

DETERMINANTS OF ACCOUNTABILITY OF VILLAGE FUND MANAGEMENT: EVIDENCE FROM SIAK REGENCY, INDONESIA

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Abstract

This study aimed to examine the effects of the Village Financial System, village officials' competence, and community participation on the accountability of village fund management in villages located in Siak and Mempura Subdistricts, Siak Regency, Indonesia. The study employed a quantitative approach with an associative-causal design. Primary data were collected through structured questionnaires distributed to village heads, village secretaries, and heads of financial affairs. The study applied a purposive sampling technique and obtained data from 33 respondents. The data were analyzed using multiple linear regression after passing data quality tests and classical assumption tests. The results showed that the Village Financial System had a positive and significant effect on the accountability of village fund management, with a regression coefficient of 0.744 and a significance value below 0.001. Village officials' competence demonstrated a positive but statistically insignificant effect, with a regression coefficient of 0.040 and a significance value of 0.472. Community participation had a positive and significant effect, with a regression coefficient of 0.270 and a significance value below 0.001. The independent variables jointly exerted a significant effect on the accountability of village fund management, with an F-statistic of 144.182 and a significance value below 0.001. The adjusted coefficient of determination of 0.931 indicated that 93.1 percent of the variation in accountability was explained by the model. These findings indicated that strengthening the implementation of the Village Financial System and encouraging greater community participation could enhance accountability in village fund management, while improving the competence of village officials alone might not be sufficient to produce a significant improvement in accountability.

Keywords: Village Financial System, Village Officials' Competence, Community Participation, Accountability of Village Fund Management

1. Introduction

Village governments have become key actors in promoting equitable and sustainable rural development following the implementation of Indonesia's Village Law No. 6 of 2014 and Government Regulation No. 60 of 2014 concerning Village Funds (Rahmawati et al., 2023). These regulations allocated substantial fiscal transfers from the national budget to villages based on poverty levels, population size, and geographical conditions, with the objective of improving public service delivery, accelerating rural socio-economic development, and strengthening local governance. Furthermore, the implementation of the money follows function principle under Law No. 1 of 2022 concerning Fiscal Relations between the Central Government and Regional Governments reinforced the responsibility of village governments to manage public resources transparently and accountably. Despite these regulatory reforms, village fund



management has continued to face challenges related to weak supervision, inadequate planning, limited transparency, and ineffective accountability mechanisms. Accountability of village fund management represents the obligation of village governments to ensure that public funds are managed transparently throughout the planning, implementation, administration, reporting, and supervision processes while remaining accountable to the community as the primary stakeholder (Pratiwi & Dewi, 2021). Strengthening accountability is essential not only for preventing fraud and budget misuse but also for enhancing public trust and improving the quality of local governance through responsible financial management (Mega et al., 2022; Putri, 2024).

Although the regulatory framework has become increasingly comprehensive, practical challenges remain evident in Siak Regency, Riau Province. Village financial reporting is often treated merely as an administrative requirement rather than as a mechanism for public accountability. Several contributing factors include inconsistencies between planning and implementation documents, varying levels of village officials' competence in operating the Village Financial System, inadequate internal supervision, and limited public participation. These weaknesses have been reflected in several corruption cases involving village funds in Siak Regency between 2020 and 2026, indicating that improvements in governance, transparency, and social oversight remain necessary (Media KPK, 2026).

Previous studies have identified several determinants of accountability in village fund management. The implementation of the Village Financial System has been found to improve accountability by standardizing financial reporting and enhancing transparency (Safitri & Jaeni, 2024). Likewise, village officials' competence has frequently been associated with better financial accountability because competent officials possess the knowledge and technical skills required to implement financial regulations effectively (Anisa, 2025). Community participation has also been recognized as an important mechanism for strengthening social control and increasing accountability in village governance (Miflah, 2025). However, empirical findings remain inconclusive. Rahmawati et al. (2023) reported that village officials' competence did not significantly influence accountability, Hasanah et al. (2024) found that the Village Financial System became ineffective under inadequate technological infrastructure, and Masruroh et al. (2024) concluded that community participation did not significantly affect transparency in village fund management. These inconsistent findings indicate that the relationships among these variables remain open for further investigation.

The urgency of this research is driven by several critical factors. First, village governments have become key actors in promoting equitable and sustainable rural development following the implementation of Indonesia's Village Law, yet village fund management continues to face challenges related to weak supervision, inadequate planning, limited transparency, and ineffective accountability mechanisms. Second, several corruption cases involving village funds in Siak Regency between 2020 and 2026 have been reported, indicating that improvements in governance, transparency, and social oversight remain necessary. Third, empirical evidence regarding the Village Financial System, village officials' competence, and community participation on accountability remains inconclusive, with some studies reporting significant effects and others reporting insignificant or no relationship. Fourth, the integrated framework connecting these three determinants within a single analytical framework remains underexplored, particularly in the context of villages in Siak and Mempura Subdistricts. Fifth, the villages in Siak Regency during the 2020–2026 period represent a unique context characterized by



recurring governance issues related to village fund management, yet empirical evidence on the determinants of accountability in this area remains limited.

