

THE INFLUENCE OF VILLAGE FINANCIAL SYSTEM, APPARATUS COMPETENCE, AND KNOWLEDGE ON FINANCIAL ACCOUNTABILITY VILLAGES IN AMPANA TETE

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Abstrak

Penelitian ini berupaya mengkaji dampak Sistem Keuangan Desa (Siskeudes), kecakapan aparat desa, dan kesadaran tanggung jawab terhadap Pengelolaan Keuangan Desa di Kabupaten Ampana Tete. Penelitian ini menggunakan metodologi kuantitatif, dengan fokus pada populasi seluruh aparat desa yang bergerak di bidang pengelolaan keuangan. Metode sampel yang digunakan adalah Sensus, dengan 80 peserta dari 20 daerah. Data dikumpulkan melalui survei terstruktur, wawancara, observasi, dan dokumentasi. Analisis data dilakukan dengan regresi linier berganda setelah penilaian validitas dan reliabilitas, selain evaluasi asumsi klasik. Temuan tersebut menunjukkan bahwa penerapan Siskeudes berdampak positif terhadap akuntabilitas, seperti yang ditunjukkan oleh ketepatan pencatatan dan kejelasan pelaporan. Kecakapan aparat desa ditunjukkan dengan pemahaman mereka terhadap peraturan perundang-undangan dan ketajaman teknis. Selain itu, keahlian komputasi aparatur memfasilitasi penggunaan Siskeudes yang efisien dan meningkatkan akuntabilitas. Penelitian ini menggarisbawahi perlunya peningkatan kecakapan pejabat dan literasi digital untuk mendorong tata kelola keuangan desa yang transparan dan akuntabel. Kajian ini terbatas pada satu kecamatan saja dan hanya mencerminkan sudut pandang internal pemerintahan desa.

Kata kunci: Akuntabilitas; Kompetensi; Pengetahuan; Sistem Keuangan Desa.

Abstract

This research seeks to examine the impact of the Village Financial System (Siskeudes), the proficiency of village authorities, and awareness of responsibility on Village Financial Management in Ampana Tete Regency. This research employs a quantitative methodology, focusing on the population of all village authorities engaged in financial management. The sample method used was a Census, with 80 participants from 20 localities. Data were gathered by structured surveys, interviews, observations, and documentation. Data analysis was performed with multiple linear regression after validity and reliability assessments, in addition to classical assumption evaluations. The findings indicated that the implementation of Siskeudes positively influences accountability, as shown by the precision of record-keeping and the clarity of reporting. The proficiency of village officials is shown by their comprehension of legislation and technical acumen. Moreover, the apparatus's computational expertise facilitates the efficient use of Siskeudes and enhances accountability. This research underscores the need of enhancing the proficiency of officials and digital literacy to foster transparent and accountable village financial governance. This study is confined to a single sub-district and only reflects the viewpoint of the internal village administration.

Keywords: Accountability; Competence; Knowledge; Village Finance System.

1. INTRODUCTION

The development of villages is one of the national strategic priorities in Indonesia. Since the issuance of Law No. 6/2014 on Village, village has been given more autonomy to manage its finances and also their administration side. Village is no longer a passive object to be developed, but as an acting subject in charge of the management of Village Fund that can promote community welfare. This law was an important milestone in the change of development paradigm in Indonesia from centralistic to the community based development. As a result, transparent, accountable and effective village finance management is critical to make sure that public money is used well and contributes the most for village communities. This is in accordance with (Sari, 2022) that accountability, transparency and public participation are the determinant factors of successful management on village fund.

In spite of solid legal foundation provided by regulations, in reality numerous village (town) governments are still encountering grave difficulties in village financial administration. Misuse of village funds and lack of transparency The abuse of, misuse of and failure to provide information on village funds are often mentioned in the management reports on village funds. Ability village official about norm, governance, and accountability manajement Many fragile were because of inabilities of village apparatus such as in the understanding regulation, administration and accountability (Pranowo & Rocchmatulloh, 2023). This argument is confirmed in a study conducted in Wonogiri Regency, which reports that competence and commitment of apparatus affect accountability on management of village fund (Pranowo & Rocchmatulloh, 2023). It is thus necessary to stress that regulations are not enough, technical implementation and apparatus integrity is very important for the quality of village financial accountability. According to the 2023 Village Audit Report (LHP) compiled by Supreme Audit Agency (BPK), over 4,500 villages in Indonesia are still facing difficulties with the financial reporting process specifically problems related to delay and nonconformity on budget realization (BPK RI, 2023). These results highlight the need to improve devices competency and digital village financial systems. This implies that despite having policy instruments, there is a significant gap between policy and practice at the grassroots.

