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Information Technology, Apparatus Competence, and Community Participation Strengthen Village Fund Accountability

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Abstract

Village fund management requires strong accountability to ensure that public resources are managed transparently, responsibly, and in accordance with applicable regulations. This study examines the effects of community participation, apparatus competence, and information technology utilization on village fund management accountability, both separately and simultaneously. A quantitative approach was employed using a survey of 78 village heads and village financial management technical implementation team members from 13 villages. Data were collected through a five-point Likert-scale questionnaire and analyzed using multiple linear regression with SPSS version 25, including t-tests and an F-test. The findings demonstrate that community participation has a positive and significant effect on village fund management accountability ($B = 0.143$; $p = 0.002$). Apparatus competence also has a positive and significant effect ($B = 0.304$; $p = 0.006$), while information technology utilization has the strongest positive and significant effect ($B = 0.383$; $p = 0.002$). Simultaneously, all three variables significantly affect accountability ($F = 54.901$; $p < 0.001$). The findings conclude that strengthening participatory governance, apparatus competence, and information technology utilization is essential for improving village fund management accountability.

Keywords

Apparatus Competence, Community Participation, Information Technology Utilization, Village Fund Management Accountability.

1. Introduction

Village governance plays an important role in Indonesia's decentralization system, particularly following the enactment of Law Number 6 of 2014 concerning Villages, which recognizes villages as an integral part of the governmental system and grants authority to manage community interests based on original rights and customary values within the Unitary State of the Republic of Indonesia. This authority requires villages to implement transparent and accountable governance, especially in managing public resources. Under Minister of Home Affairs Regulation Number 20 of 2018, village finances include all rights and obligations measurable in monetary terms, including money and assets related to the implementation of village authority and responsibilities. Law Number 3 of 2024, as the Second Amendment to Law Number 6 of 2014, further strengthens village autonomy and accountability in resource management. Meanwhile, Minister of Finance Regulation Number 7 of 2026 emphasizes administrative compliance and financial reporting quality while encouraging villages to strengthen local economic institutions through initiatives such as the Merah Putih Village Cooperative (*Koperasi Desa Merah Putih*/KDMP) (Fadilla, 2026).

Village funds are part of the Transfer to Regions (*Transfer ke Daerah*/TKD), which is allocated to support government administration, community empowerment, and social development activities. The increasing amount of village funds requires a strong accountability system to ensure that public resources are managed effectively and responsibly. Accountability refers to the obligation of entrusted parties to account for managing public resources to the parties entitled to receive such accountability (Maharani & Mulyaningtyas, 2025). Village funds distributed during 2024–2026 reached IDR 272.57 trillion. However, allocations decreased from IDR 71 trillion in 2024 and 2025 to IDR 60.57 trillion in 2026 due to stricter expenditure efficiency policies, adjustments in distribution mechanisms based on village population burdens, and the prioritization of KDMP development, as illustrated in Figure 1.

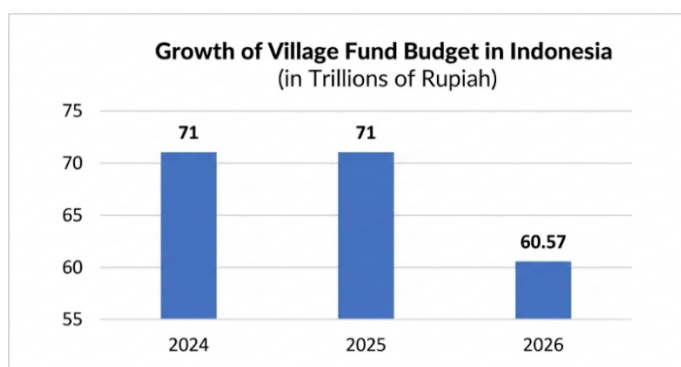


Figure 1. Growth of Village Fund Budget Allocation in Indonesia (2024–2026)

The declining trend of village fund allocations indicates that villages are required to improve financial management quality, administrative compliance, and accountability practices. Similar conditions occurred in Penukal District. The district consists of 13 villages, where village fund allocations decreased from IDR 12,775,155,000 in 2024 to IDR 11,703,632,000 in 2025 and IDR 4,060,299,000 in 2026. Although these funds are intended to support village administration, development, community empowerment, and social activities, large public fund allocations require effective control systems to ensure accountability (Muhtar & Buchari, 2022).

