

**THE EFFECT OF APPARATUS COMPETENCE IN VILLAGE FUND
MANAGEMENT AND THE VILLAGE FINANCIAL SYSTEM
(SISKEUDES) ON THE ACCOUNTABILITY OF VILLAGE FUND
MANAGEMENT (A SURVEY AT VILLAGE OFFICES
THROUGHOUT MASAMA DISTRICT)**

**Ni Komang Sindy Lestari¹⁾, Rahma Masdar²⁾, Muhammad Din³⁾,
Lucyani Meldawati⁴⁾, Betty⁵⁾**

Accounting Study Program, Faculty of Economics and Business, Tadulako University, Palu City^{1,2,3,4,5)}
e-mail: sindylestari921@gmail.com^{1)*}, elonk-masdar@untad.ac.id²⁾, didi.kaili83@gmail.com³⁾,
lm2015.akuntad@gmail.com⁴⁾, bmanurung389@gmail.com⁵⁾

Abstrak

Penelitian ini bertujuan untuk mengkaji bagaimana kompetensi personel pengelola dana desa dan penerapan Sistem Keuangan Desa mempengaruhi akuntabilitas pengelolaan dana desa. Isu utama yang dibahas adalah kelemahan yang terus berlanjut dalam mekanisme akuntabilitas pada tingkat pemerintahan desa terkait pengelolaan dana. Menggunakan metodologi kuantitatif, studi ini menerapkan desain survei, dengan data dikumpulkan melalui kuesioner yang diberikan kepada 70 pejabat desa yang aktif terlibat dalam pengelolaan dana desa. Analisis regresi linier berganda digunakan untuk memproses data yang dikumpulkan. Temuan menunjukkan bahwa baik kompetensi pengelola dana desa maupun penerapan Sistem Keuangan Desa memiliki dampak positif dan signifikan secara statistik secara individual terhadap akuntabilitas dalam pengelolaan dana desa. Selain itu, ketika dipertimbangkan bersama, kedua faktor ini secara bersama-sama menunjukkan dampak gabungan yang signifikan dalam meningkatkan akuntabilitas. Studi ini menyimpulkan bahwa memperkuat kompetensi pejabat dan memanfaatkan secara efektif Sistem Keuangan Desa merupakan langkah krusial menuju pencapaian akuntabilitas yang lebih besar dalam pengelolaan dana desa.

Kata kunci: kompetensi aparatur, sistem keuangan desa, akuntabilitas, dana desa

Abstrak

This research seeks to examine how the competence of village fund management personnel and the application of the Village Financial System influence the accountability of village fund administration. The central issue addressed is the persistent shortcomings in accountability mechanisms within village-level governance concerning fund management. Employing a quantitative methodology, the study utilizes a survey design, with data gathered via questionnaires administered to 70 village officials actively engaged in managing village funds. Multiple linear regression analysis was used to process the collected data. Findings indicate that both the competence of village fund managers and the implementation of the Village Financial System exert positive and statistically significant individual effects on accountability in village fund management. Moreover, when considered together, these two factors jointly demonstrate a significant combined impact on enhancing accountability. The study concludes that strengthening officials' competencies and effectively leveraging the Village Financial System are crucial steps toward achieving greater accountability in the management of village funds.

Keywords: officials' competence, village financial system, accountability, village funds

1. INTRODUCTION

Under Law Number 3 of 2024, villages are empowered to regulate and manage communal affairs grounded in ancestral rights that are officially acknowledged within Indonesia's governmental framework. This administrative power entails the duty of overseeing village allocations derived from the State Budget (APBN). To ensure the proper stewardship of these resources, management must rely on rigorous planning and officials skilled in administration and accounting. Community participation, paired with accountability and transparency, shapes how these resources reach and serve the village population. Quality governance is correlated with increased development program effectiveness and reduced poverty levels in rural areas.

Accountability is a key principle in village fund management because each stage of activity must be accounted for administratively and substantively. The literature converges on the idea that human capital is fundamental to financial accountability. Dewi et al. (2025) frame accountability as dependent on both administrative expertise and the effective deployment of the SISKEUDES financial platform, a perspective reinforced by Ardianti and Suartana (2020), who demonstrated that stronger human resource capabilities directly enhance village fund management outcomes. Furthermore, Savitri et al. (2019) demonstrated that superior financial management systems lead to better accountability, and Susano and Rachmawati (2024) emphasized that such systems are only effective when bolstered by internal supervision. Ultimately, this research confirms the correlation between staff capacity, system implementation, and accountability standards.

