

Research Article

The Influence of Village Apparatus Capacity on Village Fund Management Accountability with the Village Financial System (Siskeudes) as an Intervening Variable

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Abstract: This study aims to examine the effect of village apparatus capacity on accountability in village fund management, with the village financial system (SISKEUDES) as an intervening variable in Letti District, Southwest Maluku Regency. The research assessed whether the competence, knowledge, and administrative ability of village officials can improve transparent and accountable fund management. This study employed a quantitative approach using a saturated sampling technique, involving all 42 apparatus members as respondents. Data were collected through questionnaires and analyzed using multiple regression and the Sobel test to examine direct and indirect effects. The findings show that village apparatus capacity has a positive effect on village fund management accountability. This indicates that human resource capacity can support responsible planning, implementation, reporting, and evaluation of village funds. However, the village financial system does not significantly affect village fund management accountability. In addition, SISKEUDES does not function as an intervening variable in the relationship between village apparatus capacity and accountability. These results imply that strengthening human resource capacity remains more decisive than system use.

Keywords: Accountability; Siskeudes; Village Apparatus Capacity; Village Finance System; Village Fund Management.

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1. Introduction

Village officials who have high capacity or absorption in managing village funds that have been allocated or budgeted according to activities during a period will make village officials more transparent in their implementation, so that accountability in managing village funds can be achieved (M, Mursalin & K, Khaeriyah 2025).

Many village officials have committed misappropriation of village funds. This incident occurred because the village government did not implement and realize accountability in the management of village funds. To encourage the achievement of accountability in the management of village funds, there are several factors that must be considered, such as the capacity of village officials and the village financial system (Supaino Supaino, et, all 2026). Achieving accountability in the management of village funds can be realized by implementing technology and information. Based on these facts in the field, the basis of thinking in this study, that the phenomenon of misuse of village funds by village officials is one of the contributing factors, namely the poor capacity of village officials in terms of educational background, knowledge, and training that influence the accountability of village fund management. In holding a position as a village official, they must be truly prepared and responsible in carrying out the tasks assigned.

Village officials, especially Village Heads who have only junior high and high school education levels, of course, do not have the ability to apply Siskeudes so that training is needed, in the current year there has been no training for village officials from the relevant agencies, in the use of SISKEUDES so that financial management in the village will also have an impact on the accountability of village officials in identifying problems that occur in the village aims to determine the influence of village apparatus capacity on accountability for village fund management with the village financial system (siskeudes) as an intervening variable in Letti District, Southwest Maluku Regency for the Village Government in Pulau Letti District (S.C Nissa, & S, Ihwan 2025).

This research can be used as input for the government in viewing the reporting of Village funds accountably with an accountable village financial system. The results of this study state that the Capacity of Village Apparatus has a positive effect on the Accountability of Village Fund Management. The capacity of village apparatus has a positive effect on the accountability of village fund management. The village financial system does not affect the accountability of village fund management. The Village Financial System does not affect or has a role as an intervening variable in mediating the relationship between the capacity of village apparatus and the accountability of village fund management (R.H Setiyono, & M.A Nugroho 2025). The finding that the capacity of village apparatus has a positive effect on the accountability of village fund management indicates that individual competence in understanding village accounting rules and practices is crucial for financial transparency and accountability (Windi Aulia, et, all 2025). Therefore, government policy should focus on improving the technical skills and work ethics of village apparatus so that they are able to manage village funds more professionally and can be accounted for to the community.

The fact that Siskeudes (Village Finance System) has no direct impact on accountability in village fund management indicates that technology or financial recording systems alone are not sufficient to improve transparency. This means that strengthening regulations, oversight, and public involvement remain key factors in achieving greater accountability. In other words, the government cannot rely solely on technology implementation; it must ensure that the system is optimally utilized through technical guidance and regular evaluation.

The insignificant relationship between village apparatus capacity and accountability through the Village Financial Management System (Siskeudes) indicates that while competent village apparatus are more likely to use Siskeudes effectively, its impact on accountability is still limited. These results imply the need for a more comprehensive approach to improving accountability in village fund management. In addition to increasing apparatus capacity and the use of technology, a stricter oversight system, greater transparency of information to the public, and policies that ensure that village funds are used in accordance with applicable regulations are also needed.

