

## Journal of Contemporary Accounting

---

Volume 7 | Issue 3

---

# Accountability of village funds: Through competence and SISKEUDES, supervision moderation and leadership style

Ni Sayu Kadek Era Susipta Dewi

*Faculty of Economics and Business, Universitas Tadulako, Palu, Indonesia*  
sayuera02@gmail.com

Nina Yusnita Yamin

*Faculty of Economics and Business, Universitas Tadulako, Palu, Indonesia*  
nyusnita.untad@gmail.com

Haryono Pasang Kamase

*Faculty of Economics and Business, Universitas Tadulako, Palu, Indonesia*  
haryonop.kamase19@gmail.com

Muhammad Ilham Pakawaru

*Faculty of Economics and Business, Universitas Tadulako, Palu, Indonesia*  
pakawaruilham4@gmail.com

Erwinsyah

*Faculty of Economics and Business, Universitas Tadulako, Palu, Indonesia*  
erwinsyahsee@gmail.com

Follow this and additional works at: <https://journal.uui.ac.id/jca>

Copyright ©2025 Authors.

# Accountability of village funds: Through competence and SISKEUDES, supervision moderation and leadership style

Ni Sayu Kadek Era Susipta Dewi\*, Nina Yusnita Yamin, Haryono Pasang Kamase, Muhammad Ilham Pakawaru, Erwinsyah

Faculty of Economics and Business, Universitas Tadulako, Palu, Indonesia

## Article History:

Received : 2025-09-19

Revised : 2025-11-09

Accepted : 2025-11-12

Published : 2025-12-30

## JEL Classification:

H83, H72, M15

## Keywords:

Village Apparatus Competence, SISKEUDES, Village Fund Management Accountability, Contingency Theory

## \*Corresponding Author:

[Sayuera02@gmail.com](mailto:Sayuera02@gmail.com)

## DOI:

[10.20885/jca.vol7.iss3.art5](https://doi.org/10.20885/jca.vol7.iss3.art5)

Copyright ©2025



This is an open access under  
CC-BY-SA LICENSE

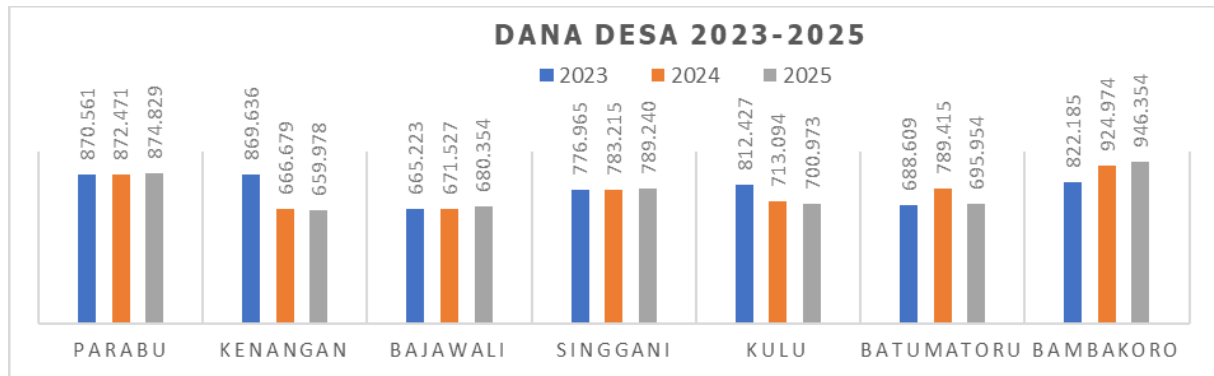
## Abstract

The key to achieving excellent governance lies in the effective management of village funds. The aim of this research is to examine how the competence of village officials, the utilization of the Village Financial Information System (SISKEUDES), and the discipline of supervision and leadership style affect the accountability of village fund management. This research was conducted on village officials in all villages in Lariang District, Pasangkayu Regency, totaling 63 people who were determined purposively. A questionnaire was used to gather primary data, and the Partial Least Square (PLS) method was used for analysis. The research's findings demonstrate that the accountability of village fund management is significantly improved by the capability of the village apparatus and the application of SISKEUDES. These results indicate that achieving transparent and accountable village fund management requires both enhancing the apparatus's knowledge and abilities, and making the best use of the village financial information system. These results strengthen the argument in contingency theory. Furthermore, the impact of the competence of village officials and the application of SISKEUDES on the village fund management's accountability is not influenced by supervision or leadership style. In addition, this research has implications for strategies to enhance the village fund management's accountability. Such strategies could include enhancing the competence of village officials and maximising the usage of SISKEUDES.

## Introduction

One particular example of how the central government is giving all Indonesian villages more consideration is the distribution of village financing from the State Revenue and Expenditure Budget (APBN). Village funds were first allocated in 2015 amounting to Rp20,766.2 trillion and continue to increase until they reach Rp71 trillion in 2024. During 2024, village funds have been distributed to 75,259 villages throughout Indonesia (Kemenkeu, 2025). The funds allocated to village development will be transferred annually to the district/city revenue and expenditure budget. The increasing budget allocation demands accountable and transparent management of village funds so that misappropriations do not occur. Accountability is an obligation in showing the form of responsibility related to the actions, performance, or decisions of individuals or organizations related to this matter is the village government, to the parties who are entitled to the form of responsibility related to this matter is the community (Deviyanti & Wati, 2022). Government Regulation (PP) No. 71 of 2010 states that the concept of accountability is associated with the management of resources and the enforcement of laws that impose obligations on whistleblowers in order to meet the goals established by the target. The village administration must

be held accountable because it serves as evidence that all of its operations are running smoothly and in compliance with the RKPD. However, it is important to note that there were additional incidents of misappropriation of village funds, in addition to an increase in village funds. According to the KPK, there have been 851 incidents of village fund corruption since 2015 (Grehenson, 2025). The increasing frequency of incidents involving the misappropriation of village funds suggests that the accountability of village fund management may not be as effective as they could be.



**Figure 1.** Details of Village Fund Allocation in Lariang District, Year 2023-2025  
Source: [djpk.kemenkeu.go.id](http://djpk.kemenkeu.go.id)

In 2023–2025, the central government distributed village funds to villages in Lariang District, as depicted in Figure 1. The number of village fund allocations increased in some years, while it declined in several villages in other years. It can be seen that the village funds have increased significantly, namely Bambakoro Village, this increase occurred because starting in 2024 Bambakoro Village will receive an Affirmation Allocation Fund where this fund is allocated specifically for villages that are still living and villages with high poor populations. The funding is intended to accelerate local development, particularly by raising the prosperity and standard of living in the community. On the other hand, the village that experienced a decrease in village funds was Kenangan Village of IDR 202,957,000 in 2024. Village funds are essential for empowering and developing village communities. The allocation of these funds seeks to promote poverty alleviation initiatives in rural areas facing underdevelopment, increase the prosperity of village communities, and strengthen local sovereignty. However, if there is a lack of good management, it will be easy for misappropriation to occur.