The large village fund given to each village is a very important financial instrument for the development of a village; its management hence must be transparent and accountable. The government's substantial annual budget provided for village governments require that the funds be utilized effectively in an effort to uplift villagers. Clear oversight and accountability are necessary to prevent waste and fraud of public moneys. Problematics concerning village finance management has been pointed out in the previous study of (Senprianth & Kartika Rahajeng, 2022), stating that west kotawaringin regency inspector as an official institution had attempted and was hindered to do short cut action to such problem regarding how they managed its fund effectively. In addition, (Alif Utama & Munawaroh, 2024) found human resource inadequacy for supervision which led to ineffective follow up on village fund management by the village governments. Having background as above issues, accountability is an important factor in managing the village funds well.

The Village Financial Information System (SISKEUDES) is built as the tool of village financial recording and reporting, nevertheless the use of it is not yet optimal. There are several barriers which include disparities in digital readiness, low levels of village official technical skill and adaptation of the new practice from manual to digital that have caused system utilization to be less than effective. While the training and technical guidance (Bimtek) were conducted by the local governments and managed by BPKP, they have not guaranteed village officials to have similar levels of competence. In addition to the problems above, ADD has increased from year to year; from Rp521, 909,000 in 2021–2022 to Rp633,1130,000 in 2025 show that the scale of village financial management is expanding

which requires more reliable technology and accountable village financial managing practices.

Village governments are also still novices at handling the digital financial system. SISKEUDES mastery is still low, particularly in villages that have routine replacement of structural officials. The practice of changing treasurers and village heads results in administrative anomalies. There is delay in reporting of financial details in Borone and Uemakuni villages. In Uemakuni, even non-village officials manage the system as no one is confident in using it. There is uneven technical knowledge in village offices. Some officials have made mistakes in tax input and also do not get its outlet in village funds. Community monitoring has also been established through billboards and engagement of empowerment cadres, although this has not ensured complete transparency. Village secretaries are more adaptable if there is an accounting background, yet this is not the case for all village officers.

Knowledge in this study point is the understanding of computer by village officials, especially about the operational of systems related to village financial management such as SISKEUDES. Knowledge is not competence, knowledge involves the theoretical principles and rudimentary skills related to mastering technology; whereas competences involve more general abilities (such as attitudes, experience and practical skills) that enable one to perform a particular task well. Accountability in village financial management is closely linked to computer literacy. "This will mean less human error, reduced data manipulation and the risk of misappropriating funds will be minimized because village officials will know how to use digital finance systems properly. When knowledge is enough, the village financial recording, reporting and transparency process can also be more accurate and accountable.

Similar condition also happens in a number of villages including Uemakuni Village in Ampana Tete District where the lack of the good used of SISKEUDES and the low ability to operate tools lead delay on financial report and budget realization. This case shows that the accountability problems are not only technical, but also very much related politcly coherence and preparation of village officials in administrating an increasingly complex village financial management.

In contrast, although there have been a number of studies that have addressed village fund accountability (including regulatory compliance or control mechanism and the role of online-based SISKEUDES interface) but only few systematically explore how the conjoint use of SISKEUDES, apparatus full competency and functional knowledge interplays in determining any extent to which it produces 'desired' sub district level accountability outcomes. Previous studies are also inclined to stand apart these factors and are usually surveyed in regions with administratively managed better capacity. This research aims to fill in the gap of understanding by testing empirically on several factors which are hypothetically considered influential in terms of village financial management accountability applying the simultaneous effect method and a different operational zone between SISKEUDES use, village apparatus competence, and knowledge toward village financial management accountability on Ampana Tete District as a heterogeneous level among villages today. This study is expected to make theoretical contributions by enriching the empirical work on village financial accountability, and practical contributions by providing local governments with evidence-based input for improving their capacity building programs and technology based systems that govern village public finances.

2. LITERATURE REVIEW

Stewardship Theory

This research is rooted on Stewardship Theory, an extension of agency theory. This theory posits that managers or implementers are not only concerned with self-interest, but they also have a moral and professional obligation to act in the best interest of the entire

organization (Davis et al., 1997). Here, village elites are considered as trustees (stewards) for resources vested in them by the community (principals) to be used prudently and transparently.

It is based on the assumption that people are reliable, of good character and can be trusted to handle their affairs responsibly. Reciprocally, the interplay in the relationship between village and community under the framework assumes a trust-held one, as when officials of village manage public money in a way that it should benefit community most. Empirical findings from the application of this theory suggest that village finances are more than just bureaucratic requirements but also become a project for accountable public service delivery. Stewardship Theory is used as an expression for the use of pastors SISKEUDES related to the competence and knowledge of staff in improving the quality of accountability for village financial management.