However, most previous research was conducted in areas with relatively adequate human resource capacity and infrastructure. Existing literature treats apparatus competence and SISKEUDES deployment as standalone factors, creating a blind spot around their synergistic or competing effects on accountability. This situation indicates a research gap, particularly in areas with limited apparatus technical capacity and infrastructure supporting information systems. Given these defining characteristics, Masama District in Banggai Regency serves as an appropriate context for empirical research. This research fills a critical need: quantifying the combined explanatory power of workforce expertise and digital system adoption for accountability in village financial oversight.

The phenomenon in Masama District shows that there are still village treasurers with limited educational backgrounds and obstacles in the operation of SISKEUDES. Delays in budget disbursement and payment of village apparatus honoraria impact performance effectiveness. Data input errors and limited internet connection also hamper the financial reporting process. Village deliberations are not fully participatory, thus suboptimal transparency. Publication of the Village Budget (APBDes) through information media has not always been followed by increased public understanding of the substance of the financial reports. This situation indicates that accountability has not been fully achieved despite the system being in place.

This research is based on Stakeholder Theory proposed by Freeman (1984). This theory explains that organizations have responsibilities to all parties with an interest in their activities. Within the context of village governance, the administration functions as the steward of public resources, whereas the community constitutes the key stakeholder with a right to transparency and accountability regarding the expenditure of village funds. The proficiency of village officials signifies their ability to fulfill the duties of financial management, while the Village Financial System (SISKEUDES) fosters administrative order, enhances reporting quality, and promotes openness. At its core, the way these funds are managed with accountability reveals how seriously the government takes its duty to the

public. This unresolved question propels our research: to unpack how village official competencies and SISKEUDES engagement collectively configure accountability for public funds in Masama District.

2. LITERATURE REVIEW

Stakeholder Theory

Originating from R. Edward Freeman's (1984), Stakeholder Theory posits that organizations bear obligations to all parties invested in their operations. These stakeholders encompass both individuals and groups who can impact organizational objectives and those who are subject to the consequences of the organization's decisions. Ultimately, an organization's triumph hinges on its capacity to harmonize and balance these diverse interests. Within the realm of public sector accounting, this theoretical framework interprets financial reporting as a crucial mechanism for demonstrating accountability to these stakeholders. According to Damayanti et al. (2023), Stakeholder Theory provides the conceptual framework for ensuring transparency and accountability within financial reporting. Financial statements act as a communication channel for both internal and external audiences, delivering information that is relevant, reliable, and transparent to satisfy stakeholder requirements. In the public sector, the community is viewed as the primary stakeholder; consequently, the administration of public resources necessitates unambiguous accountability. Thus, the quality of these reports serves as a measure of the government's adherence to Stakeholder Theory principles and its commitment to its stakeholders.

Competence of Village Fund Management Apparatus

As stipulated in State Civil Service Agency (BKN) Regulation No. 46 A of 2023, the term competence refers to the specific capabilities and professional expertise inherent to a person. According to (Moehariono, 2018) competence is the expertise and ability to carry out obligations with realistic and practical abilities to achieve a company's goals.

According to Spencer, referenced in Moehariono (2018), competence is defined as a specific excellence or inherent ability that serves as the foundation for a person's work effectiveness. These basic individual characteristics are the cause of performance results and are used as the benchmark for measuring success in particular roles or circumstances. With existing fiscal decentralization, village fund management must have the ability to maximize village accountability. When the central government delegates authority to local administrations, or when local governments transfer responsibilities to village entities, adequate preparation is imperative. Specifically, the development of human resources constitutes a critical component that must be addressed (Widyatama, 2017) in (Sahala Purba et al., 2022).

Village Financial System (SISKEUDES)

Siskeudes is a digital financial system created specifically for village governments to optimize how village money is managed transparently and systematically. As described by Arfiansyah (2020), the application focuses on accountability, covering all aspects of budget recording and reporting in accordance with PERMENDAGRI 113/2014. The system was introduced by the BPKP in collaboration with the KEMENDAGRI as a strategic tool to improve financial governance, resulting in more efficient and accountable management of village funds. Designed to be user-friendly, Siskeudes allows village officials to operate the system effectively in compliance with relevant laws. Research consistently shows that this application positively impacts the accountability of village funds. Ningsih & Anggraeni (2024) found that the system acts as a bridge, linking official competence to higher accountability standards and resulting in more reliable financial reports. Furthermore,

