International Journal of Multi Discipline Science
Vol. 9 No. 1 (February 2026)
e-ISSN: 2615-1707. Page: 1-11

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Determinants of Village Financial Accountability: Leadership Style, Apparatus Competences, SISKEUDES and Regulatory Understanding

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***Keywords**:*
Accountability of Village Financial; Leadership Style; Apparatus Competency; SISKEUDES; Regulatory Understanding

ABSTRACT
This study aims to determine the role of leadership style, bureaucratic competence, implementation of SISKEUDES, and understanding of regulations in creating accountable village financial management in villages in South Banawa District. A quantitative numerical approach was applied by distributing questionnaires to 64 village officials, which were analysed using multiple linear regression in the SPSS 25 application. The research findings revealed a significant positive role in shaping the accountability of village financial management, which was realised through the contribution of apparatus competence, the implementation of SISKEUDES, and understanding of regulations. Meanwhile, leadership style had a significant negative influence. The research findings emphasise the importance of optimising the capacity building of officials, strengthening understanding of regulations, and using the village financial system to create accountability in village financial management, as well as the need to evaluate the leadership style of village heads to align with the principles of good village governance.

INTRODUCTION

Villages are the smallest administrative entities in Indonesia that implement regional autonomy and local community interests as stipulated in Government Regulation No. 43 of 2014 concerning the Implementation of Law No. 6 of 2014. Village administration is led by the Village Head and his/her staff, who are responsible for improving the economy and welfare of the community (UU No. 6 Tahun 2014 Article 4 letter f). Village financial management is an important instrument for achieving sustainable development, consisting of the stages of planning, implementation, administrative recording, report preparation, and accountability processes that must be transparent, accountable, participatory, orderly, and budget-disciplined (Permendagri No. 113 Tahun 2014; Permendagri No. 20 Tahun 2018 Pasal 4 ayat (1)). The community has the right to obtain adequate information as a form of evaluation and supervision of the performance of the village government (Rita et al., 2024). The three main principles of village financial management transparency, accountability, and participation guarantee the public's right to know about the use of public resources and compliance with regulations (Wiratna & Sujarweni, 2015:27-29).

Since the implementation of the 2015 Village Law, the allocation of Village Funds from the state budget has increased to Rp 68 trillion in 2023 (Aurindah & Arham, 2024). However, the size of the allocation is not always proportional to the effectiveness of its management. The rampant misuse of village funds indicates weak supervision (Ramdhana, 2024). This phenomenon is also evident in Donggala Regency, where 14 people were involved in village fund corruption in 2022-2024 (Jayanti, 2024). Ironically, research by Nurhadi et al (2021) shows that the level of formal transparency has reached 94.09% but does not yet reflect real accountability. Some villages only display the use of funds through banners, which does not meet the principles of transparency in accordance with Donggala Regency Regulation No. 1 of 2024.

One of the measures to encourage responsibility in village financial management is to strengthen the role of village government officials as a first step, with the village head as the highest leader who has the obligation to submit accountability reports and play a central role in organisational effectiveness (Marlina et al., 2021). The competence of village officials also influences accountability, although previous research findings show inconsistent results, with some confirming a significant influence (Marlina et al., 2021; Aurelia et al., 2023) and others not (Ikhwan et al., 2024). Regulatory Awareness is a key factor because it serves as a guideline for village financial management (Fajri & Julita, 2021; Sefitriya, 2024).

The implementation of the Village Financial System (SISKEUDES) is believed to be able to improve accountability (Mega et al., 2022; Hikmat, 2022; Diana et al., 2023), but its effectiveness also shows mixed results because it depends on the quality of resources (Pratama et al., 2022; Safitri & Jaeni, 2024). The inconsistency of these research results encourages further research by adding the variable of regulatory awareness, given its important role in regulating village financial management (Retnani et al., 2024). The challenges faced include limited awareness of regulations, low technical capacity and relevance of apparatus education, unresponsive leadership styles, and weak governance quality that is not yet fully compliant with Permendagri No. 20 of 2018. These conditions have resulted in suboptimal planning and accountability processes that have had little impact on community welfare (Antara Sulteng, 2024).

Based on these issues, this study aims to determine the influence of leadership style, civil servant competence, the implementation of the village financial system, and understanding of regulations on the accountability of village financial management in South Banawa District. This study is important to address the challenges faced and is expected to clarify the understanding of the determinants that influence accountability, as well as to serve as a basis for sustainable development strategies in the region.