Good Governance

Good Governance focuses on the governance that maintains Transparency, Accountability, Efficiency and Responsiveness based on people's participation. The UNDP (1997) listed as many as nine guiding principles of good governance. (Mardiasmo, 2009) Good Governance aims at developing an efficient and effective government in the management of public resources. Village governments adhere to these principles in performing their financial duties in an open, transparent, citizen-responsive fashion. The use of IT as in SISKEUDES signals an adherence to efficiency and transparency. Village officers' competence becomes such an important support in improving work effectiveness by their skill about systems and regulations, so budgets will be used properly.

When in place, budget abnormalities can be minimized while financial reporting is more timely and the public trust's level of confidence in the village government grows. The village head government that does not implement the principles of Good Governance is susceptible to administrative offenses, internal conflicts and loss of public credibility in managing the village finance system. SISKEUDES is such a submission of an attempt to build a better financial report in SISKEUDES, and it retains all relevant information. The officials' acceptance of the cooperation reveals technical agents in government have an ability to work professionally and formally.

Village Financial System

The Financial and Development Supervisory Agency (BPKP) and the Ministry of Home Affairs collaborated to create the Village Financial System (SISKEUDES), an online platform that promotes openness and responsibility in village funding via a systematic and well-documented system of planning, execution, administration, and reporting (BPKP 2018). Using Agency Theory perspective, the village government is working as agent on behalf of the principals that are community. Undoubtedly, a solution is required to mitigate the information asymmetry. SISKEUDES is a device to guarantee stable, transparent financial management. Yet, the achievement of SISKEUDE implementation depends extensively on the readiness of human resources in the village who has technical ability to use SISKEUDES.

According to research by Susano and Rachmawati (2024), SISKEUDES may reduce the likelihood of financial administration embezzlement via digital monitoring and has a favorable impact on efforts to increase financial openness in villages. According to another study by katryn (Mega et al., 2022), SISKEUDES helps make East Bolaang Mongondow Regency villages more responsible with their money. Dinda Novyasari found that SISKEUDES increases openness and accountability in village budget reports (Maharani & Akbar, 2020), which is consistent with our results. This finding lends credence to the argument that, while technology is important, the level of competence possessed by village authorities in comprehending and using SISKEUDES is as crucial to its effectiveness.

H1: Use of Village Financial System (SISKEUDES) influences village financial management accountability.

Village Apparatus Competence

The competency of village apparatus is the capability for one to implement tasks and functions of village government, which consists of concepts, knowledge, skills and professional attitudes in public finance. Based on (Sutrisno, 2019), competency is something that drives the behavior of an officer or a leader, which they have as proficiency, good character and data base. In terms of village government, this capacity is very important to be actualized as a transparent and accountable financial control. PUTRA. Village devices face the challenge to not just comprehend financial government requirements and processes but also need technical capabilities for digital reporting system such as SISKEUDES.

Based on the research result (Syam et al., 2025), village apparatus competency affect significantly and positively toward the quality of village financial management and reporting. The same result has another study by Sinamo, Yusra, Hilmi and Naz'aina (2022) that is apparatus competence and the ease to get financial report can increase the accountability of village fund. "This is because according to (Farman et al., 2025), the coefficient for the t count of village apparatus competence will directly increase the quality of a village financial report." It also supported by research that conducted in tanjungkerta proved.that improving competency all the participant of village apparatus will directly affect to improve ability to management to product good financial report. As such, practice literature posits village official competency as the ultimate determining factor for the degree to which village financial management can be effectively and transparently structured, and decentrally accountable.

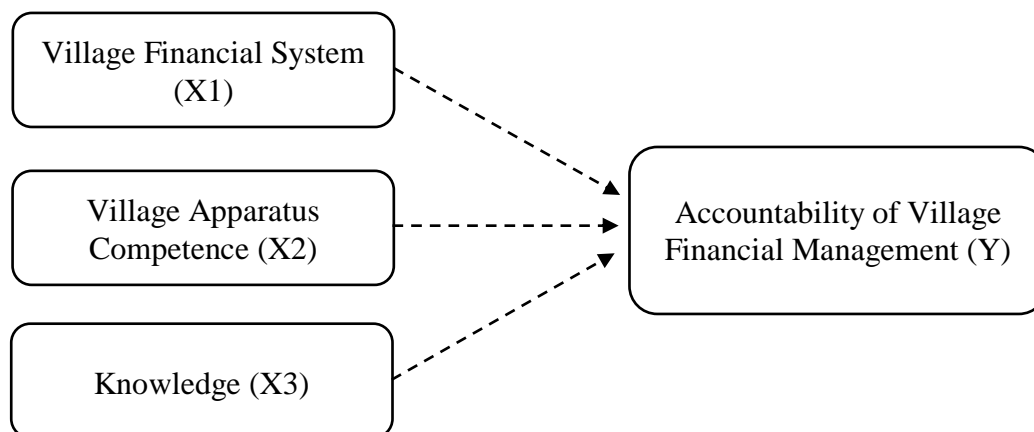
H2: The competency of village officials affects the transparency of financial management in villages.

