavior with a negative effect, is accepted. This result indicates that BUMDes managers with a high level of discomfort with ambiguous situations tend to need help realizing their interest in acting. Although they are interested in planning and developing BUMDes, the inability to deal with the uncertainty and complexity of the situation may hinder the realization of such behavior. This concept aligns with the theory of planned behavior (TPB), which states that perceived behavioral control and attitude influence behavioral interest. However, external factors such as intolerance of ambiguity can be obstacles to implementing behavior.

This result is also supported by previous research, emphasizing that Intolerance of Ambiguity negatively affects decision-making and behavior implementation in contexts involving uncertainty. Research by Stanley Budner (1962) and Birnberg et al. (2006) also revealed that individuals with high Intolerance of Ambiguity tend to feel inhibited in situations requiring adaptation and decision-making in complex or uncertain conditions. Therefore, this finding is consistent with previous literature, which suggests that discomfort with ambiguity can reduce the effectiveness of behavior, even if initial interest has been formed.

However, this finding is in contrast to the results of Thoradeniya et al. (2015) and Warsame and Ireri (2016), who found that Intolerance of Ambiguity is not always a significant barrier in specific contexts, especially when social and institutional support is available to reduce uncertainty. This difference may be due to the social and economic characteristics of the respondents, as well as the different levels of institutional support in the various research sites. In terms of practical implications, this finding confirms the importance of considering the intolerance of ambiguity in BUMDes development planning. To improve the behavioral effectiveness of village managers, training programs are needed to help them cope with uncertainty and ambiguity in decision-making. By improving their understanding and skills in dealing with complex situations, Intolerance of Ambiguity is expected to be minimized so that BUMDes managers can translate their interest into concrete actions to support village development.

## **Conclusions**

This study underscores the importance of understanding the interrelationships among key economic indicators—economic growth, inflation, poverty, unemployment, and the Human Development Index (HDI)—to formulate effective economic policies in North Kalimantan. The findings reveal that while economic growth is vital, it alone is insufficient to reduce poverty effectively. Instead, improvements in human development indicators, particularly HDI, play a



more significant role in alleviating poverty and reducing unemployment. The strong negative relationship between HDI and unemployment highlights the importance of investing in human capital, such as education and skills training, to enhance employment opportunities and foster economic stability. The theoretical implications of this study emphasize the need for a more integrated approach to economic development that goes beyond traditional growth metrics like Gross Regional Domestic Product (GRDP). The research supports existing theories on inclusive growth and human capital development, suggesting that sustainable economic progress requires a comprehensive strategy that combines economic, social, and human development policies. By focusing on human development as a critical component of economic policy, regions can achieve more equitable growth and reduce socio-economic disparities.

From a managerial perspective, the findings provide clear guidance for policymakers in North Kalimantan. Economic policies should prioritize strategies that enhance HDI to achieve inclusive growth and poverty reduction. This involves improving access to education and healthcare and implementing targeted job creation programs and supportive labor policies. The region can reduce unemployment rates and promote more sustainable economic growth by fostering a more educated and skilled workforce. Additionally, the study highlights the importance of using empirical data, such as multicollinearity tests, to guide policy decisions, ensuring that interventions are based on robust evidence and tailored to the region's specific needs.

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