Referring to the case experienced by the former Head of Kulu Village, Lariang District, Pasangkayu, West Sulawesi, who received a sentence of 4 years in prison after being found guilty of misappropriating village funds amounting to Rp 664,079,596 (Polrespasangkayu.com, 2023). According to Iptu. Adrian Batubara, the suspect of misappropriating the village budget for personal interests, by asking for the entire village budget after disbursement from the treasurer, then he stored and managed it himself. The government must act decisively in preventing cases of misappropriation of village funds so as not to cause losses to the region and the community. According Fajrin et al. (2022), the Financial and Development Supervisory Agency (BPKP) offers an accounting information system that can help prevent fraud or misappropriation of village revenues. This system is commonly called the Village Financial System and helps carry out village financial management. SISKEUDES is an accounting information system used by villages to help manage village finances. The SISKEUDES application produces the right financial reports according to the procedure, as well as the preparation process is simplified by using the application. With the right accountability report and good preparation, it can improve the quality of a good village (Tiarno & Budiwitjaksono, 2023). Due to the numerous advantages that SISKEUDES

offers in village finance management operations, the need for the SISKEUDES application has increased.

Village officials' competency is another requirement for the accountable management of village funds. The effectiveness of village management is determined by the standard and capability of the apparatus that handles village funds (Ranto et al., 2022). Village officials are very responsible for managing and running the government in the village. To ensure that village authorities fulfill their responsibilities in accordance with their qualifications and skills, the implementation of good village governance is necessary. In addition, they must also understand their role and function as village government officials, so that they can work optimally and in a directed manner in order to account for the accountable management of funds. The effective management of these funds is dependent on the competence of the village authorities, who must be capable of contributing to optimal performance.

In addition to being influenced by the efficiency of the systems and the use of the village financial system, supervision and leadership style additionally contribute to the accountability of village fund management. According to Waedoloh et al. (2022) Leadership style is a collection of characteristics that leaders use to exert influence on subordinates so that organizational goals are achieved. The success and failure of village management and development are greatly influenced by the leadership of village heads, especially in terms of planning, mobilization, providing motivation, and good communication in the implementation of policies that are able to encourage community participation in village development. So that the village head will give all his efforts and thoughts to manage and supervise the use of village funds so that it runs well in order to achieve accountability and enhance community well-being. The next supporting factor is supervision. Based on the presentation of Mardiasmo (2002) in Making, (2021) Supervision is an activity in which an outside party who is chosen to be a supervisor in supervising or reviewing directly and knowing what is going on related to government performance. The presence of supervision can certainly increase the implementation of government goals. Community involvement in supervising village funds plays a vital role, because the community is not only a beneficiary, but also plays a role in the development process through the management of village funds.

The research employs the impact of SISKEUDES, village officials' competence, leadership style and supervision of the accountability of village fund management in its empirical component. Among others, Saputra et al. (2024) discovered that in every village in Natar district, South Lampung, the accountability of village fund management is positively impacted by the competence of village officials. Watu et al. (2023) mentioned that the accountability of village fund management is positively impacted by the supervision and the effectiveness of the machinery. The village financial management procedure can attain accountability if the equipment is capable and perceptive enough to execute it. And with the existence of strict supervision, village officials can manage finances in line with rules and procedures that are eventually possible to reduce the probability of misappropriation and fraud. According to Yasir and Munawaroh (2023), leadership affects the accountability of village fund management. A positive impact on the management of village funds has been demonstrated as a result of the implementation of SISKEUDES, since it is able to assist village officials in compiling financial reports and therefore is able to reduce errors (Tiarno & Budiwitjaksono, 2023). Another case is with research Ikhwan et al. (2024) which concluded that the investigation revealed an absence of a significant correlation between the competence of the village apparatus and leadership style on accountability in village fund management. Furthermore, Febrianti and Amalia (2024) appears that leadership has not been able to demonstrate its influence on the management of financial responsibilities in the village because in village fund management there is already an implementation team and each individual has various duties and responsibilities, therefore the role and value of leadership is so small that village officials can ignore it.

Based on the previous explanation, the objective of this current study is to investigate the influence of Village Apparatus Competence and the Use of SISKEUDES on Village Fund Management Accountability Moderated by Leadership and Supervision Style (Study in All Villages in Lariang District). This study is a combination of a number of previous studies by combining a number of variables. This study is different from several studies that have been conducted, including Saputra et al. (2024), Yasir and Munawaroh (2023) which only uses the variables of Village Apparatus Competency and the utilize of SISKEUDES to assess the Accountability of Village Fund Management, while this study inserts 2 moderation variables, namely Leadership Style and Supervision to see whether these 2 variables strengthen or weaken the influence of Village Apparatus Competence and the Use of SISKEUDES on Village Fund Management Accountability. The findings of this study can be used as an overview for the village government regarding good management of village funds, therefore it can be used as evaluation material for the village government so that it is able to achieve more optimal accountability and effective and efficient management of village funds. This study has implications for efforts to increase accountability and prevent misappropriation of village funds.

## **Literature Review**

### **Agency Theory**

One such theoretical framework is agency theory, which offers a comprehensive explanation of the contractual arrangements between principals and agents (Polutu et al., 2022). This theory was developed by Jensen & Meckling (1976). The principle is the one who makes decisions and grants the agent the ability to carry out tasks on the principal's behalf. The government, which is involved in this issue, including village chiefs and other authorities, is the agent, while the community is the principal in public sector organizations. Since the public sector attempts to meet the requirements of numerous people and maximize public services by utilizing available resources, the government plays a significant role in the organization. As a result, it may be stated that the village administration and the community have a satisfactory relationship between the principal and the agent. While the community possesses the right to ascertain the individual or entity responsible for the management of village funds, the village government is entrusted with the regulation and supervision of village funds.

### **Contingency Theory**

A concept that explains that no single system or leadership style is most appropriate for all situations in the management of an organization is called contingency theory (Majid, 2021). This theoretical framework was initially developed by Fiedler (1964). To achieve effectiveness, organizational management cannot be uniform, it must adapt to conditions, culture, internal factors and external factors. Within the scope of village government, contingency theory can be applied because each village has different characteristics, such as the social environment, culture of the community, available infrastructure, and the competence of village officials. The success of village government management is highly determined by the ability to adjust the structure, strategy, and management system to the conditions of resources, regulations, and community needs. Thus, the village government management system must be adjusted to the conditions in the field.