Computer Knowledge

Computer proficiency is the knowledge and ability to manipulate computer software and hardware in order to accommodate a task, such as word processing or solving complex calculations. In the context of digitized village governance, computer literacy is essential for village authorities. Such literacy involves entry and advanced-level skills in working with computers, the internet and digital based information systems for financial management, reporting and administrative communication. As a base for digital systems such as SISKEUDES, digital literacy has been proven in the village intermediary to inputting data correctly and generating reports well even transparently financial information to public.

According to Waluyo et al. (2022), the research found that village authorities in Purbalingga still have an intermediate level of information and communication technology literacy. Therefore, it is crucial for them to prioritize the enhancement of their digital abilities. Transparency and accountability in the administration of fund villages may be greatly enhanced with the use of information technology, as long as administrators are competent and communities are actively involved (Hafizurrahman et al., 2024). Although "the system was found to improve accuracy of reporting as well as enhanced transparency," a research among certain highland communities indicated that IT literacy and infrastructure were the key restraints (Maulana et al.). Along with the competence of village administrators and systems like SISKEUDES, technical literacy is crucial to the efficient administration of village funds.

H3: Computer literacy of village officials affects SISKEUDES implementation, either positively or negatively.



Source: Processed by Researchers (2025)

3. RESEARCH METHODS

The purpose of this study was to determine the effect of the Village Financial System (SISKEUDES) implementation, the competency and knowledge of the village apparatus, and responsibility in the administration of village finances via the use of a causal associative quantitative method. The study was a cross-sectional one and different variables were studied at the same time. The research was conducted in the Ampana Tete District, which includes 20 villages.

In this study, the unit of analysis was village devices that were directly involved in managing finances at the village level. The Interviews Key informants for in-depth interviews were chosen according to their formal positions and actual engagement in the planning, administering, recording and reporting of village cash resources. The participants were village chiefs, secretaries and treasurers. The sampling method employed was a census because the population was small and all members were accessible. A sample of 80 participants from 20 villages participated in the study.

No	Position	Number per Village	Number of Villages	Total Respondents
1	Village Head	1	20	20
2	Village Secretary	1	20	20
3	Village Treasurer	1	20	20
4	Religious leaders	1	20	20
Total				80

Source: Data Processing Results SPSS 25 (2025)

Both primary and secondary sources of information were used in this study. The respondents were asked to fill out a structured questionnaire in order to gather primary data, while relevant documents about village financial management was checked in order to get secondary data. The approach of the data collection was primarily based on questionnaire survey and documents to verify information so as to ensure research findings reliably.

A closed-ended questionnaire using a Likert scale ranging from seriously disagree to seriously agree served as the study tool. The use of SISKEUDES was assessed using indicators of ease-of-use, accuracy in financial recording and reporting, and system support for village financial management. Village level organizational ability was calculated using parameters of technical skills, previous history, and financial management capability. Village apparatus knowledge was operationalized as ability to understand village financial management procedures and basic computer skills. Village financial management accountability was assessed based on the timeliness of reporting, obedience to regulations concerning financial management, and transparency in village financial management.

The instrumentation was pre-tested for accuracy, prior to data analysis. Pearson Product Moment correlation was used for validity testing; items in the questionnaire are valid if the sig value is 0.70. We included in the analysis only those items that are valid and reliable.

Statistical analysis was done by multiple linear regression; The impact of the different independent variables on the dependent variable was calculated. The regressive model involved in this analysis can be described as:

$$Y = \alpha + \beta_1X_1 + \beta_2X_2 + \beta_3X_3 + e$$

Information:

- Y = Accountability of Village Fund Management
- α = Constant
- β_1 = Regression Coefficient of Village Financial System Use
- β_2 = Regression Coefficient of Village Apparatus Competence
- β_3 = Knowledge Regression Coefficient
- X1 = Use of Village Financial System
- X2 = Village Apparatus Competence
- X3 = Knowledge
- e = error

Where (Y) improve accountability of village fund distribution, (X1) improve village institutions, (X2)improve the competence of village apparatus, (X3) improve the performance of village apparatus, (alpha)is a constant, (beta) realize improvement coefficient,and error repair. Classical assumption tests, such as normality, multicollinearity, and heteroscedasticity tests are performed before hypothesis testing. The partial effect was tested through a t-test and the simultaneous effect through an F-test, with a statistical significance level of 5%.