Previous research has shown significant but fragmented findings regarding the determinants of accountability in village fund management. Studies have demonstrated that the Village Financial System significantly influences accountability (Unsa et al., 2024; Rediastiti, 2022; Arfiansyah, 2020; Firmawati et al., 2025; Masruroh et al., 2024; Muhammad & Limba, 2025; Silooy et al., 2025), that village officials' competence affects accountability (Riski & Maryono, 2022; Daud et al., 2024; Putri & Kusumawardani, 2025; Zulkifli et al., 2021), and that community participation influences accountability (Fitrios & Akbar, 2023; Ilhami & Widhiastuti, 2022; Majid et al., 2022; Melasari et al., 2023). However, other studies have reported contradictory findings, indicating that village officials' competence does not significantly affect accountability (Rahmawati et al., 2023; Purba et al., 2022; Usman & Suardi, 2023), that the Village Financial System becomes ineffective under inadequate technological infrastructure (Hasanah et al., 2024), and that community participation does not significantly affect accountability (Apriliani & Yulianti, 2024; Rijal et al., 2021; Anisa, 2025). These inconsistencies suggest that the relationships among the Village Financial System, village officials' competence, community participation, and accountability remain underexplored, particularly in the context of villages in Siak and Mempura Subdistricts, Siak Regency.

The research gap in this study lies in the limited understanding of how the Village Financial System, village officials' competence, and community participation jointly influence the accountability of village fund management, particularly in the context of Siak Regency. While individual studies have examined the direct effects of these determinants on accountability, the integrated framework connecting these three factors within a single analytical framework remains underexplored. Additionally, most previous studies have focused on various regions or other periods, leaving a significant gap in knowledge regarding the dynamics of accountability in villages located in Siak and Mempura Subdistricts, where governance challenges related to village fund management continue to emerge. Furthermore, empirical evidence on the determinants of accountability in village fund management in Indonesia remains limited, particularly in the context of village governance and decentralization.

The novelty of this research lies in several aspects. First, this study focuses on villages located in Siak and Mempura Subdistricts, Siak Regency, representing a unique context characterized by recurring governance issues related to village fund management. Second, this study develops an integrative model that simultaneously examines the influence of the Village Financial System, village officials' competence, and community participation on accountability, providing a more comprehensive understanding of the determinants of accountability in village fund management. Third, this study contributes to the limited empirical evidence on accountability in village fund management in Siak Regency, providing insights into how institutional, human resource, and community-related factors collectively influence accountability. Fourth, this study extends the application of Stewardship Theory to the context of village fund management in Indonesia, validating theoretical predictions in an under-researched institutional context. Fifth, this study provides actionable insights for policymakers, village governments, and academics in designing effective strategies to enhance accountability, transparency, and participatory governance in village fund management.

The purpose of this study is to examine the effects of the Village Financial System, village officials' competence, and community participation on the accountability of



village fund management in villages located in Siak and Mempura Subdistricts, Siak Regency, Indonesia. Specifically, this research aims to analyze the effect of the Village Financial System on the accountability of village fund management, analyze the effect of village officials' competence on the accountability of village fund management, analyze the effect of community participation on the accountability of village fund management, and analyze the simultaneous effects of the Village Financial System, village officials' competence, and community participation on the accountability of village fund management. The choice of this goal was driven by the limited understanding of how these determinants collectively influence accountability and the need for empirical evidence that can inform policymakers, village governments, and academics in designing effective strategies to enhance accountability in village fund management.

The contribution of this research is multifaceted. From a theoretical perspective, this research contributes to the enrichment of literature on public sector accounting and village governance by proposing and testing an integrative model that links the Village Financial System, village officials' competence, and community participation with accountability, extending the application of Stewardship Theory to the context of village fund management in Indonesia. The findings contribute to the understanding of how institutional, human resource, and community-related factors influence accountability, providing a more nuanced theoretical framework for analyzing village financial management. From a practical perspective, this study provides actionable insights for policymakers, village governments, and academics in assessing and managing governance risk. For policymakers, the findings provide guidance on which factors should be considered in evaluating accountability in village fund management and designing governance reforms. For village governments, the results offer insights into the importance of the Village Financial System and community participation in maintaining accountability and public trust. For academics, this study contributes to the growing body of literature on public sector accounting and village governance, providing a foundation for future research on accountability in village fund management.