METHOD

This type of research was quantitative research involving five variables, namely village financial management accountability as the dependent variable (Y) and leadership style (X1), apparatus competence (X2), SISKEUDES implementation (X3), and understanding of regulations (X4) as independent variables. The research location covered 15 villages out of 19 villages in South Banawa Subdistrict, Donggala Regency, with a population of 178 village officials. Using the Slovin formula at a 10% error rate, 64 respondents were obtained as samples selected using simple random sampling. Primary and secondary data were collected through questionnaires with a Likert scale, observation, and documentation, while the validity of the instruments was tested using the Pearson Product-Moment correlation method and their reliability using Cronbach's alpha (> 0.60). This analysis was conducted using SPSS 25 through descriptive statistics and multiple linear regression with classical assumption tests (normality, multicollinearity, and heteroscedasticity). The research hypotheses were tested using the F test for simultaneous effect and model feasibility, and the t test for the partial effects of each variable at a significance level of 0.05, with the following hypotheses: H1: Leadership style (X1) has a significant effect on village financial management accountability (Y); H2: Apparatus competence (X2) has a significant effect on village financial management accountability (Y); H3: SISKEUDES implementation (X3) has a significant effect on village financial management accountability (Y); and H4: Regulatory Awareness (X4) has a significant effect on village financial management accountability (Y).

RESULTS AND DISCUSSION

Descriptive statistics were used to examine leadership styles, civil servant competence, implementation of SISKEUDES, regulatory awareness, and accountability in villages in South Banawa Subdistrict. This analysis describes the distribution of data, averages, and consistency of respondents' responses to these variables (Table 1).

Table 1
Descriptive Statistics Results

Descriptive Statistics

Variable	*N*	Minimum	Maximum	Mean	Std. Deviation
Leadership Style	64	30.00	40.00	34.9375	2.61786
Apparatus Competency	64	43.00	60.00	52.4375	4.75720
SISKEUDES	64	31.00	40.00	35.4375	2.82773
Regulatory Awareness	64	17.00	25.00	21.9844	2.18576
Village Fund Accountability	64	32.00	39.00	34.9375	2.32225
Valid N (listwise)	64				

Source: SPSS 25 (2025)

Table 1 shows that in general, respondents' responses were in the good to very good category. Leadership style received an average score of 34.94, indicating that the village head's leadership was good and consistent. The competence of the apparatus received an average score of 52.44, which is in the high category, indicating that the village apparatus's capabilities were adequate. The implementation of SISKEUDES, with an average of 35.44, shows that the village financial system has been implemented well. Understanding of regulations received an average of 21.98, indicating that village officials have a sufficient understanding of the applicable rules. Meanwhile, accountability, with an average of 34.94, shows that village financial management has been carried out in an accountable manner.

Validity Testing

Table 2
Validity Testing

Variable		r_{count}	r_{Table}	Description
Leadership Style	X1.1	0.580	0.208	Valid
	X1.2	0.624	0.208	Valid
	X1.3	0.581	0.208	Valid
	X1.4	0.665	0.208	Valid
	X1.5	0.422	0.208	Valid
	X1.6	0.652	0.208	Valid
	X1.7	0.818	0.208	Valid
	X1.8	0.794	0.208	Valid
Apparatus Competency	X2.1	0.590	0.208	Valid
	X2.2	0.624	0.208	Valid
	X2.3	0.774	0.208	Valid
	X2.4	0.829	0.208	Valid
	X2.5	0.789	0.208	Valid

Variable		r_{count}	r_{Table}	Description
	X2.6	0.742	0.208	Valid
	X2.7	0.695	0.208	Valid
	X2.8	0.796	0.208	Valid
	X2.9	0.788	0.208	Valid
	X2.10	0.754	0.208	Valid
	X2.11	0.577	0.208	Valid
	X2.12	0.745	0.208	Valid
SISKEUDES	X3.1	0.357	0.208	Valid
	X3.2	0.505	0.208	Valid
	X3.3	0.760	0.208	Valid
	X3.4	0.800	0.208	Valid
	X3.5	0.730	0.208	Valid
	X3.6	0.608	0.208	Valid
	X3.7	0.826	0.208	Valid
	X3.8	0.800	0.208	Valid
Regulatory Awareness	X4.1	0.681	0.208	Valid
	X4.2	0.855	0.208	Valid
	X4.3	0.899	0.208	Valid
	X4.4	0.865	0.208	Valid
	X4.5	0.757	0.208	Valid
Village Fund Accountability	Y1	0.229	0.208	Valid
	Y2	0.638	0.208	Valid
	Y3	0.660	0.208	Valid
	Y4	0.692	0.208	Valid
	Y5	0.633	0.208	Valid
	Y6	0.409	0.208	Valid
	Y7	0.671	0.208	Valid
	Y8	0.704	0.208	Valid

Source: SPSS 25 (2025)

Based on Table 2, the validity test shows that all items in the questionnaire have met the validity criteria. This is indicated by the calculated r value for each variable indicator being greater than the table r value of 0.208, so that all statements are declared valid and suitable for use in research.