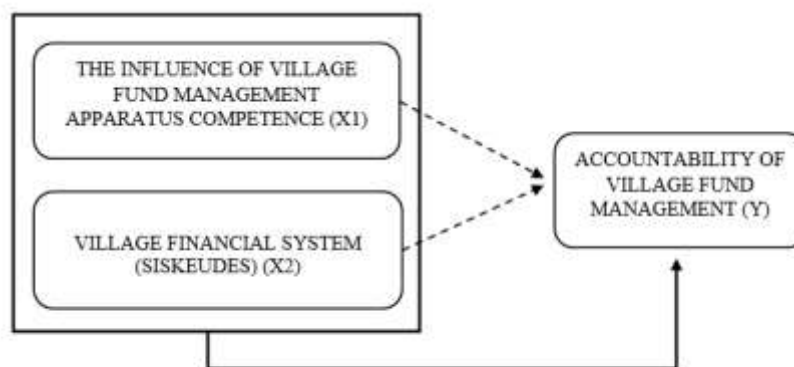
Gundul (2025) highlighted that Siskeudes promotes transparency and organization by refining the entire budget cycle, from planning to reporting. These improvements help strengthen public trust and ensure better financial governance within the village administration.

Accountability of Village Fund Management

Yesinia et al. (2018) define accountability as being responsible for explaining how well an organization has met its goals, which is usually done through regular reports. In the public sector, this concept extends to a government's duty to answer for its actions. This includes explaining decisions to the public, leaders, and authorized legal bodies that have the right to request such accountability (Indriasih et al., 2022). Accountability is defined as the mandatory duty to respond to and justify the conduct and performance of individuals or leaders within an organizational unit to those entitled to receive an explanation. Specifically, in the context of village finances, this principle dictates that every action taken must be justified to the local community. While accountability is a fundamental requirement for both commercial entities who answer to shareholders and government bodies, the public sector is distinct in that its primary mandate is to serve the community (Widyatama, 2017) in (Sahala Purba et al., 2022).

Framework

This theoretical framework serves as the foundation for examining the correlations between the study's variables. This study treats accountability in village fund management as its dependent variable, seeking to explain it through the lens of two independent factors: the competence of village officials and the implementation of the SISKEUDES. The primary objective is to analyze how SISKEUDES implementation and staff competence influence the enhancement of accountability. Grounded in the theories previously discussed, this study utilizes data from all village offices within Masama District. It is anticipated that this comprehensive approach will yield valuable insights into optimal and appropriate methods for managing village finances.



Source: Data Processed by Researchers (2026)

Figure 1. Framework of Thought

Hypothesis Development

The Influence of the Competence of Village Fund Management Apparatus and the Village Financial System on the Accountability of Village Fund Management

Achieving accountability in village fund management relies heavily on two critical elements: The proficiency of village authorities and the utilization of the SISKEUDES. Official competence comprises the necessary technical knowledge, administrative and accounting proficiency, and integrity required to manage finances transparently and

responsibly. Concurrently, SISKEUDES serves as an information system that facilitates the systematic recording, administration, and reporting of finances in compliance with legal mandates. Firmawati & Eka Putri (2025) demonstrate that the synergy between official competence and SISKEUDES implementation significantly enhances accountability, primarily by elevating the quality of reporting and the precision of financial data. Supporting this, Milenia et al. (2023) found that the effective deployment of SISKEUDES strengthens accountability in financial reporting. Collectively, these findings suggest that integrating skilled personnel with robust system implementation fosters more precise and accountable village financial reporting.

H1: The Competence of Village Fund Management Apparatus and the Village Financial System Simultaneously Have a Positive and Significant Influence on the Village Fund Management Accountability.

The Influence of Village Fund Management Apparatus Competence on Village Fund Management Accountability

A primary indicator of effective financial management at the village level is the degree of accountability demonstrated by officials in their administration of funds. Competence in this context comprises the technical expertise, proficiency in financial reporting, and professional ethics required to execute village fund management duties in alignment with transparency and responsibility principles. Competent officials can ensure more accurate, timely, and accountable village financial recording and reporting, thereby increasing public trust in village government and supporting sound and targeted village fund management. Purwati (2023) found that more competent village officials produce markedly higher accountability in fund management. This relationship is driven by the fact that enhancing officials' technical capabilities leads to superior financial management and reporting standards. Similarly, Ariasih et al. (2024) concluded that official competency has a substantial positive impact on accountability, noting that elevated staff skills directly contribute to the overall improvement of village financial governance quality.