2. Related Works or Literature Review

Stewardship Theory

Stewardship theory explains that stewards act as trusted agents of resource owners, managing assets responsibly, honestly, and with integrity (Arfiansyah, 2021). In the context of village governance, the village head and village officials act as stewards responsible for managing village funds, while the village community acts as the fund owners. This theory emphasizes the importance of accountability and transparency in public management relationships, reflecting the values of trust and moral responsibility of village officials in managing village finances efficiently and effectively.

Technology Acceptance Model (TAM)

The Technology Acceptance Model (TAM) explains that technology acceptance is influenced by perceived ease of use and perceived benefits (Davis, 1989). In the context of the Village Financial System (SISKEUDES), the success of its implementation is determined by the extent to which village officials feel the system simplifies their work and provides tangible benefits in the village financial management process.

Village Apparatus Capacity

The capacity of village officials reflects their technical abilities, understanding, and skills in carrying out government administration functions and managing village funds (Pebriyanto & Sumadi, 2021). Indicators used to measure village official capacity include task understanding, technical expertise, training, work initiative, and work ethic. High capacity will encourage more professional and accountable financial management.

Village Financial System (SISKEUDES)

SISKEUDES is a technology-based application designed by the BPKP (Financial Development Supervisory Agency) and the Ministry of Home Affairs to assist village governments in preparing, managing, and reporting village budgets and financial realization in a transparent and accountable manner (BPKP, 2018). This system is measured using four main indicators: ease of use, risk, service features, and application utilization (Attatir, 2017). SISKEUDES is an important tool in supporting village financial accountability.

Accountability of Village Fund Management

Accountability in village fund management encompasses the accountability of village officials for all financial activities undertaken to stakeholders, particularly the community and local government (Zeyn, 2011). Accountability indicators include budget planning, activity implementation, financial reporting, and performance evaluation. Good accountability can increase public trust and minimize misuse of village funds.

3. Research Methods

Population and Sample

The population used in this study was the villages on Letti Island, Southwest Maluku Regency. The sample criteria used in this study are as follows:

Table 1. Number of Village Officials in Each Village in Letti District.

Village	Village Apparatus
Tomra Village	6
Tutukey Village	6
Batumiau Village	6
Luhueli Village	6
Laitutun Village	6
Nuwewang Village	6
Tutuaru Village	6

Source: processed data, 2025

Hypothesis Testing

The data analysis method used in this study is multiple linear regression, but the constant values (in the regression) are standardized. Two regression model equations can be formulated as follows:

$$Y = B1X1 + B2X2 + e \quad (1)$$

$$Y = B1X1 + e$$

Path analysis not only tests the direct effect, but also explains the indirect effect exerted by the independent variable through the intervening variable on the dependent variable. The indirect effect between variable X and variable Y through variable Z can be calculated as follows:

$$xzy = \beta_{xz} \cdot \beta_{zy} \quad (2)$$

4. Research Results and Discussion

Overview and Respondent Profile

The number of questionnaires distributed to respondents was 42 questionnaires distributed. Then the questionnaires were taken back according to the specified time. Of the 42 questionnaires distributed, all 42 were returned. So the questionnaires can be used to conduct data analysis. Based on the research data that has been collected, data was obtained on the demographics of the research respondents consisting of: (1) gender, (2) age (3) education (4) occupation.

Data Analysis Methods

Descriptive Statistical Analysis

Table 2. Descriptive Statistical Analysis.

		Descriptive Statistics				
Village	Apparatus	N	Minimum	Maximum	Mean	Standard Deviation
Village Capacity		42	25	35	29.57	2,915
Accountability of Village Fund Management		42	27	40	33.62	3,602
Village Finance System		42	16	25	20.00	2,242
Valid N (listwise)		42				

Source: processed data, 2025

The descriptive statistics table shows that all valid data amounted to 42 respondents. The average value of Village Apparatus Capacity was 29.57 with a standard deviation of 2.915, indicating that the data was quite centralized and had low variation. Village Fund Management Accountability had an average of 33.62 with a standard deviation of 3.602, indicating a fairly good accountability trend. Siskeudes had an average of 20.00 with a standard deviation of 2.242, indicating a moderate quality of the financial system.

Data Quality Test

a. *Validity Test*

Table 3. Validity Test.