Several factors, including community participation, apparatus competence, and information technology utilization, influence the achievement of village fund management accountability. Community participation involves not only attendance in village development planning meetings but also active involvement in decision-making and monitoring processes. Meanwhile, competent village officials are required to adapt to regulatory changes and prepare accurate and timely financial reports. Information technology use also helps reduce information asymmetry between village governments and communities (Lihawa et al., 2025).

However, accountability implementation in Penukal District still faces several challenges. Problems such as delays in submitting Accountability Reports (*Surat Pertanggungjawaban/SPJ*), limited transparency in budget utilization, and inadequate public supervision remain important obstacles. Pali Ekspres (2025) highlighted problems related to accountability and financial realization in Raja Jaya Village, Penukal District. The conflict during the accountability meeting reflects weaknesses in administrative management, transparency, and communication between village authorities, supervisors, and the community.

Previous studies show inconsistent findings on the determinants of village fund management accountability. Kaharudin (2024) found that community participation did not affect accountability, while Aurelia et al. (2023) and Lihawa et al. (2025) found a positive influence. Regarding apparatus competence, Ningsih and Anggraeni (2023), Yapan et al. (2024), and Puspitasari et al. (2025) reported positive effects, whereas Tiarno and Budiwitjaksono (2023) found no significant influence. Similarly, Safelia (2023) found that information technology utilization positively affected accountability, while Ridwan et al. (2023) reported different results.

Therefore, the novelty of this study's novelty lies in examining community participation, apparatus competence, and information technology utilization simultaneously in Penukal District, PALI Regency, a region undergoing regulatory changes and adjustments in village fund allocation policies. This study examines the effects of community participation, apparatus competence, and information technology utilization on village fund management accountability, both partially and simultaneously. The findings are expected to contribute to village financial accountability literature and provide practical implications for strengthening transparency, compliance, and effective village fund management.

2. Literature Review and Hypothesis Development

2.1. The Effect of Community Participation

Community participation represents an important monitoring mechanism for principals in controlling agent behavior. Based on Eisenhardt's (1989) Agency Theory, the relationship between village communities and village governments reflects a principal-agent relationship, where communities act as principals who provide authority and trust, while village officials act as agents responsible for managing village funds. However, information asymmetry often affects this relationship because village officials generally have greater access to information on budget planning, implementation, and utilization than the community. This condition may create opportunities for ineffective management or potential misuse of village funds if adequate supervision is not established (Ginting et al., 2024; Dukalaa et al., 2025). Therefore, active community involvement is essential to reduce information gaps and strengthen accountability mechanisms in village financial management. Community participation in planning, implementation, and supervision of village budgets is an important instrument for creating transparency, effectiveness, and legitimacy in the use of village funds (Agustina et al., 2025).

When communities actively participate in monitoring village fund management, village governments are encouraged to operate more transparently and responsibly.

Public involvement can encourage village officials to improve the quality of financial reporting, ensure compliance with regulations, and minimize potential irregularities in fund utilization. Thus, the higher the level of community participation, the higher the accountability of village fund management. Lihawa et al. (2025) support this argument, finding that community participation has a positive and significant effect on village fund management accountability. Similarly, Aurelia et al. (2023) stated that community participation positively and significantly influences village fund management accountability.

H1: Community participation has a positive and significant effect on village fund management accountability.

2.2. The Effect of Apparatus Competence

Village officials, as agents responsible for managing village funds, must possess adequate competence to carry out responsibilities entrusted by the community as principals (Budiana et al., 2019; Mopatu et al., 2026). From the perspective of Agency Theory, limited agent capability in managing resources may increase information asymmetry and reduce public confidence in village financial governance. According to Yare et al. (2025), apparatus competence refers to the knowledge, skills, and abilities village officials need to manage village funds effectively, efficiently, and in accordance with applicable regulations. Competence is not only related to educational qualifications but also includes the ability to understand accounting procedures, adapt to regulatory changes, and operate financial reporting systems. Officials with strong competence are expected to minimize errors in financial recording and reporting because they have a better understanding of accounting standards and government regulations.