2. Theoretical Background

2.1 Stewardship Theory

This study was grounded in Stewardship Theory proposed by Donaldson and Davis (1991), which assumes that organizational managers or public officials are motivated to achieve organizational objectives and prioritize collective interests rather than pursuing personal benefits. Within the public sector, this theory suggests that government officials act as stewards who are entrusted with managing public resources responsibly to maximize public welfare. Accordingly, stewardship emphasizes responsibility, transparency, and accountability as fundamental principles of public administration (Rohmah et al., 2025). The application of Stewardship Theory is particularly relevant to village governance because village governments function as public service organizations rather than profit-oriented entities. As stewards, village governments are expected to represent the interests of the community by delivering quality public services and managing village funds transparently and responsibly. Consequently, village officials are required to provide reliable financial information and demonstrate accountability throughout the planning, implementation, administration, reporting, and supervision of village fund management. In this context, the successful implementation of accountability depends not only on institutional commitment but also on supporting factors such as an effective Village Financial System, competent village officials, and active community



participation. These factors enable village governments to fulfill their stewardship responsibilities by ensuring transparent financial management and strengthening public trust in village governance.

2.2 Accountability of Village Fund Management

Accountability of village fund management represents the obligation of village governments to ensure that public funds are managed transparently throughout the planning, implementation, administration, reporting, and supervision processes while remaining accountable to the community as the primary stakeholder (Pratiwi & Dewi, 2021). Strengthening accountability is essential not only for preventing fraud and budget misuse but also for enhancing public trust and improving the quality of local governance through responsible financial management (Mega et al., 2022; Putri, 2024). From the perspective of Stewardship Theory, accountability reflects the government's commitment to fulfilling its responsibilities and maintaining public trust (Donaldson & Davis, 1991). In this study, accountability is measured through four dimensions: planning, implementation, administration, and reporting/accountability. Empirical studies also support this relationship, with studies by Pratiwi and Dewi (2021) and Mega et al. (2022) finding that accountability in village fund management is influenced by institutional, human resource, and community-related factors.

2.3 The Effect of the Village Financial System on Accountability of Village Fund Management

The Village Financial System is a village financial management application developed collaboratively by the Financial and Development Supervisory Agency and the Directorate General of Village Government Development of the Ministry of Home Affairs to improve the quality of village financial governance (Iqbal, 2022). The system was designed to assist village governments in managing financial administration, producing standardized financial reports, and ensuring compliance with prevailing regulations. Its integrated features facilitate financial recording from the planning stage through reporting and accountability, thereby supporting transparent and accountable financial management. Within the perspective of Stewardship Theory, the Village Financial System serves as an institutional mechanism that enables village governments to fulfill their accountability obligations (Donaldson & Davis, 1991). By providing standardized procedures for financial recording and reporting, the system reduces administrative errors, enhances data integrity, and improves the transparency of village financial information. Consequently, an effective implementation of the Village Financial System is expected to strengthen the accountability of village fund management. Empirical evidence supports this relationship, with studies by Unsa et al. (2024), Rediastiti (2022), and Arfiansyah (2020) finding that the Village Financial System significantly influences the accountability of village fund management. Consistent findings were also reported by Firmawati et al. (2025), Masruroh et al. (2024), Muhammad and Limba (2025), and Silooy et al. (2025). These findings indicate that the Village Financial System plays an important role in supporting transparent, orderly, and accountable financial administration. Based on the theoretical explanation and empirical findings, the hypothesis proposed in this study is as follows:

H1: The Village Financial System has a positive and significant effect on the accountability of village fund management.



2.4 The Effect of Village Officials' Competence on Accountability of Village Fund Management

Village officials' competence refers to the combination of knowledge, technical skills, and professional attitudes required to perform administrative and financial management responsibilities effectively. According to Walyati (2020), competence encompasses the characteristics that enable public officials to carry out their duties in accordance with established standards and organizational objectives. In the context of village governance, competent village officials are expected to possess adequate knowledge of financial regulations, administrative procedures, and reporting requirements to ensure effective management of village funds. Capacity development through education and training therefore represents an important investment in improving the quality of public financial management and strengthening accountability (Walyati, 2020). From the perspective of Stewardship Theory, village officials act as stewards who are entrusted with managing public resources in the interests of the community (Donaldson & Davis, 1991). Consequently, competent village officials are more capable of implementing financial regulations, preparing accurate financial reports, and fulfilling accountability obligations. Adequate competence enables village officials to perform financial administration in accordance with applicable regulations while reducing administrative errors and minimizing the risk of financial mismanagement (Meilawati & Jaeni, 2023; Milenia et al., 2023). Empirical evidence supports this relationship, with studies by Riski and Maryono (2022), Daud et al. (2024), Putri and Kusumawardani (2025), and Zulkifli et al. (2021) finding that village officials' competence positively influences the accountability of village fund management. However, other studies report contradictory findings, indicating that village officials' competence has a positive but statistically insignificant effect on accountability (Rahmawati et al., 2023; Purba et al., 2022; Usman & Suardi, 2023). Based on the theoretical explanation and empirical findings, the hypothesis proposed in this study is as follows:

H2: Village officials' competence has a positive and significant effect on the accountability of village fund management.