### **Competence of Village Apparatus**

A person's ideas, characteristics, and behaviors, as well as how they approach problem-solving, can all be used to gauge their level of competence. Diatmika and Rahayu (2020) defines competence as a person's capacity in terms of skills, personality and knowledge which are all reflected in their behavior and performance. It can be observed, measured and evaluated in a variety of contexts. A

person must have a combination of knowledge, attitudes and skills to improve their performance in managing village funds and compiling their reports. According Fadila and Budiwitjaksono (2022), resources are the most essential factor for government agencies because they are perceived as the means to implement changes that will help the organization reach its objectives.

### **Financial System (SISKEUDES)**

One system that the Financial and Development Supervisory Agency developed is called SISKEUDES. According Juandi and Rizqi (2024), one of the efforts to prevent misappropriation and help village governments manage finances effectively is to implement SISKEUDES. This system was created to hold the authorities overseeing the management of village funding more accountable. Communities can quickly access the latest financial data, ensuring accountability and transparency in village fund management (Subhi, 2024).

### **Supervision**

Supervision is the process of identifying performance and taking the necessary actions to achieve the desired results. According to Widajatun and Kristiastuti (2020), all actions intended to guarantee that the management of village funds occurs in accordance with the established plans, rules, and laws are included in financial supervision. Yamin et al. (2025) stated that supervision is part of the process of preventing fraud or misappropriation of village financial management. Effective financial supervision is essential for improving financial management. By building strong oversight, we can improve efficiency, minimize budget misappropriations and misallocations. In addition, another crucial factor in determining the effectiveness of the program being implemented is supervision.

### **Leadership Style**

According Pramudya et al. (2023) leadership style refers to the approach that a leader takes to guide and influence others in a way that aligns with their goals. Leaders determine how they anticipate and motivate the people around them, so that the performance of their members becomes better. The village head as the holder of power must effectively regulate and supervise the management of funds which will ultimately be able to provide improvements to the welfare of the community.

### **Accountability in Village Fund Management**

Accountability is the duty to answer for and respond transparently to the actions of the authorities. Therefore, Kaharudin (2024) reveals that accountability represents the value of effectiveness, reliability and predictability of an individual's responsibility towards society. According Juliyanti (2023), accountability is the obligation of a person or group that receives an order to report back to the person or group that issued it. An organization is called accountable if it has the ability to explain the situation experienced, including related to the decisions made and the various activities carried out (Paranoan et al., 2022). According Masruhin and Kaukab (2019), village fund management is a systematic approach to supervise financial resources that the government does to villages, this process includes data collection, planning, organization, implementation and finally monitoring, evaluation and reporting on these funds. According to Permendagri No. 113 of 2014, village financial management is carried out transparently, accountably and participatively as well as orderly and disciplined budget. Therefore, it can be concluded that the accountability of village fund management is a form of responsibility of village officials in reporting all activities that have been carried out to the community, so that the principle of transparency and accountability can be carried out properly.

## **Hypothesis Development**

### **Competence of Village Officials on Accountability in Village Fund Management**

According to Deviyanti and Wati (2022), village fund management strength or physical abilities is not the only factor that may be used to assess the quality of human resources, but also can be determined in terms of education or the amount of experience in a field, its behavior and the values it adheres to. Through this elaboration, it can be concluded that the participation of human resources makes the competency of village officials a crucial component that may influence the village fund management's accountability. The statement is consistent with a number of previous studies reviewed by Sujatnika and Sulindawati (2022), Nislandi and Munari (2023), and Watu et al. (2023). The study's conclusions demonstrate that the village fund management's accountability is impacted by the proficiency of village authorities. A hypothesis can be put out in light of this description:

H1: The competence of the Village Apparatus has a positive impact on the Accountability of Fund Management

### **The Use of SISKEUDES on Accountability in Village Fund Management**

Based on the presentation of Ayem and Fitriyaningsih (2022), by using the village financial system, it is possible to carry out the execution of organized village fund management from planning to supervision in an efficient and responsible manner. This system is made with simple features so that it can be easily used by users (village officials). In order to reduce mistakes and misappropriations, the village financial system can help officials manage village funds and make integrated financial reports simple. Therefore, the existence of SISKEUDES has a significant impact on achieving the responsibility of village fund management so that better results may be achieved. The argument is consistent with the findings of Dewi and Julianto (2020), Karim et al. (2023), and Mega et al. (2022). Based on this description, a hypothesis can be proposed:

H2: The use of SISKEUDES has a positive impact on the Accountability of Village Fund Management

### **Supervision Moderates the Influence of Village Officials' Competencies on Accountability in Village Fund Management**

According to Making's (2021) presentation, one method employed in village financial governance is supervision, which makes sure that money is spent in line with the policies and goals of development. For the effective management of village funds, the competence of village authorities is essential. However, the effectiveness of competence in managing village funds can be affected by the supervisory system implemented. Proper supervision can increase the impact of village officials' competence in managing village funds. A hypothesis can be put out in light of this description:

H3: Supervision Strengthening the relationship between the Competence of Village Officials to the Accountability of Village Fund Management

### **Leadership Style Moderates the Influence of Village Officials' Competence on Village Fund Management Accountability**

Leadership style is a leader's way of influencing and being able to motivate his members. Leadership style plays a role in building a conducive work environment for village officials. If leaders who have competence then choose the right leadership style, the relationship between competence and village fund management becomes stronger. Sarinastiti and Bhilawa (2023) said that the leadership style affects the accountability of village fund management. Based on this description, a hypothesis can be proposed:

H4: Leadership Style Strengthens the relationship between the Competence of Village Officials to the Accountability of Village Funds