In the context of increasingly complex village fund regulations and digital-based financial management systems, competent village officials play an essential role in ensuring accurate budget management and timely accountability reports. Conversely, inadequate competence may result in administrative errors, delays in reporting, and weaknesses in financial accountability. Therefore, higher apparatus competence is expected to improve accountability in village fund management. This argument is supported by Ningsih and Anggraeni (2023), who stated that village apparatus competence positively influences the effectiveness of the village financial system implementation and significantly affects village fund management accountability. Furthermore, Yapan et al. (2024) found that competence has a positive and significant effect on village fund management accountability.

H2: Apparatus competence has a positive and significant effect on village fund management accountability.

2.3. The Effect of Information Technology Utilization

Information technology utilization plays an important role in strengthening accountability in village fund management (Dewi et al., 2021). Based on Agency Theory, village governments act as agents who receive mandates from communities and the central government as principals to manage village funds for public welfare. However, this relationship is often shaped by information asymmetry because village officials have greater access to information on budget realization and financial activities than the community (Dukalaa et al., 2025). This condition may create opportunities for ineffective management or potential misuse of village funds. Therefore, information technology functions as an important control mechanism that can reduce information gaps between agents and principals. The utilization of information technology, including computers, internet networks, and Village

Financial Management Applications (*Sistem Keuangan Desa/Siskeudes*), enables village governments to improve the efficiency, accuracy, and transparency of financial management processes.

Effective utilization of information technology can support the process of budget preparation, transaction recording, financial reporting, and publication of village financial information. A technology-based financial system reduces manual errors, strengthens documentation, and minimizes opportunities for data manipulation by systematically recording financial transactions (Nurdiansyah et al., 2026). Furthermore, information technology facilitates public access to village financial information, thereby improving transparency and community supervision. Thus, the better the utilization of information technology within village governments, the higher the level of accountability in village fund management. Safelia (2023) supports this argument, finding that information technology utilization positively affects village fund management accountability.

H3: Information technology utilization has a positive and significant effect on village fund management accountability.

2.4. The Simultaneous Effect on Village Fund Management Accountability

Based on Agency Theory, achieving accountability in village fund management cannot rely on a single factor but requires the integration of external supervision and internal organizational capacity. The relationship between village communities as principals and village governments as agents requires a balanced governance mechanism to ensure that village funds are managed transparently and responsibly (Antlöv et al., 2016; Adhinata et al., 2020). High community participation without adequate apparatus competence and technological support may not be sufficient to achieve optimal accountability. Similarly, Wardani et al. (2023) suggest that competent village officials and advanced information systems will not fully support accountability if community oversight remains weak. Therefore, the combination of community participation, apparatus competence, and information technology utilization forms an integrated mechanism that strengthens village financial governance.

When communities actively monitor village fund management, village officials have adequate competence, and appropriate technology supports financial management, information asymmetry and potential irregularities can be minimized. These three factors complement each other in creating transparent, efficient, and accountable village fund management. Aurelia et al. (2023) support this argument, stating that the combination of community supervision commitment and village apparatus capacity significantly improves village financial accountability. Furthermore, Kaharudin (2024) emphasized that an integrated village governance system is an effective instrument for creating maximum transparency and public responsibility in village fund utilization. Therefore, the higher the synergy between community participation, apparatus competence, and information technology utilization, the higher the accountability of village fund management.

H4: Community participation, apparatus competence, and information technology utilization simultaneously affect village fund management accountability.

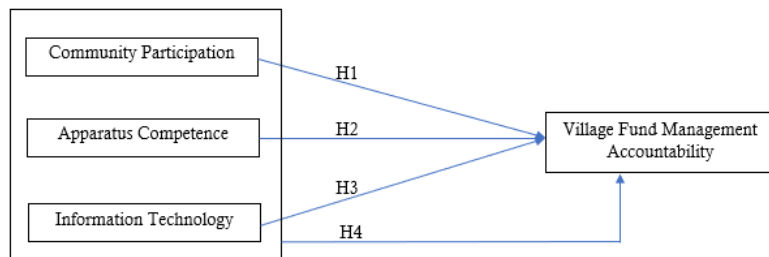


Figure 1. Research Framework

Figure 1 illustrates the conceptual framework of the study, which examines the influence of community participation, apparatus competence, and information technology on village fund management accountability. H1 represents the proposed effect of community participation on village fund management accountability, H2 represents the effect of apparatus competence, and H3 represents the effect of information technology. Meanwhile, H4 represents the simultaneous effect of community participation, apparatus competence, and information technology on village fund management accountability.