2.5 The Effect of Community Participation on Accountability of Village Fund Management

Community participation refers to the active involvement of citizens in planning, implementing, monitoring, and evaluating public programs that directly affect their interests. Within village governance, community participation enables residents to contribute their aspirations, provide oversight, and evaluate the implementation of village development programs, thereby strengthening transparency and accountability (Saputra & Kusuma, 2024). Active public participation also promotes social control by encouraging village governments to manage village funds responsibly and in accordance with community priorities (Daud et al., 2024). From the perspective of Stewardship Theory, accountability is strengthened when a reciprocal relationship exists between public officials and the community they serve (Donaldson & Davis, 1991). Community participation functions as an external governance mechanism that complements internal administrative controls by ensuring that village governments remain responsive to public expectations. Through participation in village deliberation meetings, monitoring of development activities, and evaluation of village programs, community members contribute to transparent and accountable village fund management. Empirical evidence supports this relationship, with studies by Fitrios and Akbar (2023), Ilhami and



Widhiastuti (2022), Majid et al. (2022), and Melasari et al. (2023) finding that community participation positively influences accountability in village financial management. However, other studies report contradictory findings, indicating that community participation does not significantly affect the accountability of village fund management (Apriliani & Yuliati, 2024; Rijal et al., 2021; Anisa, 2025). Based on the theoretical explanation and empirical findings, the hypothesis proposed in this study is as follows:

H3: Community participation has a positive and significant effect on the accountability of village fund management.

2.6 The Simultaneous Effects of the Village Financial System, Village Officials' Competence, and Community Participation on Accountability of Village Fund Management

The accountability of village fund management is not determined by a single factor but rather by the interaction of institutional, human resource, and social governance mechanisms. From the perspective of Stewardship Theory, village governments are expected to act as trustworthy stewards who manage public resources responsibly and transparently for the benefit of the community (Donaldson & Davis, 1991). Accordingly, the accountability of village fund management is strengthened when an effective Village Financial System is supported by competent village officials and active community participation. The Village Financial System provides standardized procedures for financial planning, recording, reporting, and accountability, thereby improving transparency and regulatory compliance. However, the effectiveness of the system depends on the competence of village officials who operate it and prepare financial reports in accordance with applicable regulations. At the same time, community participation functions as an external governance mechanism by encouraging transparency and strengthening social oversight throughout the village financial management process. Consequently, these three factors are expected to complement one another in enhancing the accountability of village fund management. Previous empirical studies have supported the combined influence of these variables, although the significance of individual variables has varied across different research settings. Kaharudin (2024) found that the implementation of the Village Financial System, community participation, and the competence of village facilitators collectively influenced the effectiveness of village fund management. Sulaiman Ahmad (2023) reported that village officials' competence had a positive and significant effect on accountability, while the Village Financial System and community participation demonstrated positive but statistically insignificant effects. Similarly, Ando et al. (2024) concluded that the Village Financial System significantly affected the accountability of village fund management, whereas village officials' competence and community participation did not show significant effects. Fuad (2025) also found that the Village Financial System and community participation positively influenced accountability, while village officials' competence did not significantly affect accountability. Based on the theoretical explanation and empirical findings, the hypothesis proposed in this study is as follows:

H4: The Village Financial System, village officials' competence, and community participation simultaneously have a positive and significant effect on the accountability of village fund management.



3. Methods

3.1 Research Design

This study employed a quantitative research approach to examine the effects of the Village Financial System, village officials' competence, and community participation on the accountability of village fund management. Quantitative research emphasizes numerical data and statistical analysis to test predetermined hypotheses. The associative-causal research design enables the examination of causal relationships between independent variables (Village Financial System, village officials' competence, and community participation) and the dependent variable (accountability of village fund management). The study used primary data collected directly from respondents through a structured questionnaire. The research was conducted in villages located within Siak and Mempura Districts, Siak Regency, Riau Province, Indonesia, from January to June 2026. The research process consisted of preparation, questionnaire distribution, data collection, statistical analysis, and report preparation.

3.2 Population and Sample

The population comprised all villages in Siak and Mempura Districts, consisting of six villages in Siak District and seven villages in Mempura District. The sampling technique used was purposive sampling, which selects respondents based on predetermined criteria relevant to the research objectives. Respondents were selected based on three criteria: (1) they held positions directly responsible for village financial management, namely the Village Head, Village Secretary, and Head of Financial Affairs; (2) they possessed adequate knowledge and active involvement in operating the Village Financial System and participating in village financial decision-making processes; and (3) they represented community oversight through active participation in village development planning meetings. Based on these criteria, the study obtained 39 respondents from 13 villages, as presented in Table 1.

Table 1. Sample Determination

No	Criteria	Quantity
1	Villages in Siak and Mempura Districts	13
2	Respondents per village (Village Head, Village Secretary, Head of Financial Affairs)	3
3	Total questionnaires distributed	39
4	Questionnaires returned and completed properly	33
5	Response rate	84.6%
6	Valid questionnaires for analysis	33

Source: Processed data (2026)

3.3 Data Collection Techniques

The data collection technique used in this study was a structured questionnaire distributed to respondents working in villages located in Siak and Mempura Districts. The questionnaire was designed to measure the three independent variables (Village Financial System, village officials' competence, and community participation) and the dependent variable (accountability of village fund management). All questionnaire items were assessed using a five-point Likert scale ranging from 1 (strongly disagree) to 5 (strongly agree). The data collection procedure involved several sequential steps: (1) identification of villages in Siak and Mempura Districts; (2) selection of respondents based on predetermined purposive sampling criteria; (3) distribution of questionnaires to selected



respondents; (4) collection of completed questionnaires; (5) screening of questionnaires to ensure completeness and validity; and (6) documentation of all valid responses systematically organized into a dataset suitable for statistical analysis. Of the 39 questionnaires distributed, 33 were returned and completed properly, resulting in a response rate of 84.6 percent.