### **Supervision Moderates the Influence of the Use of SISKEUDES on Accountability in Village Fund Management**

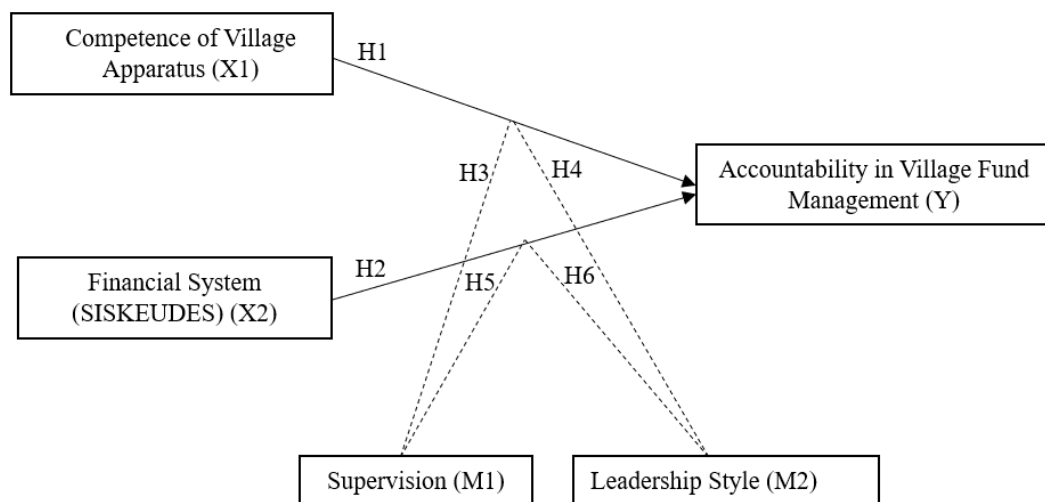
In the use of this village financial system, supervision is still needed that must be implemented. Supervision functions as a control mechanism that ensures the use of the system runs according to procedures and prevents abuse of authority in the management of village funds. If supervision is carried out strictly, the effectiveness of the use of SISKEUDES in increasing accountability can be better. Based on this description, a hypothesis can be proposed:

H5: Supervision strengthens the relationship between the Use of SISKEUDES and Accountability of Village Fund Management

### **Leadership Style Moderates the Influence of the Use of SISKEUDES on Accountability in Village Fund Management**

The use of SISKEUDES in village fund management is able to provide an increase in accountability, because of the features that make it easier to prepare financial statements. But its effectiveness can be supported on the leadership style of the village head. As leaders, village heads must be able to support innovation and be change-oriented so that they can encourage village officials in the use and utilization of existing features in SISKEUDES to the maximum, as well as ensure compliance with regulations and increase transparency in the management of village funds. Based on this description, a hypothesis can be proposed:

H6: Leadership Style Strengthens the relationship between the Use of SISKEUDES and Village Fund Management Accountability.



**Figure 2.** Research Framework

## **Research Method**

The whole village apparatus in Lariang District, Pasangkayu Regency, West Sulawesi Province, is included in the study's population. This study employs a quantitative methodology, and the primary data used in it came from respondents' questionnaires. Through the questionnaire given, respondents were instructed to give answers according to the Likert scale answer choices which were 1 (strongly disagree) and 4 (strongly agree). Purposive sampling was the sample strategy employed in this investigation. The study's sample consisted of 63 individuals who were selected



from the Budget User Power of Attorney and Village Financial Management Technical Implementer (PTPKD), namely: Head of Planning, Village Secretary, Head of Government, Head of Finance, and Village Head. As well as those who carry out the supervisory function, namely the Head of BPD and its members in each village government in Lariang District, Pasangkayu Regency. In addition, applying an analysis tool in the form of SmartPLS software version 4, which comprises multiple testing stages, including measurement model test (outer model), structural model test (inner model), and hypothesis test, this study used PLS (partial least square) as its analysis approach.

## Results and Discussion

### Respondent Demographics

The research's respondents were village officials who performed PTPKD and supervisory functions. These individuals were further categorized based on age, gender, and educational attainment.

**Table 1.** Demographic Characteristics of Respondents

Demography Characteristics		Number of Participants	Percentage
Gender	Male	51	81%
	Female	12	19%
	Amount	63	100%
Age	Between 20–30 Years	17	27%
	Between 30–40 Years	28	44%
	Between 40–50 Years	10	16%
	Over 50 Years	8	13%
	Amount	63	100%
Education	Elementary	-	-
	Junior High School	2	3%
	High School	38	60%
	College	23	37%
	Amount	63	100%

As demonstrated in Table 3, all of the questionnaires distributed to village officials were successfully returned, namely 63 out of 63 questionnaires so that the return rate reached 100%. This achievement reveals that the participation of village officials in this study is very high, and shows their awareness and concern for the role that accountability and reporting have in village government management. When viewed from gender, men as much as 81% dominated the respondents, which means that the role of men in the village government structure is still very dominant. Judging from the age group, village officials between the ages of 30-40 years are the most with a percentage of 44%, reflecting that most of the village officials are in productive age. Meanwhile, from the last aspect of education, respondents with a high school background/equivalent were the most dominant, namely 60%, which indicated that secondary education is a general background for village officials in carrying out government duties at the village level.

### Data Validity Test

The point of the convergent validity test is to assess the relationship associated with a construct based on each indicator's Average Variance Extracted (AVE) value and outer loading value. The convergent validity of the good category was determined to have been achieved in this study when the Loading Factor value exceeded 0.70 and the Average Variance Extracted (AVE) value surpassed 0.50 (Ghozali & Latan, 2015).

**Table 2.** Loading Factor

Variabel	Indikator	<i>Loading Factor</i>
Competence of Village Apparatus (X1)	X1.1	0.825
	X1.2	0.879
	X1.3	0.880
	X1.4	0.730
	X1.5	0.846
	X1.6	0.877
	X1.7	0.795
	X1.8	0.809
	X1.9	0.830
	X1.10	0.820
Financial System SISKEUDES (X2)	X2.1	0.765
	X2.2	0.841
	X2.3	0.821
	X2.4	0.833
	X2.5	0.835
	X2.6	0.837
	X2.7	0.753
	X2.8	0.765
	X2.9	0.784
	X2.10	0.828
Supervision (M1)	M1.1	0.792
	M1.2	0.831
	M1.3	0.828
	M1.4	0.828
	M1.5	0.848
	M1.6	0.905
	M1.7	0.766
	M1.8	0.794
	M1.9	0.729
	M1.10	0.757
Leadership Style (M2)	M2.1	0.770
	M2.2	0.834
	M2.3	0.753
	M2.4	0.799
	M2.5	0.765
	M2.6	0.811
	M2.7	0.778
	M2.8	0.740
	M2.9	0.783
	M2.10	0.735
Accountability in Village Fund Management (Y)	Y.1	0.745
	Y.2	0.795
	Y.3	0.854
	Y.4	0.727
	Y.5	0.788
	Y.6	0.854
	Y.7	0.757
	Y.8	0.790
	Y.9	0.845
	Y.10	0.816

**Table 3.** Average Variance Etracted (AVE)

	Average variance extracted (AVE)
Competence of Village Apparatus (X1)	0.689
Financial System SISKEUDES (X2)	0.651
Supervision (M1)	0.655
Leadership Style (M2)	0.604
Accountability in Village Fund Management (Y)	0.637

Source: Data processed by authors

Table 3 informs that the indicators in each research variable have an AVE value of  $> 0.50$ , which indicates that they have met the criteria for convergent validity. The loading factor value of 0.5-0.6 has been determined adequate to meet the requirements of convergent validity and can proceed to the next stage.