3. Methods

This study employed a quantitative research approach. According to Sugiyono (2023), quantitative research examines a specific population or sample by collecting data through research instruments, which are then used to test predetermined hypotheses. This study examines the effect of community participation, apparatus competence, and information technology utilization on village fund management accountability. Data were collected using a questionnaire instrument distributed to respondents based on the indicators of each research variable.

The population in this study consisted of village heads and village officials from 13 villages in Penukal District, Penukal Abab Lematang Ilir Regency. Based on the Regulation of the Minister of Home Affairs Number 84 of 2015 concerning the Organizational Structure and Work Procedures of Village Governments, village officials consist of village secretaries, heads of financial affairs, heads of general affairs and planning, heads of government sections, heads of welfare sections, and hamlet heads. The total population in this study was 152 individuals. The sample was determined using a non-probability sampling technique with purposive sampling. Purposive sampling is a sampling technique based on specific considerations. The sample criteria in this study included village heads and the Village Financial Management Technical Implementation Team (*Pelaksana Teknis Pengelolaan Keuangan Desa/PTPKD*) based on the Regulation of the Minister of Home Affairs Number 20 of 2018 concerning Village Financial Management. The PTPKD consists of village secretaries, heads of affairs, and heads of sections. Based on these criteria, the research sample consisted of 78 respondents from 13 villages in Penukal District. Hamlet heads were excluded from the sample because they are not included as members of the PTPKD.

This study used a questionnaire in the data collection technique. The questionnaire was developed based on the dimensions and indicators of the independent variables, namely community participation, apparatus competence, and information technology utilization, as well as the dependent variable, namely village fund management accountability. Respondents' answers were measured using a five-point Likert scale. The scoring system consisted of Strongly Agree (SA) with a score of 5, Agree (A) with a score of 4, Neutral (N) with a score of 3, Disagree (D) with a score of 2, and Strongly Disagree (SD) with a score of 1.

The data analysis technique in this study used statistical analysis assisted by SPSS version 25. Data analysis began with descriptive statistics to describe the research data using the mean, minimum, maximum, standard deviation, variance, kurtosis, skewness, sum, and range. Furthermore, data quality testing was conducted through validity and reliability tests. The validity test was performed by comparing the calculated *r*-value with the *r*-table value to determine the suitability of the research instrument, while the reliability test was conducted using Cronbach's Alpha. In addition, classical assumption tests were conducted, including normality, multicollinearity, and heteroscedasticity tests. Hypothesis testing was performed using multiple linear regression analysis, partial testing (*t*-test), simultaneous testing (*F*-test), and the coefficient of determination (R^2) test to determine the influence of independent variables on the dependent variable (Ghozali, 2018).

4. Results

The characteristics of the respondents involved in this study are presented in Table 1. The table provides an overview of the respondents by age, gender, position, and education level, describing the demographic profile of the 78 respondents participating in the study.

Table 1. Characteristics of Respondent

Characteristics	Category	Frequency
Age	20–30 years	18
	31–40 years	35
	41–50 years	20
	> 50 years	5
Gender	Male	63
	Female	15
Position	Village Head	13
	Village Secretary	13
	Head of Affairs	26
	Head of Section	26
Education Level	Elementary School (SD/MI)	0
	Junior High School (SMP/MTs)	0
	Senior High School/Vocational School (SMA/SMK)	30
	Bachelor's Degree (S1)	45
	Master's Degree (S2)	3
Total		78

Table 1 presents the demographic characteristics of the 78 respondents involved in this study. The majority of respondents were aged 31–40 years (35 respondents), followed by those aged 41–50 years (20 respondents), 20–30 years (18 respondents), and over 50 years (5 respondents), indicating that most participants were within the productive working-age group. In terms of gender, the sample was predominantly male (63 respondents), while 15 respondents were female. Regarding position, the respondents consisted of 13 village heads, 13 village secretaries, 26 heads of affairs, and 26 heads of sections, providing representation from both leadership and administrative roles in village governance. With respect to educational attainment, most respondents held a Bachelor's degree (45 respondents), followed by Senior High School/Vocational School graduates (30 respondents), while only 3 respondents had a Master's degree and none had elementary or junior high school education. These characteristics indicate that the respondents possessed the educational background and organizational roles necessary to provide reliable information for examining village fund management accountability.