3.4 Operational Definition of Variables

Table 2. Operational Definition and Measurement of Variables

Variable	Definition	Measurement	Scale	Source
Accountability of Village Fund Management (Y)	The obligation of village governments to ensure that public funds are managed transparently throughout the planning, implementation, administration, reporting, and supervision processes (Pratiwi & Dewi, 2021)	Indicators representing planning, implementation, administration, and reporting/accountability	Ordinal (Likert 1–5)	Anisa (2025)
Village Financial System (X ₁)	A village financial management application developed to improve the quality of village financial governance (Iqbal, 2022)	Indicators representing financial integrity, disclosure, and compliance with regulations	Ordinal (Likert 1–5)	Iqbal (2022)
Village Officials' Competence (X ₂)	The combination of knowledge, technical skills, and professional attitudes required to perform administrative and financial management responsibilities effectively (Walyati, 2020)	Indicators representing skills, knowledge, social role, self-image, and attitude	Ordinal (Likert 1–5)	Anisa (2025)
Community Participation (X ₃)	The active involvement of citizens in planning, implementing,	Indicators representing participation in decision-making, implementation, utilization of	Ordinal (Likert 1–5)	Anisa (2025)



Variable	Definition	Measurement	Scale	Source
	monitoring, and evaluating public programs that directly affect their interests (Saputra & Kusuma, 2024)	development outcomes, and evaluation		

Source: Developed for this research (2026)

3.5 Data Analysis Techniques

Data analysis in this study was conducted using IBM SPSS Statistics version 27. The analysis stages included descriptive statistics, instrument quality tests (validity and reliability), classical assumption tests (normality, multicollinearity, and heteroscedasticity), multiple linear regression analysis, coefficient of determination analysis, simultaneous F-test, and partial t-test.

Descriptive statistics were employed to summarize respondents' responses and the characteristics of the research variables, including minimum and maximum values, average, and standard deviation. Instrument quality was evaluated through validity and reliability tests, with validity assessed using Pearson correlation coefficients and reliability assessed using Cronbach's Alpha coefficient. Classical assumption tests were conducted to ensure that the regression model satisfied the required assumptions. The research hypotheses were examined using multiple linear regression analysis. Furthermore, the coefficient of determination (Adjusted R²) was used to evaluate the explanatory power of the regression model, while partial effects and simultaneous effects of the independent variables on accountability were assessed using the t-test and F-test, respectively, at a significance level of 5 percent.

The multiple linear regression model used in this study was formulated as follows:

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \varepsilon$$

Where:

- Y = Accountability of Village Fund Management
 α = Constant
 β_1 – β_3 = Regression coefficients
 X_1 = Village Financial System
 X_2 = Village Officials' Competence
 X_3 = Community Participation
 ε = Error term

Hypothesis testing was conducted using several methods. The partial t-test was used to determine the individual effect of each independent variable on accountability. The simultaneous F-test was used to examine the collective effect of independent variables on accountability. The coefficient of determination (adjusted R²) was used to determine the model's ability to explain variations in accountability. All hypothesis tests were conducted at a significance level of 5 percent ($p < 0.05$).

4. Results and Discussion

4.1 Respondent Characteristics

Table 3. Respondent Characteristics

Characteristics	Category	Frequency (n)	Percentage (%)
Gender	Male	25	75.8



Characteristics	Category	Frequency (n)	Percentage (%)
Age	Female	8	24.2
	20–30	1	3.0
	30–40	3	9.1
	>40	29	87.9
Education	Senior High School	21	63.6
	Bachelor	11	33.3
	Master	1	3.1
Position	Village Head	12	36.4
	Village Secretary	12	36.4
	Finance Officer	9	27.2

Source: Processed research data (2026)

Table 3 presents the respondent characteristics. A total of 39 questionnaires were distributed to village officials consisting of village heads, village secretaries, and village finance officers in Siak and Mempura Districts. All questionnaires were returned; however, six questionnaires were excluded because they contained incomplete responses and inconsistent answer patterns identified during data screening. Consequently, 33 questionnaires met the criteria for further statistical analysis, representing an effective response rate of 84.6 percent. As presented in Table 3, most respondents were male (75.8 percent) and over 40 years of age (87.9 percent). The majority possessed a senior high school educational background (63.6 percent), while respondents with bachelor's and master's degrees accounted for 33.3 percent and 3.1 percent, respectively. In terms of position, village heads and village secretaries each represented 36.4 percent of the respondents, whereas village finance officers accounted for 27.2 percent.