H2: Competence of Village Fund Management Apparatus Partially has a favorable and noteworthy impact on village fund management accountability.

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

The Village Financial System (SISKEUDES) was established to promote transparent, effective, efficient, and accountable management of village finances. Its primary objective is to support village officials in the recording, administration, and reporting of financial transactions in compliance with statutory regulations. By doing so, SISKEUDES ensures that the management of village funds is conducted with greater clarity and accountability to both the local government and the community. SISKEUDES implementation simplifies administrative and reporting processes because village financial data is systematically compiled in real time, minimizing manual errors and increasing information transparency. According to Bawansel et al. (2025), the implementation of SISKEUDES in Komus II Village led to substantial gains in the transparency, efficiency, and accountability of financial reporting. This improvement was attributed to the system's ability to streamline documentation and expedite the reporting process. Similarly, Ningrum et al. (2025) observed that in Wringinrejo Village, SISKEUDES fostered better coordination in financial management and facilitated the production of more precise and accountable financial reports, even in the presence of certain technical obstacles.

H3: The Financial System of the Village Partially possesses a favorable and noteworthy Influence on the Village Fund Management's Accountability

3. RESEARCH METHODS

A quantitative survey design was selected for this research to enable the objective measurement and statistical testing of the proposed hypotheses. This framework captures the influence of both human capital (official competence) and technological infrastructure (SISKEUDES) on accountability outcomes (Sugiyono, 2019).

Data for this study were gathered from various village offices in Masama District, with the target respondents being those directly responsible for the management of village funds. The participant pool included key figures such as the village head, secretary, finance and planning officers, and representatives from government departments. Primary data were gathered via a structured questionnaire utilizing a saturated sampling technique, a method in which the entire population constitutes the sample. Consequently, the study encompassed 70 respondents drawn from 14 villages, with each village contributing five officials from its financial management team.

Table 1. Research Variable Operationalization

Variable	Dimension	Scale
Competence of Village Fund Management Apparatus (Situmorang, 2024)	Understanding	Likert
	Technical Skills	
	Training	
	Work Initiative	
	Code of Ethics	
Village Financial System (SISKEUDES) (Ridwan, 2019)	Financial Integrity	Likert
	Disclosure	
	Regulatory Compliance	
Accountability of Village Fund Management (Situmorang, 2024)	Honesty and Information Transparency	Likert
	Compliance and Reporting	
	Procedural Conformity	
	Information Adequacy	
	Timeliness of Financial Reporting	

Source: Situmorang (2024); Ridwan (2019).

Validity testing was performed to verify that each item within the research instrument accurately captured its intended construct. This assessment utilized the Pearson Product Moment correlation, comparing individual item scores against the aggregate variable score.

Items were validated based on a correlation coefficient above the critical r-value and a p-value under 0.05, reflecting a 5% significance level. Additionally, the Cronbach's Alpha method was utilized to verify the instrument's internal consistency. Variables attaining a coefficient greater than 0.70 were considered reliable, confirming the uniformity of the items and their suitability for subsequent data gathering.

Prior to performing multiple linear regression analysis, this study subjected the data to classical assumption testing to verify the model's statistical validity. The Kolmogorov-Smirnov test determined whether the data conformed to a normal distribution; specifically, a significance level surpassing 0.05 confirmed the normality of the residuals. To check for multicollinearity, tolerance values were required to be above 0.10 and VIF below 10, confirming the absence of strong correlations between independent variables. Heteroscedasticity was evaluated through a scatterplot analysis of residuals versus predicted values. Ghazali (2018) notes that once these preconditions are met, the regression model is fit for the purpose of examining the study's hypotheses.

4. RESULTS AND DISCUSSION

Descriptive Analysis

A descriptive analysis was conducted to present a comprehensive summary of the

data's characteristics, encompassing respondent count, minimum and maximum values, mean scores, and standard deviations for each variable. The objective of this analysis was to evaluate the response trends regarding village fund management apparatus competency (X1), SISKEUDES (X2), and accountability in village fund management (Y). The outcomes of this descriptive analysis are detailed in Table 2.