4. RESULTS AND DISCUSSION

Descriptive Statistics Results

Variable	N	Minimum	Maximum	Mean	Std. Deviation
Siskeudes	80	36,00	45,00	42,6125	3,35455
Kompetensi Aparatur Desa	80	101,00	140,00	119,4625	11,41279
Knowledge	80	36,00	60,00	53,8125	6,59899
Akuntabilitas Pengelolaan Keuangan Desa	80	61,00	80,00	73,1625	6,73258
Valid N (listwise)	80				

Source: Data Processing Results SPSS 25 (2025)

Based on the descriptive statistics in the table above, the Village Financial The average of the Management Accountability (Y) variable was 73.16, with a maximum of 80 and a minimum of 61, and also with standard deviation equal to 6.73. This finding is a measure of how much the level of accountability in village revenue management differs among the 80 respondents in this research. Meanwhile, the variable Village Financial System (Siskeudes), as X1 was 42.61 in average, 45 at maximum total score and 36 at minimum total score with standard deviation of 3.35. This means that the variation in the usage and application of Siskeudes among sample villages is approximately 7.8%, it's quite low but try to show differences between village by village.

In addition, the VILLAGE Apparatus Competence (X2) variable had an overall mean = 119.46 and a maximum of 140, minimum was 101 with SD of 11.41. Household response quotient: mean ratio which accounts for about 9,6% of the actual distance value in the degree of village officials competenc e, that is, there is a big difference for the ability of village officials in fulfillment their financial management duties among respondents.

The Knowledge variable (X3) had a mean of 53.81, ranging from minimum value=36 and maximum value=60 with standard deviation of 6.59. This suggests that the amount of KNOL among VOs differed by an average margin of about 12%, pointing to differences in knowledge of aspects related with village financial management amongst them. In general, all the variables of this study presented a wide variation among the respondents and were within an acceptable range in accordance with the profile features of each village and officials selected.

Validity and Reliability Test Results

Variable	Item	R Count	R Table	Cronbach's Alpha
Village Financial System	X1.1	0.709	0.219	0.929
	X1.2	0.673	0.219	
	X1.3	0.822	0.219	
	X1.4	0.852	0.219	
	X1.5	0.823	0.219	
	X1.6	0.865	0.219	
	X1.7	0.840	0.219	
	X1.8	0.865	0.219	
	X1.9	0.816	0.219	
Village Apparatus Competence	X2.1	0.360	0.219	0.913
	X2.2	0.377	0.219	
	X2.3	0.554	0.219	
	X2.4	0.566	0.219	
	X2.5	0.645	0.219	
	X2.6	0.662	0.219	
	X2.7	0.629	0.219	
	X2.8	0.753	0.219	
	X2.9	0.574	0.219	
	X2.10	0.708	0.219	
	X2.11	0.542	0.219	
	X2.12	0.668	0.219	
	X2.13	0.739	0.219	
	X2.14	0.776	0.219	
	X2.15	0.611	0.219	
	X2.16	0.620	0.219	
	X2.17	0.555	0.219	
	X2.18	0.587	0.219	
	X2.19	0.718	0.219	
	X2.20	0.595	0.219	
	X2.21	0.633	0.219	
	X2.22	0.360	0.219	
	X2.23	0.361	0.219	
	X2.24	0.508	0.219	
	X2.25	0.825	0.219	
	X2.26	0.798	0.219	
	X2.27	0.746	0.219	
	X2.28	0.769	0.219	
Knowledge	X3.1	0.853	0.219	0.977
	X3.2	0.941	0.219	
	X3.3	0.947	0.219	
	X3.4	0.936	0.219	

	X3.5	0.935	0.219			
	X3.6	0.942	0.219			
	X3.7	0.914	0.219			
	X3.8	0.923	0.219			
	X3.9	0.764	0.219			
	X3.10	0.878	0.219			
	X3.11	0.862	0.219			
	X3.12	0.897	0.219			
	Accountability of Village Financial Management	Y.1	0.819		0.219	0.922
		Y.2	0.269		0.219	
		Y.3	0.735		0.219	
		Y.4	0.905		0.219	
Y.5		0.894	0.219			
Y.6		0.880	0.219			
Y.7		0.893	0.219			
Y.8		0.905	0.219			
Y.9		0.810	0.219			
Y.10		0.894	0.219			
Y.11		0.806	0.219			
Y.12		0.894	0.219			
Y.13		0.905	0.219			
Y.14		0.694	0.219			
Y.15		0.712	0.219			
Y.16		0.739	0.219			