Variables	Item	Pearson Correlation
Village Apparatus Capacity (X)	X.1	.760
	X.2	.669
	X.3	.715
	X.4	.709
	X.5	.680
	X.6	.666
	X.7	.821
Accountability of Village Fund Management (Y)	Y.1	.682
	Y.2	.678
	Y.3	.631
	Y.4	.679
	Y.5	.635
	Y.6	.611
	Y.7	.646
	Y.8	.605
Village Finance System (Z)	Z.1	.600
	Z.2	.877
	Z.3	.696
	Z.4	.624
	Z.5	.755

Source: processed data, 2025

b. *Reliability Test*

The reliability test of the research instrument was conducted by examining the *Cronbach Alpha coefficient* for all variables. According to Ghozali (2002), a research instrument is considered reliable if *the Cronbach Alpha value is ≥ 0.6* .

Table 4. Reliability Test.

No	Variables	Cronbach's Alpha Value	Information
1.	Village Apparatus Capacity	.807	Reliable
2.	Accountability of Village Fund Management	.787	Reliable
3.	Village Finance System	.755	Reliable

Source: processed data, 2025

Classical Assumption Test

The classical assumption tests in this study include normality, multicollinearity, and heteroscedasticity tests. The normality test aims to determine whether the residuals in the regression model are normally distributed, which can be seen through the histogram graph and the spread of points on the diagonal line. The multicollinearity test is used to test the presence or absence of correlation between independent variables by looking at the Variance Inflation Factor (VIF) and tolerance values, where multicollinearity does not occur if the VIF value is < 10 and tolerance > 0.10 (Utami Pratiwi, et, all 2026). The heteroscedasticity test aims to determine the inequality of residual variance between observations through a scatterplot graph, and a good regression model is one that does not experience heteroscedasticity. In addition, this study also uses a partial significance test (T-Test) to determine the effect of each independent variable individually on the dependent variable and to test whether the proposed hypothesis is accepted or rejected (I Gede Agus Sentana Widana Yasa, et, all 2025).

Sobel Test

The results of the z value calculation from the Sobel test are:

$$z = \frac{ab}{\sqrt{(b^2 \cdot SE^2 a) + (a^2 \cdot SE^2 b)}}$$

$$z = \frac{0,399 \times 0,214}{\sqrt{(0,214^2 \cdot 0,104^2) + (0,399^2 \cdot 0,266^2)}}$$

$$z = \frac{0,085386}{\sqrt{0,022256^2 + 0,090174^2}}$$

$$z = 0,919316$$

From the results of the Sobel test calculation above, the z value is $0.919316 > 0.05$ with a significance level of 5%, indicating that the Village Financial System is not able to intervene in the relationship between the influence of Village Apparatus Capacity on Village Fund Management Accountability (F, Jingying & J.M.K Watt 2025)

5. Discussion

The Relationship between Village Apparatus Capacity and the Village Financial System: Village apparatus capacity significantly influences the use of the Village Financial System (Siskeudes) by 26%. The better the apparatus' capacity, the more optimal the use of Siskeudes in accordance with the principles of transparency and accountability. *The Relationship between Village Apparatus Capacity and Accountability in Village Fund Management:* Village apparatus capacity has a positive impact on accountability in village fund management. Competent apparatus are able to achieve transparent and accountable financial management. *The Relationship between the Village Financial System and Accountability in Village Fund Management* Siskeudes does not have a significant effect on accountability in village fund management because there are still technical obstacles, limited infrastructure, and low digital literacy of the apparatus. *The Role of the Village Financial System as an Intervening Variable* Siskeudes does not act as an intervening variable, so the influence of apparatus capacity on accountability occurs directly (Siti Aminah Dina Sinulingga, et, all 2025)

6. Conclusion

The technical skills and understanding of village officials in financial management contribute significantly to the accountability of village fund management. Therefore, ongoing, practice-based training is essential to improve their competency. The implementation of the Village Financial System (Siskeudes) facilitates the preparation of more transparent and accountable financial reports. However, its effectiveness depends heavily on the ability of village officials to operate the system. While Siskeudes is designed to improve accountability, technology alone is not enough. Without the support of competent human resources, the system's use will not be optimal. To achieve accountable village fund management, an approach is needed that includes increasing the capacity of the apparatus, implementing effective technology, strict supervision, transparency of information to the public, and policies that ensure the use of funds in accordance with regulations.

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