Table 2. Results of Descriptive Analysis Test

Descriptive Statistics					
	N	Minimum	Maximum	Mean	Std. Deviation
X1	70	35.00	50.00	43.8857	3.47889
X2	70	55.00	75.00	68.8857	5.79741
Y	70	41.00	55.00	49.2286	4.16741
Valid N (listwise)	70				

Source: SPSS 27 Output

The data reveal strong, stable competence among village officials ($M = 43.89$, $SD = 3.48$) alongside robust SISKEUDES deployment that shows modest response dispersion ($M = 68.89$, $SD = 5.80$). Accountability levels mirror this positive trend with minimal deviation ($M = 49.23$, $SD = 4.17$), indicating consistent fund management integrity throughout the district.

Validity and Reliability of Instruments

Prior to the main analysis, the research instrument underwent rigorous testing to guarantee its precision and consistency in quantifying the study variables. This evaluation comprised both validity and reliability assessments. The validity process was designed to ascertain whether the questionnaire components effectively measured the proposed variables, whereas the reliability test examined the instrument for internal stability. Table 3 outlines the results derived from these analyses.

Table 3. Results of Instrument Validity and Reliability Tests

Variables	Question Number	R-Calculate Value	R-Table Value	Information	Cronbach's Alpha
Competence of Village Fund Management Apparatus (X1)	X1.1	0.618	0.235	Acceptable	0.824
	X1.2	0.580	0.235	Acceptable	
	X1.3	0.549	0.235	Acceptable	
	X1.4	0.529	0.235	Acceptable	
	X1.5	0.651	0.235	Acceptable	
	X1.6	0.633	0.235	Acceptable	
	X1.7	0.679	0.235	Acceptable	
	X1.8	0.653	0.235	Acceptable	
	X1.9	0.636	0.235	Acceptable	
	X1.10	0.687	0.235	Acceptable	
Village Financial System (SISKEUDES) (X2)	X2.1	0.599	0.235	Acceptable	0.926
	X2.2	0.724	0.235	Acceptable	
	X2.3	0.702	0.235	Acceptable	
	X2.4	0.617	0.235	Acceptable	
	X2.5	0.786	0.235	Acceptable	
	X2.6	0.799	0.235	Acceptable	
	X2.7	0.742	0.235	Acceptable	
	X2.8	0.689	0.235	Acceptable	
	X2.9	0.804	0.235	Acceptable	
	X2.10	0.754	0.235	Acceptable	
	X2.11	0.693	0.235	Acceptable	
	X2.12	0.775	0.235	Acceptable	
	X2.13	0.779	0.235	Acceptable	
	X2.14	0.728	0.235	Acceptable	

Accountability of Village Fund Management (Y)	X2.15	0.561	0.235	Acceptable	0.905
	Y.1	0.667	0.235	Acceptable	
	Y.2	0.676	0.235	Acceptable	
	Y.3	0.587	0.235	Acceptable	
	Y.4	0.692	0.235	Acceptable	
	Y.5	0.753	0.235	Acceptable	
	Y.6	0.757	0.235	Acceptable	
	Y.7	0.802	0.235	Acceptable	
	Y.8	0.767	0.235	Acceptable	
	Y.9	0.712	0.235	Acceptable	
	Y.10	0.757	0.235	Acceptable	
Y.11	0.720	0.235	Acceptable		

Source: SPSS 27 Output

Each scale item performed adequately against validity criteria, registering positive associations with total scores that cleared minimum statistical requirements (Table 3). This proves that the instrument accurately measures apparatus competency, SISKEUDES implementation, and accountability. Internal reliability is confirmed for each construct, with coefficient alphas falling above the 0.60 standard required for exploratory research. This confirms that the questionnaire is reliable, has good internal consistency, and produces stable data for further analysis.

Normality Test

Normality diagnostics were applied to ensure the error terms met the distributional requirements for valid inference. This premise is foundational in multiple linear regression, serving as the basis for the accuracy and legitimacy of statistical conclusions. To evaluate distributional assumptions, the One-Sample Kolmogorov-Smirnov test was performed on unstandardized residuals (Table 4).

Table 4. Normality Test Results

One-Sample Kolmogorov-Smirnov Test			
			Unstandardized Residual
N			70
Normal Parameters ^{a,b}	Mean		.0000000
	Std. Deviation		3.16365779
Most Extreme Differences	Absolute		.094
	Positive		.094
	Negative		-.050
Test Statistic			.094
Asymp. Sig. (2-tailed) ^c			.200 ^d
Monte Carlo Sig. (2-tailed) ^e	Sig.		.120
	99% Confidence Interval	Lower Bound	.112
		Upper Bound	.128
a. Test distribution is Normal.			
b. Calculated from data.			
c. Lilliefors Significance Correction.			
d. This is a lower bound of the true significance.			
e. Lilliefors' method based on 10000 Monte Carlo samples with starting seed 2000000.			