**Table 4.** Fornell-Lacker Criterion

	Competence of Village Apparatus (X1)	Financial System SISKEUDES (X2)	Supervision (M1)	Leadership Style (M2)	Accountability in Village Fund Management (Y)
Competence of Village Apparatus (X1)	<b>(0.830)</b>				
Financial System SISKEUDES (X2)	0.590	<b>(0.807)</b>			
Supervision (M1)	0.551	0.680	<b>(0.809)</b>		
Leadership Style (M2)	0.787	0.768	0.529	<b>(0.777)</b>	
Accountability in Village Fund Management (Y)	0.571	0.533	0.753	0.731	<b>(0.798)</b>

Source: Data processed by authors

According to the Fornell-Larcker criteria, each of the indicators in this study had a significantly higher AVE root value than the correlation between constructs, as demonstrated in Table 4. An item is considered to meet discriminant validity if its correlation value is higher to the construct it is measuring than other constructs. Thus, the discriminatory validity test in this study has been met.

**Table 5.** Composite Reliability

	Cronbach's <i>Alpha</i>	Composite Reliability	Composite reliability (rho_c)	Test Result
Competence of Village Apparatus (X1)	0.949	0.951	0.957	Reliable
Financial System SISKEUDES (X2)	0.940	0.942	0.949	Reliable
Supervision (M1)	0.941	0.946	0.950	Reliable
Leadership Style (M2)	0.927	0.929	0.938	Reliable
Accountability in Village Fund Management (Y)	0.936	0.937	0.946	Reliable

Source: Data processed by authors

A construct that display both a Composite Reliability value and a Cronbach's Alpha are above 0.60 and 0.70, in this order, are regarded as dependable. According to the statistical testing results presented in Table 5, each variable in this study demonstrated Composite Reliability values and Cronbach's Alpha values that surpassed the established limits. Therefore, it can be concluded that each variable and indicator in this study meets the reliability standards, exhibiting a high degree of dependability.

**Table 6.** R-square

	R-square	R-square adjusted
Accountability in Village Fund Management (Y)	0.884	0.867

Source: Data processed by authors

The determination coefficient test results show that the accountability variable of village fund management has an R-square value of 0.884, with reference to the data in Table 6. In summary, 88.4% of the accountability variables were able to competen with the competence of village officials (X1) explained, the utilize of Siskeudes (X2) and interaction with the moderation variables, namely Supervision (M1) and Leadership Style (X2), while the remaining 11.6% were described by other factors that were not in the model. Therefore, it may be stated that the effect of independent variables on dependent variables is categorized as strong.

**Table 7.** Model Fit

	Estimated model
SRMR	0.077
d_UIS	7.583
d_G	10.797
Chi-square	2129.085
NFI	0.518

Source: Data processed by authors

A number of statistical measures, including the Standardized Root Mean Square Residual (SRMR) and the Normed Fit Index (NFI), are reviewed in order to perform the Goodness of Fit test. A model is considered feasible when the SRMR value is below 0.08 to 0.10 (Hu & Bentler, 1999). Meanwhile, NFI is expected to have a value close to 1, and this indicates that the model's match rate is better the closer the number is to 1. Based on Table 7, it appears that the SRMR value is 0.052, which means it is smaller than 0.08, and the NFI value is 0.824, which shows that the value is quite close to 1. Consequently, it may be said that the model in this investigation satisfies the requirements for model suitability (Goodness of Fit) and can be used to explain the relationship between variables in the study.

The findings of the village apparatus competency variable test are positive, as Table 8 demonstrates. This is evident from the original sample's value, which was 0.275. On the other hand, the results of the hypothesis testing statistics showed a P-value of 0.014 ( $< 0.05$ ) while the T-statistical value was 2.452 ( $> 1.66$ ), so the hypothesis was accepted. This implies that there will be greater accountability for village finance management the more competent the village authorities are. This matter was strengthened by the response of the head of Parabu village who explained that the officials have insight and technical capacity in providing good performance in the management of village funds. The discovery is similar to agency theory which conveys that village officials as agents must have adequate abilities, knowledge, and skills to carry out their responsibilities to the community as principals. The efficiency and effectiveness of village fund management may be impacted by raising the level of competence of the human resources of the village apparatus. These findings support the contingency theory, with the knowledge, skills and professional behavior that village officials have can make it easier for officials to adjust to the complexity of village fund management so that accountability is achieved. These results are consistent with earlier research by Giriani et al. (2021), which clarified how the apparatus's competency positive effects and how significant it is for the village fund management's accountability. Nevertheless, this study's findings contradict the findings from the study by Luthfiani et al. (2020) which highlighted that the village fund management's accountability is unaffected by the competence of village officials, the

difference in results is influenced by the characteristics of respondents and different culture of village government organizations.

**Table 8.** Results of Hypothesis Testing

		Original Sampel (O)	t- statistics	P-values	Decision
Competence of Village Apparatus (X1)	→ Accountability in Village Fund Management	0.275	2.452	0.014	Accepted
Financial System SISKEUDES (X2)	→ Accountability in Village Fund Management	0.425	3.977	0.000	Accepted
Supervision (M1) x Competence of Village Apparatus (X1)	→ Accountability in Village Fund Management	-0.134	0.746	0.455	Not Accepted
Leadership Style (M2 x Competence of Village Apparatus (X1)	→ Accountability in Village Fund Management	0.215	1.244	0.213	Not Accepted
Supervision (M1) x Financial System SISKEUDES (X2)	→ Accountability in Village Fund Management	0.151	0.862	0.389	Not Accepted
Leadership Style (M2) x Financial System SISKEUDES (X2)	→ Accountability in Village Fund Management	-0.214	1.244	0.213	Not Accepted

Source: Data processed by authors

Additionally, the fundings of the variable test demonstrated a significant and positive effect of using SISKEUDES. The original sample value was 0.425, with a P-value of 0.000 ( $< 0.05$ ) and a T-statistic of 3.977 ( $> 1.66$ ), therefore the hypothesis was accepted. It indicates that the higher the level of use of SISKEUDES by the village government, the more accountability for the management of village funds can increase. SISKEUDES helps speed up record-keeping, reduce administrative errors, and enhance transparency, making the accountability process easier. This is strengthened by the response of the SISKEUDES Operator of Kenangan Village "The use of SISKEUDES makes it very easy for the apparatus to prepare reports in the village, only sometimes it is constrained by the network so that it slightly interferes with the input process". From the perspective of agency theory, the use of SISKEUDES by agents is a means to improve accountability, accuracy, and transparency to principals. The use of information technology to improve bureaucratic performance. These results support the contingency theory, villages that are able to adapt to technological developments through the implementation of SISKEUDES will have a more accountable fund management system. The current research's results are generally consistent with those of a research by Ermayani et al. (2024) which determined that the implementation of village accounting technology enhances the accountability of village fund management. However, the findings of this study differ from those of the study by Unsa et al. (2024). These inconsistencies can be attributed to variations in the state of the technology infrastructure, the accessibility of the network, and the competence of the village officials.