Reliability Testing

Table 3
Reliability Testing

Variable	*Cronbach's Alpha*	*Standard Alpha*	Description
Leadership Style	0.792	0.70	Reliable
Apparatus Competency	0.917	0.70	Reliable
SISKEUDES	0.825	0.70	Reliable
Regulatory Awareness	0.868	0.70	Reliable
Village Fund Accountability	0.720	0.70	Reliable

Source: SPSS 25 (2025)

Based on Table 3, the Cronbach Alpha value for each variable in the questionnaire has reached a level greater than the specified Standard Alpha. This indicates that the questionnaire can be considered reliable for use in research.

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Classic Assumption Test

Table 4
Normality Testing

One-Sample Kolmogorov-Smirnov Test

Model		**Unstandardized Residual**
N		64
Normal Parameters[a,b]	Mean	.0000000
	Std. Deviation	1.09711494
Most Extreme Differences	Absolute	.081
	Positive	.045
	Negative	-.081
Test Statistic		.081
Asymp. Sig. (2-tailed)		.200

Source: SPSS 25 (2025)

Based on Table 4, the data are normally distributed, as indicated by a significance value (Asymp. Sig. (2-tailed)) of 0.200 > 0.05.

Table 5
Multicollinearity Testing

Coefficients[a]

Model		**Collinearity Statistics**	
		Tolerance	**VIF**
1	(Constant)		
	Leadership Style	.138	7.251
	Apparatus Competency	.381	2.628
	SISKEUDES	.243	4.115
	Regulatory Awareness	.185	5.419

a. Dependent Variable: Village Fund Accountability

Source: SPSS 25 (2025)

Based on Table 5, the research model does not show multicollinearity, as indicated by a VIF value < 10 and a tolerance value > 0.10.

Table 6
Heteroscedasticity Testing

Coefficients[a]

Model	**Unstandardized B**	**Coefficients Std. Error**	**Standardized Coefficients Beta**	***t***	**Sig.**
(Constant)	-3.058	1.227		-2.492	.016
Leadership Style	.170	.085	.625	1.997	.050
Apparatus Competency	-.015	.028	-.104	-.550	.584
SISKEUDES	-.010	.059	-.038	-.161	.873
Regulatory Awareness	-.041	.088	-.125	-.460	.647

a. Dependent Variable: Village Fund Accountability

Source: SPSS 25 (2025)

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Based on Table 6, the heteroscedasticity test results indicate that most independent variables have significance values > 0.05, suggesting that the model generally does not exhibit symptoms of heteroscedasticity. However, the constant (Constant) has a Sig. value of 0.016 (< 0.05), indicating a significant influence of factors other than the independent variable on village financial management accountability, while the leadership style variable has a Sig. value of 0.50, exactly at the significance threshold, implying that its effect is nearly significant and should be considered in the interpretation of the results.

Hypothesis Testing

Results of the Coefficient of Determination Test (R Square)

Based on the SPSS 25 data processing, the Adjusted R Square value obtained was 0.777 or 77.7%. This indicates that the variables of leadership style, apparatus competence, SISKEUDES implementation, and regulatory awareness are able to describe the variable of village financial management accountability by 77.7%, while the remaining 22.3% is influenced by other factors outside this research model.

Tabel 7
F-Testing

ANOVA[a]

Model		Sum of Squares	df	Mean Square	*F*	Sig.
1	Regression	263.919	4	65.980	51.336	.000[b]
	Residual	75.831	59	1.285		
	Total	339.750	63			

a. Dependent Variable: Village Fund Accountability

b. Predictors: (Constant), Leadership Style, Apparatus Competency, SISKEUDES, Regulatory Awareness

Source: SPSS 25 (2025)

The data in Table 7 indicate that the regression model as a whole is significant (F = 51.336, p = 0,000), meaning that the variables of Leadership Style, Apparatus Competence, SISKEUDES Implementation, and Regulatory Awareness simultaneously influence Village Financial Management Accountability.

F-test Hypotheses:

H_0: All independent variables do not simultaneously affect the dependent variable.

H_1: All independent variables simultaneously affect the dependent variable.