Table 2. Descriptive Statistics

Variable	N	Minimum	Maximum	Mean	Std. Deviation
Community Participation	78	19.00	30.00	24.8590	2.68098
Apparatus Competence	78	45.00	65.00	56.6923	4.87854
Information Technology Utilization	78	23.00	30.00	27.3718	2.38561
Village Fund Management Accountability	78	25.00	40.00	34.9103	3.41952

Table 2 presents the descriptive statistics of the study variables based on responses from 78 participants. Community participation recorded a mean score of 24.8590 (SD = 2.68098), with scores ranging from 19.00 to 30.00, indicating a relatively high level of community involvement in village governance. Apparatus competence had the highest variability among the independent variables, with a mean of 56.6923 (SD = 4.87854) and scores ranging from 45.00 to 65.00, suggesting differences in respondents' knowledge and skills. Information technology utilization showed a relatively high average score of 27.3718 (SD = 2.38561) within a range of 23.00 to 30.00, reflecting widespread use of information technology in village administration. Meanwhile, village fund management accountability, the dependent variable, had a mean score of 34.9103 (SD = 3.41952) with values ranging from 25.00 to 40.00, indicating that the level of accountability in village fund management was generally high among the surveyed villages.

Table 3. Validity and Reliability Test

Variable	Item	r-count	r-table (df = 76)	Cronbach's Alpha
Community Participation (X1)	X1.1	0.691	0.223	0.727
	X1.2	0.660	0.223	
	X1.3	0.371	0.223	
	X1.4	0.430	0.223	
	X1.5	0.507	0.223	
	X1.6	0.454	0.223	
Apparatus Competence (X2)	X2.1	0.656	0.223	0.877
	X2.2	0.594	0.223	
	X2.3	0.715	0.223	
	X2.4	0.598	0.223	
	X2.5	0.532	0.223	
	X2.6	0.689	0.223	
	X2.7	0.700	0.223	
	X2.8	0.591	0.223	
	X2.9	0.828	0.223	
	X2.10	0.399	0.223	
	X2.11	0.410	0.223	
	X2.12	0.485	0.223	
	X2.13	0.704	0.223	
Information Technology Utilization (X3)	X3.1	0.674	0.223	0.797
	X3.2	0.510	0.223	
	X3.3	0.725	0.223	
	X3.4	0.516	0.223	
	X3.5	0.415	0.223	
	X3.6	0.598	0.223	
Village Fund Management Accountability (Y)	Y.1	0.374	0.223	0.710
	Y.2	0.412	0.223	
	Y.3	0.382	0.223	
	Y.4	0.525	0.223	
	Y.5	0.453	0.223	

Variable	Item	r-count	r-table (df = 76)	Cronbach's Alpha
	Y.6	0.657	0.223	
	Y.7	0.533	0.223	
	Y.8	0.639	0.223	

Table 3 presents the results of the validity and reliability tests for all research variables. The validity test indicates that all questionnaire items are valid, as each item has an r-count value exceeding the r-table value of 0.223 (df = 76). The community participation variable has item correlation coefficients ranging from 0.371 to 0.691, apparatus competence ranges from 0.399 to 0.828, information technology utilization ranges from 0.415 to 0.725, and village fund management accountability ranges from 0.374 to 0.657. Furthermore, the reliability test demonstrates that all variables are reliable, with Cronbach's alpha values of 0.727 for community participation, 0.877 for apparatus competence, 0.797 for information technology utilization, and 0.710 for village fund management accountability. Since all Cronbach's alpha values exceed the recommended threshold of 0.70, the measurement instrument is considered both valid and reliable for subsequent statistical analysis.