In the meantime, supervision, which serves as a check on the ability of village authorities to manage village funds responsibly, has a negative and minimal impact. The original sample value was -0.134 with a P-value of 0.455 ( $> 0.05$ ) and a T-statistic of 0.746 ( $< 1.66$ ), therefore the hypothesis was rejected. The finding suggests that, despite the presence of supervision, there is no correlation between accountability for village funds management and the competence of village officers. Referring to the lowest indicator value in cross loading, it shows that the results of the supervision carried out are not used in order to evaluate the management of village funds. It has

been determined that the supervision that has been carried out is not effective. Furthermore, it has been determined that the supervision is still administrative and does not have a real impact on the quality of village fund management. Findings in the study Agustin et al. (2023) stated that the supervision variable transitions into an independent variable and demonstrates a positive and apparently significant effect on the accountability of village fund management suggests that, under conditions of direct influence, supervision may contribute to enhanced village fund management accountability. The difference in the findings of the study is influenced by the intensity of supervision, social relations between the apparatus and the community so that supervision is not effective in strengthening the competence of village officials to achieve accountability.

As the moderating factor of village officials' competence, the leadership style variable similarly produced positive yet insignificant outcomes, with a T-statistic of 1.244 ( $< 1.66$ ), a P-value of 0.213 ( $> 0.05$ ), and an original sample value of 0.215. This indicates that the effectiveness of village officials' competency in influencing accountability is not strengthened by the leadership style used. Although leadership style can affect agent performance, in this study, interactions with competencies did not show a significant impact on accountability. Referring to the lowest indicator value on cross loading, it shows that leaders are less open to suggestions and inputs from other officials. From an agency perspective, this means that even if a leader applies a certain style, the impact on how the village officials' competence generates accountability is not statistically strong. There are other factors or mechanisms that are more dominant in translating competencies into accountability. In the study Lestari et al. (2020) because it can increase followers' intrinsic value, confidence, motivation, and performance, leadership style is an independent variable that positively affects and is significant for the accountability of village fund administration. The study's findings vary depending on the leadership style each village decides on and compliance to rules, which means that the influence of leadership style does not improve the connection between the village fund management's accountability and the competence of village officials.

Surveillance testing as a moderation of the use of SISKEUDES also produced a positive effect but did not appear to be significant. The original sample value was 0.151, the P-value was 0.389 ( $> 0.05$ ), and the T-statistics were 0.862 ( $< 1.66$ ). This indicates that the existing supervision has not been able to maximize the benefits of using SISKEUDES to increase accountability. This could indicate that although SISKEUDES is a powerful internal oversight tool and serves as a control mechanism of principals, the external or additional oversight measured in this study did not significantly increase SISKEUDES' positive effects on accountability. SISKEUDES is already robust enough as a monitoring mechanism, that additional monitoring no longer provides significant added value, or the type of surveillance observed does not effectively interact with the use of SISKEUDES.

With an initial sample value of -0.214, a P-value of 0.213 ( $> 0.05$ ), and a T-statistic of 1.244 ( $< 1.96$ ), the results of using leadership style as a moderator of SISKEUDES indicated a negative influence and did not seem to be significant. This means that existing leadership styles tend to reduce the benefits of using SISKEUDES on accountability, which may be due to leadership patterns that are less adaptive to technology or lack of support for information system innovation. Although SISKEUDES is an important tool, and leadership style can influence the adoption or adherence to the system, in this study the interaction was not significant. This means that the direct effect of SISKEUDES on accountability is more dominant, and the leadership style does not significantly moderate how SISKEUDES contributes to accountability. Furthermore, the effectiveness of SISKEUDES depends more on technical compliance and features of the system itself than on leadership style.

## Conclusion

The present study offers empirical demonstrations of the positive influence and significance of village officials' competence and the utilization of the Village Financial System (SISKEUDES) in

relation to the the village fund management's accountability. This assertion is supported by the findings of data analysis, model testing, and discussions that have transpired. The investigation's findings reveal that the more competent the village authorities are in terms of knowledge, technical skills, experience, and professional behavior, and the more effectively they use SISKEUDEES, the higher the quality of transparency, administrative order, and the village fund management's accountability. On the other hand, the results of testing the moderation variable showed that supervision and leadership style were not able to exert a significant moderation effect on the correlation between the use of SISKEUDEES and competence on accountability, so that in the context of this study the role of both was relatively less dominant. In addition, this study offers implications for strategies to enhance the village fund management's accountability. The study's findings suggest that strategies to improve the village officials' competence and optimize the use of SISKEUDEES may be effective in this regard.

The limitation of this study is that the research location is limited to one sub-district, making the findings of this study cannot be generalized widely to all villages in the district or province. Social, cultural, economic, and village governance conditions in other sub-districts may be different so that they can affect the variables studied. The suggestions for further research should cover more than one sub-district, even across districts or provinces, so that the findings can be generalized more widely. On the other hand, it is necessary to carry out the development and adjustment of research instruments to the target population to be studied, in order to obtain results that are in line with the actual conditions and circumstances. It is recommended that future researchers who look more closely at the village fund management's accountability multiply the factors that have an impact, such as the clarity of budget targets, internal control, and the level of transparency, among others.