Source: SPSS 27 Output

With p-values surpassing 0.05, Asymp. Sig. at 0.200 and Monte Carlo at 0.120 the null hypothesis of normality stands. The regression framework therefore meets distributional requirements for subsequent testing.

Multicollinearity Test

Before interpreting coefficients, we verified that competence and SISKEUDES implementation operate as distinct constructs. Tolerance and VIF metrics cleared conventional cutoffs (> 0.10 and < 10, respectively), satisfying the non-collinearity assumption (Table 5).

Table 5. Multicollinearity Test Results

Variables	Tolerance	VIF	Information
Competence of Village Fund Management Apparatus (X1)	0.848	1.180	There is no multicollinearity
Village Financial System (SISKEUDES) (X2)	0.848	1.180	There is no multicollinearity

Source: SPSS 27 Output

Table 5 demonstrates that multicollinearity is not present, as apparatus competency (X1) and SISKEUDES (X2) each produced a Tolerance of 0.848 and a VIF of 1.180. The absence of multicollinearity clears the path for interpreting coefficient effects.=.

Heteroscedasticity Test

A test for heteroscedasticity was carried out to verify the presence of non-constant residual variance. For a regression model to be considered optimal, residual variance must remain uniform; otherwise, the estimation of coefficients may become inefficient, thereby jeopardizing the validity of the results. In this context, a scatterplot graph served as the analytical tool, comparing residual and predicted values to detect any signs of heteroscedasticity. The results of this examination are illustrated in Figure 2.

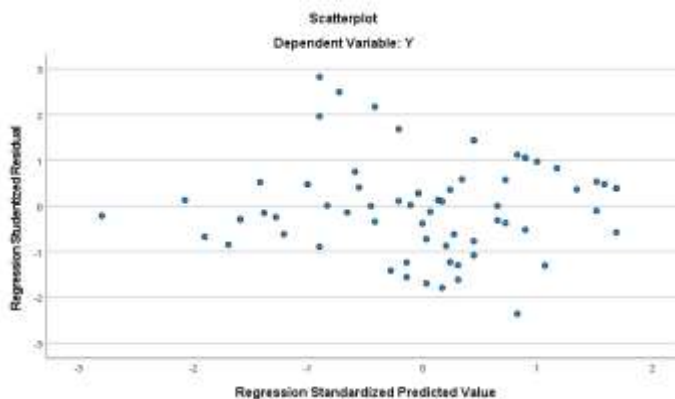


Figure 2. Results of Heteroscedasticity Test

Source: SPSS 27 Output

Figure 2 reveals that the residuals distribute randomly around the zero line without any discernible systematic structure. This absence of recognizable patterns indicates that the assumption of homoscedasticity holds for the model.

Multiple Linear Regression Analysis

To estimate the magnitude of influence that independent factors exert on the dependent variable, the researcher adopted multiple linear regression analysis per Ghozali (2019). The model specifies village fund management accountability (Y) as dependent upon two predictors: the competency level of village fund administrators (X1) and the degree of

SISKEUDES implementation (X₂). The fitted regression equation generated from the dataset is presented as follows.

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + e$$

$$Y = 9,377 + 0,467X_1 + 0,281X_2 + e$$

The regression equation yields the following insights:

1. The constant (α) of 9.377 denotes the baseline magnitude of village fund management accountability, presuming that both the competency of the village fund management apparatus and the execution of the village financial system (SISKEUDES) are null. Essentially, a foundational degree of accountability (9.377) persists, even absent the influence of these two elements.
2. A regression coefficient of 0.467 is observed for apparatus competency (X₁). Consequently, assuming the implementation of SISKEUDES remains unchanged, a single-unit elevation in the proficiency of the management apparatus correlates with a 0.467-unit augmentation in accountability.
3. Regarding SISKEUDES (X₂), the coefficient stands at 0.281, implying that when apparatus competency is maintained at a fixed level, every unit increase in the system's implementation precipitates a 0.281-unit ascent in accountability.

Coefficient of Determination (R²) Test

The coefficient of determination (R²) serves to measure the degree to which independent variables account for variance in the dependent variable within regression frameworks. This indicator captures the extent of variation in the outcome attributable to the predictors under investigation. Where multiple independent variables operate, Adjusted R² functions as the valid criterion. Table 6 reports the resultant values from this evaluation.