Table 4. Normality Test

Parameter	Value
N	78
Mean	0.0000000
Std. Deviation	2.13080303
Most Extreme Differences (Absolute)	0.068
Most Extreme Differences (Positive)	0.057
Most Extreme Differences (Negative)	-0.068
Test Statistic	0.068
Asymp. Sig. (2-tailed)	0.200

Table 4 presents the results of the normality test using the Kolmogorov–Smirnov test with the Lilliefors correction. The test was conducted on 78 observations, producing a test statistic of 0.068 and an Asymp. Sig. (2-tailed) value of 0.200. Since the significance value is greater than the threshold of 0.05, the residuals are considered to be normally distributed. Furthermore, the residuals have a mean of 0.0000000 and a standard deviation of 2.13080303, indicating that the data satisfy the normality assumption required for multiple linear regression analysis. Consequently, the regression model is appropriate for further hypothesis testing.

Table 5. Multicollinearity and Heteroscedasticity Test

Variable	B	Std. Error	t	Sig.	Tolerance	VIF
Constant	7.707	2.178	3.538	0.001		
Community Participation	-0.116	0.069	-1.687	0.096	0.489	2.045
Apparatus Competence	-0.036	0.038	-0.958	0.341	0.488	2.049
Information Technology Utilization	-0.039	0.054	-0.712	0.479	0.997	1.003

Table 5 presents the results of the multicollinearity test for the independent variables. The findings show that community participation, apparatus competence, and information technology utilization have tolerance values of 0.489, 0.488, and 0.997, respectively, all of which exceed the minimum threshold of 0.10. In addition, the corresponding VIF values are 2.045, 2.049, and 1.003, respectively, all of which are well below the maximum acceptable value of 10.00. These results indicate that there is no multicollinearity among the independent variables, suggesting that each

variable contributes unique information to the regression model and that the model satisfies the multicollinearity assumption required for multiple linear regression analysis. The significance values for community participation (0.096), apparatus competence (0.341), and information technology utilization (0.479) are all greater than 0.05. Therefore, none of the independent variables significantly affect the absolute residuals. This indicates that the regression model does not exhibit heteroscedasticity and satisfies the assumption of homoscedasticity.

Table 6. Multiple Regression Test

Hypothesis	B	Std. Error	t	Sig.
Constant	2.672	2.750	0.972	0.334
Community Participation → Village Fund Management Accountability	0.143	0.045	3.149	0.002
Apparatus Competence → Village Fund Management Accountability	0.304	0.108	2.813	0.006
Information Technology Utilization → Village Fund Management Accountability	0.383	0.118	3.251	0.002

Table 6 presents the results of the multiple linear regression analysis examining the effects of the independent variables on village fund management accountability. The results indicate that community participation has a positive and significant effect on village fund management accountability ($B = 0.143$; $t = 3.149$; $p = 0.002$). Similarly, apparatus competence positively and significantly influences village fund management accountability ($B = 0.304$; $t = 2.813$; $p = 0.006$). Information technology utilization also demonstrates a positive and significant effect and has the largest regression coefficient among the independent variables ($B = 0.383$; $t = 3.251$; $p = 0.002$), indicating that it is the strongest predictor in the model. Because all independent variables have significance values below 0.05, each contributes significantly to improving village fund management accountability.

Table 7. Coefficient of Determination

Parameter	Value
R	0.795
R Square	0.632
Adjusted R Square	0.620
Std. Error of the Estimate	2.15146

Based on Table 7, the coefficient of determination test results, the Adjusted R-Square value is 0.620. This indicates that community participation, bureaucratic competence, and information technology utilization explain 62% of the variance. The remaining 38% is influenced by other factors not examined in this study, such as internal control systems, organizational commitment, and village head leadership.

Table 8. F Test

Source	Sum of Squares	df	Mean Square	F	Sig.
Regression	762.026	3	254.009	54.901	0.000
Residual	444.164	74	4.627	—	—
Total	1206.190	77	—	—	—

Based on Table 8, the calculated F-value is 54.901, with a significance level of 0.000. This indicates that the calculated F-value of 54.901 exceeds the F-table value of 2.7276. Therefore, it can be concluded that community participation, apparatus competence, and the utilization of information technology collectively have a significant effect on the dependent variable, namely the accountability of village fund management.