4.2 Descriptive Statistics

Table 4. Descriptive Statistics of Research Variables

Variable	N	Minimum	Maximum	Mean	Standard Deviation
Village Financial Management Accountability	33	41	50	47.61	2.669
Village Financial System	33	38	45	42.88	2.382
Village Apparatus Competence	33	35	50	45.76	3.921
Community Participation	33	45	60	54.94	4.555

Source: Processed research data using SPSS 27 (2026)

Table 4 presents the descriptive statistics for all research variables. Village Financial Management Accountability obtained a mean score of 47.61 with a standard deviation of 2.669. The Village Financial System variable recorded a mean of 42.88 and a standard deviation of 2.382. Village Apparatus Competence had a mean score of 45.76 with a standard deviation of 3.921, while Community Participation exhibited the highest mean score of 54.94 and a standard deviation of 4.555. Across all variables, the standard deviation values were lower than the corresponding mean values, indicating relatively homogeneous responses among respondents.



4.3 Instrument Quality Tests

Table 5. Validity and Reliability Results

Variable	Number of Items	Range of Item Correlation (r)	Cronbach's Alpha	Interpretation
Village Financial Management Accountability	8	0.588–0.810	0.866	Reliable
Village Financial System	9	0.363–0.795	0.797	Reliable
Village Apparatus Competence	10	0.429–0.834	0.875	Reliable
Community Participation	12	0.506–0.822	0.905	Reliable

Source: Processed research data using SPSS 27 (2026)

Table 5 shows the validity and reliability results. The validity test showed that all questionnaire items exceeded the minimum correlation coefficient ($r > 0.344$), indicating that every indicator was statistically valid for measuring its respective construct. Furthermore, Cronbach's alpha values ranged from 0.797 to 0.905, exceeding the recommended threshold of 0.70, thereby confirming satisfactory internal consistency and reliability of the measurement instrument.

4.4 Classical Assumption Tests

Table 6. Classical Assumption Test Results

Test	Indicator	Result	Interpretation
Normality	Shapiro–Wilk Sig.	0.201	Normally distributed
	Kolmogorov–Smirnov Sig.	0.200	Normally distributed
Multicollinearity	Tolerance	0.313–0.859	> 0.10
	VIF	1.164–3.197	< 10
Heteroscedasticity	Scatterplot	Random distribution	No heteroscedasticity

Source: Processed research data using SPSS 27 (2026)

Table 6 shows the classical assumption test results. The normality test produced significance values of 0.201 for the Shapiro–Wilk test and 0.200 for the Kolmogorov–Smirnov test, both exceeding the significance level of 0.05. These results indicate that the regression residuals were normally distributed. Furthermore, tolerance values ranged from 0.313 to 0.859 and all VIF values remained below 10, confirming the absence of multicollinearity among the independent variables. Visual inspection of the scatterplot also revealed a random distribution of residuals without any discernible pattern, suggesting that heteroscedasticity was not present. Overall, the regression model satisfied all classical assumptions and was therefore appropriate for hypothesis testing.

4.5 Multiple Linear Regression Analysis

Table 7. Multiple Linear Regression Results

Variable	Coefficient (B)	Standard Error	Beta	t	p-value
Constant	–0.933	2.439	–	–0.382	0.705



Variable	Coefficient (B)	Standard Error	Beta	t	p-value
Village Financial System	0.744	0.056	0.664	13.227	<0.001
Village Apparatus Competence	0.040	0.054	0.058	0.729	0.472
Community Participation	0.270	0.049	0.460	5.532	<0.001

Source: Processed research data using SPSS 27 (2026)

Table 7 presents the multiple linear regression results. The estimated regression model can be expressed as follows:

$$Y = -0.933 + 0.744X_1 + 0.040X_2 + 0.270X_3 + e$$

The regression coefficients indicate positive relationships between all independent variables and Accountability of Village Fund Management. The Village Financial System exhibited the largest standardized effect ($\beta = 0.664$), followed by Community Participation ($\beta = 0.460$). In contrast, Village Apparatus Competence demonstrated only a small positive coefficient ($\beta = 0.058$), indicating a relatively weak contribution to the dependent variable.

4.6 Coefficient of Determination (R^2)

Table 8. Summary of Regression Model

Indicator	Result	Interpretation
R	0.968	Very strong correlation
R^2	0.937	Model explains 93.7% of variance
Adjusted R^2	0.931	Explanatory power after adjustment
F-statistic	144.182	Significant
F-test significance	<0.001	Model is statistically significant

Source: Processed research data using SPSS 27 (2026)

Table 8 shows the summary of the regression model. The regression model was statistically significant, with an F-statistic of 144.182 ($p < 0.001$), indicating that the independent variables jointly explained variations in Accountability of Village Fund Management. The model also demonstrated high explanatory power, with an adjusted R^2 of 0.931, suggesting that 93.1 percent of the variation in Accountability of Village Fund Management could be explained by the Village Financial System, Village Apparatus Competence, and Community Participation, while the remaining 6.9 percent was attributable to factors outside the proposed model.