Decision: Since the significance value < 0.05, H_0 is rejected, and H_1 is accepted, indicating that the regression model is suitable for use.

Tabel 8
T-Testing

Coefficients[a]

Model		Unstandardized B	Coefficients Std. Error	Standardized Coefficients Beta	*t*	Sig.
1	(Constant)	11.530	2.121		5.436	.000
	Leadership Style	-.534	.147	-.602	-3.637	.001
	Apparatus Competency	.136	.049	.279	2.800	.007
	SISKEUDES	.738	.102	.898	7.201	.000
	Regulatory Awareness	.399	.152	.376	2.626	.011

a. Dependent Variable: Village Fund Accountability

Source: SPSS 25 (2025)

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Based on Table 8, the t-test result show the effect of each independent variable on the dependent variable: Apparatus Competence (t = 2.800; p = 0.007), SISKEUDES Implementation (t = 7.201; p = 0.000), and Regulatory Awareness (t = 2.626; p = 0.011) have a positive and significant effect on Village Financial Management Accountability, while Leadership Style (t = -3.637; p = 0.001) has s negative and significant effect.
T-test Hypotheses:
H_0: The independent variable has no partial effect on the dependent variable.
H_1: The independent variable has a partial effect on the dependent variable.
Decision: Since all significance value < 0.05, H_0 is rejected, and H_1 is accepted, indicating that each independent variable has a significant effect on the dependent variable.

Discussion

The Influence of Leadership Style on the Accountability of Village Financial Management

The results show that leadership style has a significant influence on village financial management accountability, thus accepting H1. The head of the village with effective leadership styles can direct officials, encourage transparency, and ensure accountability in the use of village funds. The leader’s ability to act as an innovator, communicator, motivator, and controller, as proposed by Thoha (2010) in Djukmarian (2021), was proven to foster work behaviours that support information openness and accurate financial reporting.

Both transactional approaches, which focus on instructions and performance assessment, and transformational approaches, which emphasise empowerment and inspiration (Afianty & Rosdiana, 2023), appear to have a significant impact on improving the motivation of village officials. In the context of village governance, a leader with vision and integrity is able to cultivate a work ethic that upholds the principles of transparency and accountability (Irawan, 2024). These findings are in line with the research by Marlina et al. (2021) and Sihotang et al. (2024), which revealed that leadership has a positive effect on the accountability of village funds. These studies explain that the effectiveness of leadership in building a transparent and disciplined work culture is based on the village head’s ability to make decisions, supervise subordinates, and foster moral awareness of public responsibility.

This finding emphasises the alignment of the interests of the community (principal) with the village apparatus (agent) through accountable monitoring and reporting mechanisms. Therefore, integrated and participatory leadership is an important element in realising transparent, efficient, and accountable village governance. With this finding, there is stronger empirical evidence that leadership style is a key factor in building accountability in village financial management, where effective leadership not only directs the apparatus but also builds public trust in the performance of village administration.

The Influence of Apparatus Competence on the Accountability of Village Financial Management

The results of the study show that apparatus competence has a significant effect on the accountability of village financial management, thus accepting H2. Competent apparatus can carry out their duties professionally, compile accurate and transparent financial reports, and maintain public trust in the management of village funds. These findings are in line with the research of Marlina et al. (2021), Fajri and Julita (2021) and Aurelia et al. (2023), which stated that the higher the competence of officials, the greater their contribution to improving village financial accountability.

Competence, which encompasses knowledge, skills, and work attitude, is an important factor in the effectiveness of officials’ duties. In line with Romli and Daud (2023) and Purnama et al. (2024), technical ability and work experience help officials understand regulations, master reporting technology, and carry out responsibilities in accordance with applicable standards. The six aspects of competence described by Edy Sutrisno (Purnama et al., 2024) knowledge, understanding, skills, values, attitudes, and interests are also reflected in the practice of village financial management, enabling competent village officials to prevent errors and enhance accountability.

These findings reinforce the view that low competence can hinder the quality of public services and weaken financial accountability (Widodo & Yandi, 2022; Ranto et al., 2022). From an agency theory perspective, competence is necessary to ensure alignment between the interests of principals and agents, as well as to minimise information asymmetry and opportunistic behaviour (Donaldson & Davis, 1991). Competent apparatus are better able to manage village funds transparently and accountably, as emphasised by Lesmono and Siregar (2021), while financial reports serve as instruments of public accountability (Said et al., 2022). Therefore, improving apparatus competence becomes a key foundation for establishing honest, efficient, and trustworthy village financial management.