Table 6. Results of the Coefficient of Determination (R²) Test

Criteria	Adjusted R Square
0 < R < 1	0.406

Source: SPSS 27 Output

Per Table 6, the model's Adjusted R² of 0.406 shows that village official competence and SISKEUDES use explain 40.6% of accountability variance in village fund management. Conversely, the residual 59.4% stems from extraneous variables omitted from the research framework, which might comprise internal supervision, public participation, transparency in budgeting, and other systemic elements.

Partial Test (t-Test)

The partial t-test operates within the regression structure to assess the marginal impact of each predictor variable, holding others constant. By holding other predictors constant, this test evaluates the significance of individual variables; the specific findings generated by this study are itemized in Table 7.

Table 7. Partial Test Results (t-Test)

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	9.377	5.697		1.646	.104
	X1	.467	.121	.390	3.874	.000
	X2	.281	.072	.390	3.876	.000

a. Dependent Variable: Y

Source: SPSS 27 Output

With a t-value of 3.874 and a Sig. 0.000, the village apparatus competency variable (X₁) proves to be a significant positive predictor of accountability, as shown in Table 7. This

statistical relationship implies that greater official proficiency fosters better fund management oversight. A comparable result was observed for the SISKEUDES variable (X2), which achieved a t-value of 3.876 and a Sig. 0.000, thereby linking better system application to superior accountability. Taken together, the findings affirm that both factors operate distinctly yet crucially in reinforcing accountability across village fund governance.

Simultaneous Test (F-Test)

Table 8 documents the outcomes of the F-test, a procedure designed to ascertain the simultaneous impact of all predictors on the dependent variable within the regression model. Establishing the model's validity requires confirming that these combined variables adequately explain the variance in the outcome, a determination made possible through this simultaneous assessment.

ANOVA ^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	507.740	2	253.870	24.630	.000 ^b
	Residual	690.602	67	10.307		
	Total	1198.343	69			
a. Dependent Variable: Y						
b. Predictors: (Constant), X2, X1						

Source: SPSS 27 Output

An F-value of 24.630 and a significance level of 0.000, as shown in Table 8, establish the regression model's feasibility. Therefore, the model is validated as an appropriate tool for explaining the relationship between these factors.

Discussion

The Impact of Village Fund Management Apparatus Competence on Village Fund Management Accountability

Strengthening the capabilities of village fund administrators appears to directly elevate standards of accountability in fund management. This supports the acceptance of the hypothesis positing that apparatus competence directly affects accountability. The finding underscores the critical role of human resource quality among village officials in shaping the level of financial accountability. Specifically, higher levels of official competence correspond with greater accountability outcomes. This competence encompasses technical expertise, administrative and accounting proficiency, as well as a solid grasp of relevant regulations all of which facilitate a more structured, consistent, and procedurally sound management of village finances. Officials equipped with such capabilities are more likely to approach financial planning, execution, administration, and reporting in a systematic and disciplined manner. Additionally, a strong foundation in ethical principles and public service responsibility fosters transparency and professionalism in their duties. Collectively, these attributes enhance the reliability and quality of financial reporting, thereby reinforcing public confidence in the village government's stewardship of community funds.

The original proposition gains empirical support, with data revealing that the skill level of village officials critically underpins accountable fund stewardship. This conclusion is consistent with Purwati's (2023) research, which demonstrated that enhancing the technical capabilities of village officials significantly and positively influences accountability primarily by improving the quality of financial management and reporting practices. Supporting this view, Ariasih et al. (2024) observed that greater official competence drives higher accountability levels in village fund management. Consequently, the literature is further strengthened by the realization that fortifying the skills of the village

apparatus is an essential strategy, rather than just a benefit, for advancing financial accountability.

The Influence of the Village Financial System (SISKEUDES) on the Accountability of Village Fund Management

The partial test outcomes establish that the deployment of the SISKEUDES has a meaningful, favorable impact on the accountability of village fund management. Consequently, the hypothesis proposing that SISKEUDES affects accountability is supported and accepted. This finding indicates that the use of an application-based financial system can strengthen village financial governance, making it more orderly, transparent, and in accordance with statutory provisions. The implementation of SISKEUDES helps village officials systematically record transactions, prepare financial reports in a timely manner, and produce more accurate and easily traceable financial information. The integrated system also functions as an internal control instrument that supports transparency and facilitates the oversight process by local governments and the community. The overall integrity of village fund administration is bolstered by a reliable system, which serves to curtail administrative errors and strengthen accountability.