## References

- Agustin, H., Yunita, A., & Anggita, W. (2023). Pengaruh kompetensi aparatur desa, kejelasan sasaran anggaran, pemanfaatan teknologi informasi dan pengawasan BPD terhadap akuntabilitas pengelolaan dana desa (studi pada Desa Banyu Asin Kecamatan Riau Silip Kabupaten Bangka). *JEMSI (Jurnal Ekonomi, Manajemen, Dan Akuntansi)*, 9(3), 867–876. <https://doi.org/10.35870/jemsi.v9i3.1191>
- Deviyanti, N. K., & Wati, N. W. A. E. (2022). Pengaruh kompetensi, partisipasi masyarakat, dan pemanfaatan teknologi informasi terhadap akuntabilitas pengelolaan dana desa. *Hita Akuntansi dan Keuangan*, 3(2), 36–48. <https://doi.org/10.32795/hak.v3i2.2547>
- Dewi, P. A. D. R., & Julianto, I. P. (2020). Pengaruh penerapan sistem informasi keuangan desa dan pengendalian internal terhadap akuntabilitas dana desa. *Jurnal Akuntansi Profesi*, 11(2), 281–292.
- Diatmika, I. P. G. & Rahayu, S. (2020). Kompetensi perangkat desa terhadap sistem pengelolaan dana desa di Kabupaten Buleleng. *Indonesian Journal of Social Sciences and Humanities*, 1(4), 215–223.
- Ermayani, I., Hifni, S., & Sarwani, S. (2024). Pengaruh sistem keuangan desa (SISKEUDEES), sistem pengendalian internal pemerintah, dan kejelasan sasaran anggaran terhadap akuntabilitas pengelolaan dana desa di Kabupaten Tapin. *Edunomics Journal*, 5(2), 160–177.
- Fadila, S. N., & Budiwitjaksono, G. S. (2022). Analisis akuntabilitas kinerja instansi pemerintah kabupaten Sidoarjo. *JIMAT (Jurnal Ilmiah Mahasiswa Akuntansi)*, 1(Ppsp), 231–237.
- Fajrin, F., H, F., & Suwandi, M. (2022). Good village governance: Mencegah fraud pengelolaan keuangan dana desa melalui aplikasi Siskeudes. *ISAFIR: Islamic Accounting and Finance Review*, 3(2), 172–186. <https://doi.org/10.24252/isafir.v3i2.30920>

- Febrianti, R., & Amalia, D. (2024). Pengaruh kompetensi perangkat desa, kepemimpinan kepala desa, partisipasi masyarakat, dan kejelasan sasaran anggaran terhadap akuntabilitas pengelolaan dana desa. *Socius: Jurnal Penelitian Ilmu-Ilmu Sosial*, 2(1), 256-263.
- Fiedler, F. E. (1964). A contingency model of leadership effectiveness. *Advances in experimental social psychology*, 1, 149-190. [https://doi.org/10.1016/S0065-2601\(08\)60051-9](https://doi.org/10.1016/S0065-2601(08)60051-9)
- Ghozali, I., & Latan, H. (2015). *Konsep, teknik, aplikasi menggunakan smart pls 3.0 untuk penelitian empiris*. Semarang: BP Undip.
- Giriani, M., Dahtiah, N., & Burhany, I. D. (2021). Pengaruh kompetensi aparatur, komitmen organisasi, dan partisipasi masyarakat terhadap akuntabilitas pengelolaan dana desa di Kecamatan Batujajar. *Indonesian Accounting Research Journal*, 1(3), 480–492.
- Grehenson, G. (2025). *Marak penyelewengan dana desa, pakar UGM himbau masyarakat ikut mengawasi*. Retrieved from <https://ugm.ac.id/id/berita/marak-penyelewengan-dana-desa-pakar-ugm-himbau-masyarakat-ikut-mengawasi/>
- Ikhwan, F. Y., Astuti, D. D., & Rachmawati, L. (2024). Pengaruh kompetensi aparatur desa, gaya kepemimpinan, partisipasi masyarakat, dan transparansi terhadap akuntabilitas pengelolaan dana desa di Kecamatan Ambulu. *JAKUMA: Jurnal Akuntansi dan Manajemen Keuangan*, 5(2), 121-137.
- Juandi, M. W. M., & Rizqi, R. M. (2024). Pengaruh kompetensi aparatur desa, sistem keuangan desa dan sistem pengendalian internal pemerintah terhadap akuntabilitas pengelolaan dana desa. *Proceeding of Student Conference*, 2(5), 291-300.
- Juliyanti, W. (2023). Akuntabilitas publik dan pengungkapan laporan keuangan pemerintah daerah (LKPD) di Indonesia. *Reviu Akuntansi, Manajemen, dan Bisnis*, 3(1), 1–17. <https://doi.org/10.35912/rambis.v3i1.2006>
- Kaharudin, E. (2024). Pengaruh siskeudes, SPIP, kompetensi aparat, partisipasi masyarakat pada akuntabilitas pengelolaan dana desa. *Equilibrium: Jurnal Penelitian Pendidikan dan Ekonomi*, 21(02), 71-80. <https://doi.org/10.25134/equi.v21i02.9642>
- Karim, A. E., Blongkod, H., & Husain, S. P. (2023). Pengaruh sistem keuangan desa dan sistem pengendalian intern terhadap akuntabilitas pengelolaan dana desa. *Journal of Economic, Bussines and Accounting (Costing)*, 7(1), 130–136. <https://doi.org/10.31539/costing.v7i1.5963>
- Kemenkeu.go.id. (2025). *10 tahun dana desa*. Retrieved from <https://djpb.kemenkeu.go.id/kppn/balikpapan/id/data-publikasi/artikel/3055-10-tahun-dana-desa.html>
- Lestari, F., Sari, R. N., & Safitri, D. (2020). Pengaruh gaya kepemimpinan transformasional, kompetensi aparatur pemerintah dan kejelasan sasaran anggaran terhadap akuntabilitas kinerja instansi pemerintah. *JOM FEB*, 7, 1–15.
- Majid, J. (2021). Kontribusi teori contingency: Upaya mewujudkan good governance melalui e-government di Indonesia. *Assets : Jurnal Ekonomi, Manajemen Dan Akuntansi*, 11(2), 186. <https://doi.org/10.24252/assets.v11i2.23810>
- Making, A. A. L. (2021). Dampak akuntabilitas, transparansi dan pengawasan terhadap pengelolaan dana desa. *Jurnal Riset Manajemen Dan Bisnis*, 6(1), 11–18. <https://doi.org/10.36407/jrmb.v6i1.315>
- Masruhin, A., & Kaukab, M. E. (2019). Pengaruh kompetensi aparatur, komitmen organisasi, partisipasi masyarakat, dan kejelasan sasaran anggaran terhadap kejelasan sasaran anggaran terhadap pengelolaan dana desa (studi empiris pada perangkat desa di Kecamatan