Source: Data Processing Results SPSS 25 (2025)

According to the results reported in Table, the acceptability levels of validity were excellent for all measures applied for each research variable. This can be observed from the computed r-value that was higher than the table value, showing that there is validity of each question item for measuring the construct. Moreover, the reliability test results also showed good internal consistency of the tool with Cronbach's Alpha > 0.70. This value identifies that all the research instruments is accurate, reliable and stable to apply for data collection. As such, this research instrument is considered acceptable to be used as it fulfils the criteria of validity and reliability required in scientific studies.

Normality Test

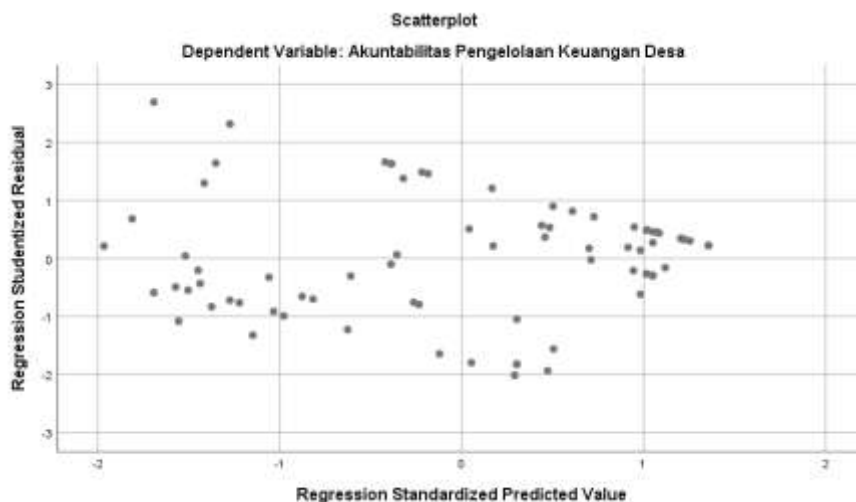
		Unstandardized Residual
N		80
Normal Parameters ^{a,b}	Mean	,0000000
	Std. Deviation	5,26407127
Most Extreme Differences	Absolute	,085
	Positive	,085
	Negative	-,055
Test Statistic		,085
Asymp. Sig. (2-tailed)		,200 ^{c,d}
a. Test distribution is Normal.		
b. Calculated from data.		
c. Lilliefors Significance Correction.		
d. This is a lower bound of the true significance.		

Source: Data Processing Results SPSS 25 (2025)

Significance level was 0.200 as per Kolmogorov-Smirnov test. As this value exceeds the Tolerance of 0.05 it can be concluded that the residuals in the regression model are

normally distributed. This result shows that the data obey the normality assumption, which is essential for regression analysis. Satisfying this Condition would allow the data to be considered appropriate allowing for further statistical testing with greater degree of precision and confidence.

Heteroscedasticity Test



Source: Data Processing Results SPSS 25 (2025)

From the above scatterplot of the Regression Standardized Predicted Value versus the Regression Studentized Residual it is observed that all these residual points are scattered randomly across the horizontal axis and do not follow any pattern. The scatter of points does not seem to exhibit a conic, wide or wavy regular shape that typically would suggest heteroscedasticity. The remaining point clouds seem to be distributed over positive and negative values, with an evenly spread coverage of the range of predicted points. This even scatter of dots verifies the scalar form (homoscedastic) property about residual variance, then you can say that the regression model does not have a heteroscedastic issue. As the assumption of homoscedasticity is maintained, the black-box regression used is deemed fit for further regression analysis, because even though the residuals have an imbalanced distribution, we do not observe anomalies in them.

Multicollinearity Test

Variabel Independen	Collinierity Statistic		Information
	Tolerance	VIP	
Village Financial System	0.659	1.517	There is no multicollinearity
Village Apparatus Competence	0.589	1.697	There is no multicollinearity
Knowledge	0.468	2.136	There is no multicollinearity

Source: Data Processing Results SPSS 25 (2025)

The table first checks for multicollinearity by inspecting how Tolerance and VIF values arrange in relation to each other--these are both measures of Variance Inflation Factor. If the Tolerance value is less than 0.10 and VIF greater than 10, it considered multicollinearity thereafter. Based on the results, all independent variables meet this requirement as well as that for Tolerance. For the Village Financial System (Siskeudes) it has a Tolerance value of 0.659 and is fifteen one point seven its VIF. In addition, the Village Government Acreditation variable has a Tolerance value of 0.589 and VIF 1.697. As for Knowledge, then its Tolerance is 0.468 and VIF 2.136. All the VIFs are less than 10 and Tolerances are higher than 0.10. Consequently, there was no multicollinearity between the independent variables. This shows

that regression model suffers no multi-collination lash and we can design in each of its independent variable tinctives on the estimate of y with impunity.