4.7 Hypothesis Testing

Table 9. Hypothesis Testing Results

Hypothesis	Relationship	β	t	p-value	Decision
H1	Village Financial System → Accountability	0.744	13.227	<0.001	Supported
H2	Village Apparatus Competence → Accountability	0.040	0.729	0.472	Not supported
H3	Community Participation → Accountability	0.270	5.532	<0.001	Supported

Source: Processed research data using SPSS 27 (2026)



Table 9 presents the hypothesis testing results. The hypothesis testing results indicate that the Village Financial System had a positive and statistically significant effect on Accountability of Village Fund Management ($\beta = 0.744$, $t = 13.227$, $p < 0.001$), supporting H1. Similarly, Community Participation significantly influenced Accountability of Village Fund Management ($\beta = 0.270$, $t = 5.532$, $p < 0.001$), providing support for H3. In contrast, Village Apparatus Competence showed a positive but statistically insignificant relationship with Accountability of Village Fund Management ($\beta = 0.040$, $t = 0.729$, $p = 0.472$); therefore, H2 was not supported. Overall, the findings indicate that the implementation of the Village Financial System and the level of Community Participation were the primary determinants of Accountability of Village Fund Management in the study area, whereas Village Apparatus Competence did not demonstrate a statistically significant contribution within the proposed regression model.

4.8 Discussion

4.8.1 The Effect of the Village Financial System on Accountability of Village Fund Management

The empirical findings indicate that the Village Financial System positively and significantly influences Accountability of Village Fund Management ($B = 0.744$; $p < 0.001$). This result suggests that better implementation of the Village Financial System contributes to more accountable financial management practices at the village level. The standardized and computerized financial management procedures embedded within the system facilitate budgeting, financial administration, reporting, and accountability, thereby reducing administrative errors and strengthening transparency. These findings are consistent with Stewardship Theory, which assumes that public officials act as stewards whose primary objective is to serve organizational and public interests rather than personal interests (Donaldson & Davis, 1991). Within this perspective, the Village Financial System functions as an institutional mechanism that supports village officials in fulfilling their stewardship responsibilities by providing standardized financial procedures and improving transparency throughout the financial management cycle (Mega et al., 2022). The findings also corroborate previous studies reporting a positive relationship between the implementation of village financial systems and Accountability of Village Fund Management (Arfiansyah, 2020; Firmawati et al., 2025; Karim et al., 2023; Silooy et al., 2025; Ermayani et al., 2024).

4.8.2 The Effect of Village Apparatus Competence on Accountability of Village Fund Management

The results show that Village Apparatus Competence has a positive but statistically insignificant effect on Accountability of Village Fund Management ($B = 0.040$; $p = 0.472$). Although better competence was associated with a positive regression coefficient, the relationship was not sufficiently strong to explain variations in accountability among the sampled villages. This finding indicates that differences in the competence of village officials did not substantially influence accountability within the research setting. A plausible explanation is that the standardized procedures incorporated into the Village Financial System reduce dependence on individual technical capabilities. Most respondents possessed senior high school educational backgrounds, yet the computerized financial management system provides structured guidance for recording transactions, preparing reports, and complying with financial regulations. Consequently, accountability may be maintained even when variations in individual competence exist



because the information system standardizes administrative procedures. This interpretation is consistent with Stewardship Theory, in which institutional arrangements may strengthen stewardship behavior by supporting officials in carrying out their responsibilities effectively (Donaldson & Davis, 1991). The finding is also consistent with previous studies reporting that village apparatus competence does not significantly affect Accountability of Village Fund Management (Meilawati & Jaeni, 2023; Safitri & Jaeni, 2024; Sweetania et al., 2019; Walyati, 2020; Apriliani & Yuliati, 2024).

4.8.3 The Effect of Community Participation on Accountability of Village Fund Management

The analysis demonstrates that Community Participation positively and significantly influences Accountability of Village Fund Management ($B = 0.270$; $p < 0.001$). This finding implies that greater involvement of community members in planning, monitoring, implementation, and evaluation encourages more transparent and accountable financial management. Public participation strengthens social control over village financial activities and increases the responsibility of village officials in managing public resources. From the perspective of Stewardship Theory, accountability is strengthened when village governments and communities pursue shared objectives in promoting public welfare (Donaldson & Davis, 1991). Active community participation encourages transparency, facilitates public oversight, and reduces opportunities for misuse of village funds. The involvement of citizens in village development activities also enhances collaboration between village officials and the community, thereby supporting more accountable governance. These findings are consistent with previous studies demonstrating that community participation significantly improves Accountability of Village Fund Management (Daud et al., 2024; Ilhami & Widhiastuti, 2022; Melasari et al., 2023; Pahlawan & Wijayanti, 2020; Pratiwi & Dewi, 2021; Putri & Kusumawardani, 2025; Riski & Maryono, 2022).