- Mojotengah Kabupaten Wonosobo). *Journal of Economic, Business and Engineering*, 1(1), 118–130.
- Mega, K. N., Kalangi, L., & Kapojos, P. M. (2022). Pengaruh sistem keuangan desa (siskeudes) terhadap akuntabilitas pengelolaan keuangan desa pada Kabupaten Bolaang Mongondow Timur. *Going Concern: Jurnal Riset Akuntansi*, 17(3), 150–161.
- Nislandi, N. A., & Munari, M. M. (2023). Pengaruh kompetensi pemerintah desa, transparansi, dan sistem pengendalian internal terhadap akuntabilitas pengelolaan dana desa di Sidoarjo. *Equilibrium: Jurnal Ilmiah Ekonomi, Manajemen Dan Akuntansi*, 12(2), 143. <https://doi.org/10.35906/equili.v12i2.1518>
- Paranoan, S., Herawati, T., Yanuarisa, Y., Kantohe, M. S. S., Usman, E., Priliandani, N. M. I., Handayani, M., Yamin, N. Y., Martiningsih, R. S. P., Arif, M., Sugianto, Umar, R., & Bulutoding, L. (2022). *Akuntabilitas kinerja sektor publik* (S. S. Sharon (ed.)). Media Sains Indonesia.
- Polrespasangkayu.com. (2023). *Diduga korupsi, tipikor polres pasang kayu tangkap mantan Kades Kulu*. Retrieved from <https://polrespasangkayu.com/diduga-korupsi-tipikor-polres-pasangkayu-tangkap-mantan-kades-kulu/>
- Polutu, A., Mattoasi, M., & Usman, U. (2022). Pengaruh Kompetensi Aparat Desa, Sistem Pengendalian Internal dan Sistem Informasi Akuntansi Terhadap Akuntabilitas Pengelolaan Dana Desa. *Jambura Accounting Review*, 3(2), 89-101. <https://doi.org/10.37905/jar.v3i2.53>
- Pramudya, A. A., Purnama, M. R., Andarbeni, N. S., Nurjayanti, P., & Anshori, M. I. (2023). Implementasi budaya kerja dan gaya kepemimpinan terhadap peningkatan kinerja karyawan. *Sammajiva: Jurnal Penelitian Bisnis Dan Manajemen*, 1(4), 24-40.
- Ranto, F. F., Tulus, F. M. G., & Palar, N. R. A. (2022). Kompetensi aparatur desa dalam pengelolaan pembangunan desa di Desa Bulude Kecamatan Kabaruan. *Jap*, 8(115), 42–48.
- Saputra, Y., Sekar Sari, M., & Warisi, D. (2024). Pengaruh transparansi dan kompetensi aparatur desa terhadap akuntabilitas pengelolaan dana desa (studi pada pemerintah Desa Kecamatan Natar Kabupaten Lampung Selatan). *Gedong Meneng*, 7, 35145. <https://djpb.kemenkeu.go.id>
- Sarinastiti, N. V., & Bhilawa, L. (2023). Kepemimpinan kepala desa dan pengawasan masyarakat dalam mewujudkan akuntabilitas pengelolaan dana desa. *Jurnal Akademi Akuntansi*, 6(2), 199–214. <https://doi.org/10.22219/jaa.v6i2.26417>
- Subhi, M. J. (2024). Aplikasi sistem keuangan desa (siskeudes) dalam mewujudkan good governance (studi kasus di Desa Teluk Tigo Kecamatan Cermin Nan Gedang Kabupaten Sarolangun). *Jurnal Ilmiah Ekonomi dan Manajemen*, 2(1), 842–858.
- Sujatnika, I. N. J., & Sulindawati, N. L. G. E. (2022). Pengaruh sistem pelaporan, kompetensi perangkat desa, kepemimpinan kepala desa, dan partisipasi masyarakat terhadap akuntabilitas pengelolaan dana desa di Kecamatan Banjarangkan, Kabupaten Klungkung. *Jurnal Akuntansi Profesi*, 13(2), 378–388.
- Tiarno, S. M., & Budiwitjaksono, G. S. (2023). Pengaruh kompetensi sumber daya manusia, sistem pengendalian intern pemerintah (SPIP), dan penggunaan siskeudes terhadap akuntabilitas pengelolaan dana desa. *Jurnal Ilmiah Manajemen, Ekonomi, & Akuntansi (MEA)*, 7(2), 1596–1608. <https://doi.org/10.31955/mea.v7i2.3015>
- Unsa, F. P., Amy, W., Suryana, A. K. H., & D.P, Y. N. (2024). Pengaruh Kompetensi Aparatur Pengelola Dana Desa, Sistem Pengendalian Internal, Pemanfaatan Teknologi Informasi

- Dan Penggunaan Siskeudes Terhadap Akuntabilitas Pengelolaan Dana Desa Studi Kasus di Kecamatan Simo. *Ekobis: Jurnal Ilmu Manajemen Dan Akuntansi* ., 12(2), 367–376. [http://repository.uinsu.ac.id/id/eprint/20070%0Ahttp://repository.uinsu.ac.id/20070/3/BAB II.pdf](http://repository.uinsu.ac.id/id/eprint/20070%0Ahttp://repository.uinsu.ac.id/20070/3/BAB%20II.pdf)
- Unsa, F. P., Wulandari, A., Suryana, A. K. H., & Pratiwi, Y. N. D. (2024). Pengaruh kompetensi aparatur pengelola dana desa, sistem pengendalian internal, pemanfaatan teknologi informasi dan penggunaan siskeudes terhadap akuntabilitas pengelolaan dana desa (studi kasus di Kecamatan Simo). *EKOBIS: Jurnal Ilmu Manajemen dan Akuntansi*, 12(2), 367-376.
- Waedoloh, H., Purwanta, H., & Ediyono, S. (2022). Gaya kepemimpinan dan karekteristik pemimpin yang efektif. *Social, Humanities, and Educational Studies (SHEs): Conference Series*, 5(1), 144. <https://doi.org/10.20961/shes.v5i1.57783>
- Watu, D., Londa, Y., & Sayang, S. (2023). Pengaruh Partisipasi masyarakat, kompetensi sumber daya manusia dan pengawasan terhadap akuntabilitas pengelolaan dana desa. *Jurnal Riset Ilmu Akuntansi*, 4(2), 107–118. <https://doi.org/10.37478/jria.v4i2.3908>
- Widajatun, V. W., & Kristiastuti, F. (2020). The effect of regional financial supervision, accountability and transparency of regional financial management on local government performance. *Budapest International Research and Critics Institute (BIRCI-Journal): Humanities and Social Sciences*, 3(4), 2966–2974. <https://doi.org/10.33258/birci.v3i4.1319>
- Yamin, N. Y., Ansar, M., Yuniar, L. S., & Mapparessa, N. (2025). Sosialisasi penguatan fungsi pengawasan dalam pengelolaan keuangan desa di Desa Wera Kecamatan Pamona Pusalemba. *Jurnal Pengabdian Masyarakat SOKLA*, 1(1), 51-57.
- Yasir, M., & Munawaroh, W. S. (2023). Pengaruh partisipasi masyarakat dan kepemimpinan transformasional terhadap akuntabilitas pengelolaan keuangan dana desa pada desa Kecamatan Pantai Labu Kabupaten Deli Serdang. *Management Studies and Entrepreneurship Journal (MSEJ)*, 4(1), 330-340.