5. Discussion

The findings demonstrate that community participation is a fundamental determinant of village fund management accountability. From the perspective of Agency Theory, village governments act as agents entrusted by the community, as the principal, to manage public resources responsibly. Because village officials generally possess greater access to financial information, agency relationships are vulnerable to information asymmetry. Active community participation in village development planning, implementation, and monitoring helps reduce this imbalance by strengthening public oversight and promoting financial transparency. Thus, community participation serves as an external governance mechanism that encourages village governments to act responsibly and remain accountable for village fund utilization. These findings are consistent with Lihawa et al. (2025), who found that community participation has a positive and significant effect on village fund management accountability. Similarly, Aurelia et al. (2023) demonstrated that greater community involvement significantly improves accountability. Participatory governance strengthens accountability through enhanced transparency, public supervision, and trust between village governments and communities.

The results indicate that apparatus competence is an essential organizational resource for achieving accountable village financial management. Within the Agency Theory framework, accountability depends not only on external monitoring by the principal but also on the agent's capacity to fulfill delegated responsibilities effectively. Village officials with adequate knowledge of financial regulations, technical administrative skills, and professional attitudes are better able to prepare reliable financial reports and comply with regulatory requirements. Higher competence can therefore reduce administrative errors, improve compliance, and limit opportunistic behavior arising from inadequate managerial capacity. Ningsih and Anggraeni (2023) demonstrated that apparatus competence positively influences both the implementation of the village financial system and village fund management accountability. Yapan et al. (2024) found that competent village officials significantly enhance accountability through more effective financial administration and reporting practices. Competent apparatus strengthens accountability by improving the quality, reliability, and compliance of village financial management.

The findings indicate that information technology utilization contributes significantly to village fund management accountability by improving the efficiency, accuracy, and transparency of financial information processing. From the perspective of Agency Theory, digital technologies reduce information asymmetry by enabling financial data to be recorded, processed, and disseminated systematically, thereby limiting opportunities for manipulation. Digital financial management systems also support continuous supervision by local governments and communities, improve transaction traceability, and strengthen institutional transparency. Thus, information technology functions not only as an administrative tool but also as a governance mechanism that enhances accountability through better access to financial information and more effective monitoring. These findings are consistent with Octavia et al. (2023), who found that information technology utilization significantly affects village fund management accountability. Agustin et al. (2023) reported that greater information technology utilization positively contributes to accountability by improving the quality, accessibility, and reliability of village financial information.

These findings demonstrate that community participation, apparatus competence, and information technology utilization are complementary dimensions of an integrated accountability system. From the Agency Theory perspective, effective governance requires monitoring mechanisms, organizational capacity, and institutional support to reduce agency problems. Community participation strengthens external oversight, while apparatus competence enables officials to

manage financial responsibilities professionally and in line with regulations. Information technology supports transparent reporting, timely disclosure, and effective supervision. Together, these factors reduce information asymmetry, strengthen institutional transparency, and enhance village fund accountability. Aurelia et al. (2023) found that community participation and apparatus competence jointly improve accountability, and Kaharudin (2024) showed that Siskeudes, apparatus competence, and community participation collectively strengthen accountability. Thus, sustainable accountability requires participatory governance, competent human resources, and digital technology within an integrated institutional framework.

6. Conclusion

This study examined the effects of community participation, apparatus competence, and information technology utilization on village fund management accountability. The findings show that community participation, apparatus competence, and information technology utilization each positively and significantly influence village fund management accountability. Furthermore, the three variables jointly contribute significantly to enhancing accountability, indicating that accountable village financial governance is achieved through the interaction of participatory governance, competent human resources, and effective utilization of information technology. These findings reinforce Agency Theory by demonstrating that reducing information asymmetry requires not only external monitoring through community participation but also capable village officials supported by digital governance systems. The study therefore highlights that strengthening institutional capacity and stakeholder engagement is essential for improving transparency, responsibility, and public trust in village fund management.

This study offers practical implications for policymakers and village governments by emphasizing the importance of strengthening public participation, enhancing the competence of village officials through continuous training, and optimizing information technology infrastructure to improve financial accountability. Nevertheless, several limitations remain. The study was limited to villages and employed a cross-sectional design, which may restrict the generalizability of the findings to other regions. In addition, the model focused on three explanatory variables, while other factors, such as organizational commitment, internal control systems, leadership, and organizational culture, may also influence village fund management accountability. Future research is therefore encouraged to expand geographical coverage, use longitudinal or mixed-methods approaches, and incorporate additional governance and institutional variables to gain a more comprehensive understanding of the determinants of accountable village financial management.

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