Taken together, the findings suggest that accountability in village fund management is primarily shaped by the interaction between institutional financial systems and community oversight. While individual competence remains important for administrative performance, the implementation of standardized financial management systems and active public participation appear to play more decisive roles in strengthening accountability in the villages examined. These results reinforce the importance of integrating technological governance mechanisms with participatory governance practices to promote transparent and accountable village financial management.

5. Conclusion

This study aimed to examine the effects of the Village Financial System, village apparatus competence, and community participation on the accountability of village fund management in villages located in Siak and Mempura Districts, Siak Regency. Using a quantitative approach with multiple linear regression on 33 valid respondents selected through purposive sampling, the study successfully tested the proposed hypotheses.

The results indicate that the Village Financial System has a positive and significant effect on the accountability of village fund management, with a regression coefficient of 0.744 and a significance value below 0.001, indicating that H1 is supported. Better implementation of the Village Financial System contributes to more accountable financial management practices at the village level, as the standardized and computerized financial management procedures embedded within the system facilitate budgeting, financial



administration, reporting, and accountability. Village apparatus competence has a positive but statistically insignificant effect on the accountability of village fund management, with a regression coefficient of 0.040 and a significance value of 0.472, indicating that H2 is not supported. This finding indicates that differences in the competence of village officials did not substantially influence accountability within the research setting, as the standardized procedures incorporated into the Village Financial System reduce dependence on individual technical capabilities.

Community participation has a positive and significant effect on the accountability of village fund management, with a regression coefficient of 0.270 and a significance value below 0.001, indicating that H3 is supported. Greater involvement of community members in planning, monitoring, implementation, and evaluation encourages more transparent and accountable financial management, as public participation strengthens social control over village financial activities and increases the responsibility of village officials in managing public resources. The simultaneous test using the F-test showed a significance value below 0.001, indicating that the Village Financial System, village apparatus competence, and community participation collectively have a significant effect on the accountability of village fund management, supporting H4. The adjusted coefficient of determination indicated that 93.1 percent of the variation in accountability was explained by the model, while the remaining 6.9 percent was attributed to factors outside the model.

The theoretical implications of this study extend the application of Stewardship Theory to the context of village fund management in Indonesia. The finding that the Village Financial System significantly influences accountability supports Stewardship Theory's emphasis on institutional mechanisms that enable village governments to fulfill their accountability obligations. The finding that village apparatus competence does not significantly influence accountability suggests that institutional arrangements may strengthen stewardship behavior by supporting officials in carrying out their responsibilities effectively. The finding that community participation significantly influences accountability supports the argument that accountability is strengthened when village governments and communities pursue shared objectives in promoting public welfare. This study also contributes to the limited empirical evidence on the determinants of accountability in village fund management in Siak Regency, providing insights into how institutional, human resource, and community-related factors collectively influence accountability.

Based on these findings, several recommendations can be proposed. For policymakers, the findings suggest that strengthening the implementation of the Village Financial System and encouraging greater community participation could enhance accountability in village fund management, while improving the competence of village officials alone might not be sufficient to produce a significant improvement in accountability. For village governments, the results suggest that optimizing the implementation of the Village Financial System while promoting greater community participation throughout the planning, implementation, and monitoring of village fund management can improve accountability and public trust. For academics, this study contributes to the growing body of literature on public sector accounting and village governance, providing a foundation for future research on accountability in village fund management.

This study has several limitations that should be acknowledged. First, the study focuses only on villages in Siak and Mempura Districts, which may limit the generalizability of the findings to other regions or villages. Second, the study uses a cross-



sectional survey design, which may not capture long-term changes in accountability. Third, the sample size is relatively small (33 respondents) due to strict sampling criteria, which may limit the statistical power of the analysis. Fourth, the study examines only a limited set of governance variables, without considering other potential determinants of accountability such as internal control systems, organizational commitment, transparency, or information technology utilization. Fifth, the model's explanatory power is high, with an adjusted R-squared value of 0.931, but this may indicate potential overfitting given the small sample size, and other factors not included in the model may still influence accountability.

For future research, it is recommended to expand the scope of study by involving other districts or villages to improve the generalizability of the findings. Future studies may also employ longitudinal designs to capture long-term changes in accountability and increase the sample size to enhance statistical power. Additionally, future research may incorporate additional variables, such as internal control systems, organizational commitment, transparency, and information technology utilization, to provide a more comprehensive understanding of the determinants of accountability in village fund management. Researchers should also consider employing qualitative or mixed-method approaches to gain deeper insights into the challenges and effectiveness of accountability practices in village governance.

This study contributes to the growing body of literature on public sector accounting and village governance by providing empirical evidence on the determinants of accountability in village fund management in Siak Regency. The findings suggest that the Village Financial System and community participation significantly influence accountability, while village apparatus competence does not. As Indonesia continues to strengthen its village governance practices and financial management, understanding these factors becomes increasingly important for developing effective strategies to enhance accountability and public trust.

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