Bawansel et al. (2025) demonstrate that SISKEUDES implementation enhances village fiscal governance by simplifying record-keeping and accelerating disclosure processes, thereby elevating transparency, operational efficiency, and accountability. These observations align with the present study's findings on SISKEUDES as a cornerstone of accountable fund stewardship. Ningrum et al. (2025) similarly document SISKEUDES-driven improvements in the precision and reliability of village financial reporting, notwithstanding persistent technical impediments. Collectively, this body of scholarship establishes SISKEUDES as an instrumental mechanism for advancing accountability in rural fiscal administration, corroborating earlier research and underscoring its indispensable function within decentralized governance frameworks.

The Influence of the Competence of Village Fund Management Apparatus and the Village Financial System on the Accountability of Village Fund Management

Results from the simultaneous equation framework demonstrate that competence among fund administrators together with SISKEUDES utilization significantly determine accountability outcomes, confirming the joint hypothesis and underscoring the synergistic contribution of both elements to robust village financial stewardship. This finding underscores that accountability is not driven by a single element, but emerges from the synergy between capable human resources and a robust financial management system. While skilled officials bring technical knowledge, administrative proficiency, and regulatory understanding to the table, their effectiveness is amplified when supported by a structured and integrated system like SISKEUDES. Such a system facilitates more efficient planning, accurate recording, and timely reporting of financial activities, thereby reinforcing transparency, procedural discipline, and regulatory compliance. When competent personnel fully leverage SISKEUDES, financial reporting becomes more precise, reliable, and accountable. Nevertheless, it is important to acknowledge that accountability in village fund management is also shaped by external factors beyond the scope of this model such as the strength of internal oversight mechanisms, active community involvement, and the dedication of village leadership to good governance principles..

These findings affirm that effective accountability in village fund management arises from the integrated interplay between skilled human resources and a well-functioning financial system. Neither competent village officials alone nor a robust system like

SISKEUDES in isolation is sufficient to ensure optimal financial management; rather, it is their combined and mutually reinforcing presence that drives meaningful accountability. Aligning with the present findings, Firmawati and Eka Putri (2025) established that the synergy between competent village officials and SISKEUDES implementation significantly enhances financial accountability. This relationship is fundamentally driven by the elevation of financial reporting standards regarding its reliability, accuracy, and overall quality. Similarly, Milenia et al. (2023) highlighted that the effective use of SISKEUDES strengthens the transparency and credibility of village financial statements, thereby elevating overall accountability. Consequently, achieving accountable village fund management hinges on a dual strategy: continuously upgrading the capabilities of village apparatus while simultaneously optimizing the adoption and utilization of SISKEUDES. This synergy forms the cornerstone of transparent, accurate, and trustworthy financial governance at the village level.

5. CONCLUSION AND SUGGESTIONS

Conclusion

1. The study verifies the significant positive impact of village fund management officials' competence on accountability. This finding suggests that when officials are armed with robust knowledge and a professional mindset, they are more effective in executing financial duties transparently and systematically, in alignment with current regulatory frameworks.
2. The adoption of the SISKEUDES platform further signifies a meaningful shift toward greater accountability in village fund stewardship. By facilitating the structured and timely recording and reporting of monetary statistics, the system enables administrators to ensure that financial governance at the village level is both high-quality and trustworthy.
3. Additionally, the interplay between official competence and SISKEUDES usage proves to be a significant driver of accountability. The statistical analysis yields an Adjusted R Square of 0.406, demonstrating that these variables collectively clarify 40.6% of the accountability variance. The remaining 59.4% is driven by factors outside the scope of this model, including internal supervision, societal monitoring, or the resolve of the leadership.

Suggestion

In practice, village governments are encouraged to consistently enhance the capabilities of their fund management personnel through regular training, targeted technical guidance, and structured mentoring especially in areas related to village financial management and the effective use of information technology. Furthermore, optimization of the SISKEUDES implementation needs to be continuously carried out by ensuring that all involved staff fully understand how to use the system to minimize administrative errors and increase accountability. From an academic perspective, future studies are encouraged to incorporate additional variables that may significantly shape accountability in village fund management such as internal oversight mechanisms, levels of transparency, community participation, and the involvement or effectiveness of supervisory institutions. Expanding the research framework in this way could provide a more comprehensive understanding of the factors driving accountable governance at the village level. Further research can also use different research methods, such as qualitative or mixed methods approaches, and expand the research object to obtain more comprehensive and generalizable results.

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