Multiple Linear Regression Analysis

Model		Coefficients ^a				
		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	19,173	8,594		2,231	,029
	Village Financial System	,592	,222	,295	2,669	,009
	Village Apparatus Competence	,143	,069	,242	2,070	,042
	Knowledge	,218	,134	,214	1,630	,107

a. Dependent Variable: Akuntabilitas Pengelolaan Keuangan Desa

Source: Data Processing Results SPSS 25 (2025)

In the regression results, the constant has a value of 19.173 which means when all independent is at zero (0) then Village Financial Management Accountability base value is 19.173. The regression coefficient of Siskeudes is 0.592, Village Apparatus Competence is 0.143, and Knowledge is 0.218. So, the obtained regression equation can be written as :

$$Y=19,173+0,592(X1)+0,143(X2)+0,218(X3)$$

It is indicated by the variable coefficient of 0.592 in Siskuedes that a one unit increase for it will cause an improvement of 0.592 in village financial accountability as long as other independent variables remain constant. This is statistically significant in its effect with a p-value of 0.009, significantly less than the 0.05 level. Another variable, the village apparatus competence has a significant effect on village financial accountability improvement (as the coefficient is 0.143, and sigificantly at the level of 0.042). The greater the apparatus competence, more is he to enhance accountability of village money affairs. The positive coefficient of Knowledge (0.218) means that higher apparatus knowledge leads to increased accountability, but it is not statis- tically significant at 0.107. Therefore, even if the sign of this effect is positive this variable probably does not explain much of the variance in accountability very well. In general, the regression results show that Siskeudes and Village Apparatus Competence are crucial to Village Financial Management Accountability, while Knowledge only can add nothing except positive values.

Adjusted Determination Coefficient Test (R2)

Model Summary ^b				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,623 ^a	,389	,365	5,36696

a. Predictors: (Constant), Knowledge, Siskeudes, Kompetensi Aparatur Desa

b. Dependent Variable: Akuntabilitas Pengelolaan Keuangan Desa

Source: Data Processing Results SPSS 25 (2025)

From this table, we can see that the value of Adjusted R Square is 0.365 or 36.5%. That is, three variables will lead to a 36.5% difference in Village Financial Management Accountability. In contrast, the other 63.5% of TQM impact may be explained by factors not considered in this research model. These could be things like the leader's way of working, type organizational tradition and managerial skill. The Adjusted R Square of 0.365 implies that the regression model has enough explanatory power; however, there are additional independent variables that are not included in the model that also affect changes in management accountability for village finance. The Adjusted R Square of 0.365 suggests that

the regression model can account for changes in village financial management accountability. Nevertheless there are other independent variables left out of our model which also make a difference.

T-Test Results

Model		Coefficients ^a				
		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	19,173	8,594		2,231	,029
	Village Financial System	,592	,222	,295	2,669	,009
	Village Apparatus Competence	,143	,069	,242	2,070	,042
	Knowledge	,218	,134	,214	1,630	,107

a. Dependent Variable: Akuntabilitas Pengelolaan Keuangan Desa
 Source: Data Processing Results SPSS 25 (2025)

According to the t-test result In the coefficients table. The variable Siskeudes in Village Financial Management System exhibits a coefficient value of 0.592 with 0.009 significance. Because the value of the significance is less than 0.05, secondly, the variable Siskeudes in village financial management system brings impact on Village Financial Management Responsibility. That means when implementation of Siskeudes becomes more widespread so does the accountability increase by 0.592 when other variables remain unchanged. The third of these findings is tangible proof that Village Competence also has partially significant influence on Accountability in Village Financial management. It accordingly means that the higher the village instrumentality's competence is, more powerful its organizational capacity should become. When Knowledge, set at 1, has a value of 0.143 and a sig value of 0.042, the value is less than 0.05. Consequently, it can be interpreted that the Competency level Apparatus Village has partially significant effect to Accountability of Financial Management in Village.