The Influence of SISKEUDES Implementation on the Accountability of Village Financial Management

The results show that the implementation of the Village Financial System (SISKEUDES) has a significant effect on the accountability of village financial management, thus accepting H3. SISKEUDES assists village officials in managing, recording, and reporting finances in a systematic and transparent manner, thereby strengthening public accountability mechanisms. Based on agency theory, this system functions as a control tool that reduces information asymmetry between the village government as the agent and the community as the principal, as the financial data produced is easier to verify and trace (Donaldson & Davis, 1991; Lesmono & Siregar, 2021). The presentation of accurate and timely financial reports also fosters greater public trust in village officials, in line with the role of financial reporting as a performance and accountability instrument (Said et al., 2022).

These findings are in line with the results of studies by Mega et al. (2022), Ermayani et al. (2024) and Ningsih and Anggraeni (2023), which revealed that the implementation of SISKEUDES positively affects the accountability of village financial management in promoting good governance. The success of the system's implementation is largely influenced by the diligence and compliance of village officials with established procedures, as the completeness of records and adherence to regulations serve as indicators of financial integrity and transparency (Nasution, 2017; Diana et al., 2023). Thus, SISKEUDES not only functions as an administrative tool but also serves as a vital means of enhancing transparency, supervision, and public trust in the management of village funds.

The Influence of Regulatory Awareness on the Accountability of Village Financial Management

The results of the study show that regulatory awareness has a significant effect on the accountability of village financial management, so H4 is accepted. Village officials who have regulatory awareness, such as Permendagri No. 113 of 2014 and Permendagri No. 20 of 2018, were able to manage village finances in accordance with legal procedures, minimise storage, and enhance public legitimacy and trust. From an agency theory perspective, understanding these regulations also serves as a mechanism to ensure alignment of interests between the parties involved (Donaldson & Davis, 1991; Lesmono & Siregar, 2021). Compliance with legal provisions also guarantees that financial reports, as instruments of accountability and performance communication, are presented transparently and convincingly, thereby strengthening public trust (Said et al., 2022).

These findings are consistent with the research conducted by Fajri and Julita (2021) and Sefitriya (2024), which consistently reveal that regulatory awareness has a positive effect on the accountability of village financial management in order to build good governance. These studies explain that this influence is based on the function of regulations as legal guidelines and tools for controlling the behaviour of officials in preparing, implementing, and reporting village budgets in accordance with applicable regulations. In line with this, mastery of legal frameworks and procedures forms the foundation for officials to work orderly and disciplined, as well as to carry out internal supervisory functions effectively (Prayogi et al., 2021). With a strong understanding of regulations, the accountability process can run more efficiently and avoid irregularities, making village financial management more transparent, participatory, and credible (Fajri & Julita, 2021; Sefitriya, 2024).

CONCLUSIONS

Based on the results of the analysis and discussion, this study concludes that the competence of officials, the implementation of the Village Financial System (SISKEUDES), and regulatory awareness have a positive and significant effect on the accountability of village financial management, while leadership style has a significant negative effect. Theoretically, these findings reinforce agency theory, whereby the relationship between the community (principal) and village officials (agent) can run smoothly if there is an adequate system of control, regulation, and competence to reduce information asymmetry. The implementation of SISKEUDES acts as a technology-based oversight mechanism that strengthens the transparency and efficiency of village financial reporting. Thus, the success of accountability depends not only on leadership characteristics, but also on system integration, human resource capacity, and compliance with the applicable regulatory framework.

The implications of this study confirm that improving the quality of village governance must be directed at strengthening the capacity of officials and the effectiveness of financial information systems. Local governments are expected to continue to promote competency training and regulatory awareness so that officials are able to manage village funds professionally and in accordance with public accountability standards. In addition, the results of this study provide practical contributions for policymakers to review the leadership style of the head of the village to be more participatory, adaptive, and in line with the principles of good village governance. These findings also broaden the empirical perspective on the relationship between organisational variables and public accounting systems, while enriching the literature on the determinants of financial accountability at the village government level in Indonesia.

This study has several limitations that should be considered in future studies. First, the limited sample size in the South Banawa District may limit the generalisation of the results to a broader context. Second, the quantitative approach used was not fully capable of exploring aspects of behaviour, organisational culture, or social values that may also influence accountability. Therefore, future research should expand the scope of the area, use a mixed-methods approach, and include mediating or moderating variables such as public transparency or the ethical culture of village administration. These efforts are expected to enrich our understanding of the dynamics of accountability and strengthen the conceptual basis for sustainable improvements in village governance.

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