Especially at village level, the more competent the apparatus, the greater oversight capability. Conversely, Knowledge has a coefficient of 0.218 with significance 0.107. It's obvious that the value of significance is bigger than 0.05, so this variable does not have partially significant effect on Village Financial Management responsibility at all. However, even if the knowledge level of officials in villages went up and had a positive effect, it did not seem to bring large impact to their accountability at all. At the same time, results of the preliminary tests in partial element indicate that Siskeudes (Village Financial Management System) and Village official competence do not have a significant effect. In addition, Knowledge also has no effect on village financial management accountability.

Discussion

Village Financial System on Village Financial Management Accountability

According to the findings, SISKEUDES, the village's system of financial management, significantly and positively influences accountability in this area. In terms of documenting, planning, executing, and responsibility all parts of financial management—a development process that is more structured, transparent, and accountable may be achieved by using SISKEUDES. By employing this uniform process, the risk of mistakes, data interference and budget varieties may be greatly reduced. From an agency theory point of view, SISKEUDES enhances the monitoring process from principal toward agents as financial information becomes more reliable and easier to verify.

This conclusion is reinforced by the research of (Bawansel et al., 2025) who found that the adoption of SISKEUDES is capable of improving efficiency, order in administration and transparency in the financial report for village. Furthermore, the study from (Milenia et

al., 2023) proved that SISKEUDES indicates a positive and significant effect in enhancing village financial accountability reports. Therefore, consistency of empirical evidence among these studies further supports the argument that SISKEUDES is a strategic instrument in producing transparent, accountable and accountable village financial governance.

Village Apparatus Competence on Village Financial Management Accountability

As the results show, the accountability of village financial management is positively and significantly impacted by the competency of the village apparatus. Having said this, the better apparatus understands regulations and administrative procedures, as well as professionally mastery regarding fund management technicalities, the stronger village financial accountability will emerge. Good job proficiency makes instruments work carefully, reduce the error of recording and raise adherent to Financial System of village.

This is consistent with the study (Situngkir & Simarmata, 2022) where village apparatus competence has a significant effect on accountability in village fund management. Also According to (Irwadi & Permana, 2023) Village apparatus competence also has a positive and significant effect on village financial accountability. Empirical evidence of Tharis et al., (2022) in Kerinci Regency also confirms that apparatus with high competence are likely to prepare financial reports in a timely and accurate manner. The empirical literature therefore provides evidence that both capacity development and equipment training play key roles as strategic first steps in shoring up village finance governance and accountability.

Knowledge on Village Financial Management Accountability

The research findings indicated that knowledge or digital literacy of the village officials were important for helping village financial management, however it did not play a significant role in the accountability of the village based on this study. This suggests that a proficiency on the part of officials to operate computers, the internet or even digital information systems like the Village Financial Management System (Siskeudes) does not necessarily translate into better financial statements and stronger accountability. Put differently: digital literacy is not the only relevant driver for enhanced accountability - other dependant factors are practical capability, procedural setting as well and systematical backup.

This is in accordance with earlier studies. For instance, Destiana Kurniawati & Kurniawati (Kurniawati & Mutmainah, 2024) stressed that official competence and internal control systems are more important for accountability than just using information technology. (Rahmawati et al., 2023) research also proved that even though the information technology facilitates management, but structural factors and official's practical capability are more critical to accountability in village fund supervision. Hence, digital knowledge or literacy of the devices is valuable however, it seems that rather than by computer literacy alone, increased accountability in village finance can be derived from better-skills and procedures and technologically sounder village financial systems.

5. CONCLUSIONS AND SUGGESTIONS

Conclusions

1. The research conclusion is the existence of village financial management accountability mechanism relies much on capability and skills of local leaders in applying integrated finance system and implement technical task in managing finances. This SISKEUDES system is known to be able to increase transparency and accuracy of the village financial report as well as contribute positively regarding accountability in managing village financial.
2. The ability of village officials to account and report finances is one key element in helping village officials determine that finances have been accounted for according to laws, regulations, and sound financial principles. Village leaders who are more technically competent and have longer work experience will be able to manage village financial

system better and report more transparently.

3. Village official's knowledge without its practice is not adequate enough to maximize an accountability of financial management at village level. This indicates that there has to be a balance between conceptual understanding and the practical application of this knowledge, otherwise it cannot contribute towards preference for village financial performance and accountability.

Suggestions

The research acknowledges that there may be other determinants to village financial accountability that are not part of the model (i.e. individual honesty, organizational culture and supervision quality). This is a weakness of this study which targeted only internal village authorities at one selected sub-district. Hence, subsequent research must broaden the focal point with village level heterogeneities and explore in those dimensions of leadership behaviour, culture of organization and supervisory ability. Furthermore, local governments should be motivated to improve the quality of their apparatus through practice-based and technical support that will enable the knowledge they hold to actually bridge an implementation gap in village financial transparency and accountability.

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