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The effect of competence and participation on accountability in village fund management with information technology as a moderating variable

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Article Info

ABSTRACT

Accountability in village fund management remains a critical challenge in Indonesia, where issues such as mismanagement and lack of transparency persist. This study aims to explore the impact of competence, community participation, and the use of information technology on the accountability of village fund management, particularly examining whether information technology moderates these relationships. The research population includes village officials, the village consultative committee, and district apparatus in Karangawen District, Demak Regency. Using purposive sampling, 108 respondents were selected to provide primary data, which were analyzed using the Partial Least Squares (PLS) method.The results show that competence and community participation significantly influence the accountability of village fund management. Competence improves decision-making and administrative transparency, while participation plays the most significant role by fostering accountability through inclusive planning and evaluation processes. Although the use of information technology positively affects accountability by enhancing transparency and accuracy in reporting, it does not act as a moderating variable in the relationship between competence or participation and accountability. This finding highlights the need for improved infrastructure, training, and tailored technological solutions for rural settings.The practical implications of this study include the importance of enhancing training programs to improve the competence of village officials, encouraging community participation through effective socialization, and optimizing the use of information technology. By addressing these factors, this research contributes to strengthening village fund governance and preventing irregularities in fund management in Indonesia.

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Introduction

The management of village funds in Indonesia faces various challenges, especially in terms of accountability. Based on data from the Indonesian Corruption Watch (ICW), since the government allocated the Village Fund in 2015, there has been a consistent increase in the trend of corruption cases until 2022. The report on the results of monitoring the trend of prosecution of corruption cases in 2022 from ICW states that in 2016 there were only 17 cases of corruption in the village sector. Then in 2022 the number jumped to 155 cases of misuse of village

funds that occurred in various regions in Indonesia. This challenge not only impacts village communities, but also creates distrust of government at the local level. In addition, socially and economically, unaccountable management of village funds can slow rural development, exacerbate inequality, and hamper community empowerment (Gustiansyah, 2023).

While Law No. 6/2014 on Villages has provided clear guidelines on the management of village funds, implementation on the ground is far from ideal. Some villages face technical challenges, such as a lack of human resource capacity, as well as socio-political challenges such as pressure from certain parties. The legal framework is important to understand, but even more important is how these regulations can be implemented to improve accountability (Ridwan et al., 2023). In this regard, community participation and the use of information technology play a key role.

Literature reviews show that the competence of village officials and community participation have a significant influence on the accountability of village fund management (Mada et al., 2017; Sugiarti & Yudianto, 2017). However, these studies have not specifically looked at how information technology can act as a moderating factor. For example, Mada et al. (2017) mention the importance of community supervision, but do not explore how technology can strengthen this mechanism. On the other hand, Sugiarti & Yudianto's (2017) study shows that information technology is starting to be used in some villages, but its impact on accountability has not been studied in depth. This study seeks to fill this gap by exploring the role of information technology as a moderating variable.

This research has the novelty of integrating information technology as a moderating variable, which has not been widely studied before. Although the results of a study conducted by (Karyadi, 2019) showed that information technology did not play a significant role as moderation, the hypothesis of information technology as a moderating variable is important to highlight why this aspect remains relevant. This research not only provides new insights into the role of information technology, but also highlights the constraints and challenges of its implementation in villages such as Karangawen.

Karangawen was chosen as the research location due to its unique characteristics. The village faces challenges in terms of village apparatus competency and community participation, which reflect the general condition of villages in Indonesia. In addition, Karangawen has started to adopt some information technology, although not yet optimally. This makes it a relevant context for testing research hypotheses about the relationship between competence, community participation, information technology, and accountability of village fund management.

This study aims to examine the influence of competence, community participation, and information technology utilization on the accountability of village fund management. By using empirical data and comprehensive analytical methods, this study is expected to make a significant contribution to the academic literature and the practice of village fund management in Indonesia.

Method
Research Design
The study falls into the category of hypothesis testing aimed at explaining the causality relationship between variables. Hypothesis testing uses predictive models that aim to determine the effect of one variable on other variables.

Data Type
The type of data used in this study is primary data collected through a questionnaire survey. The questionnaire was designed using a Likert scale of 1 to 7, where 1 indicates a very low level of disagreement and 7 indicates a very high level of agreement. Indicators of the research variables were formulated based on previous literature, such as competence (technical skills, administrative knowledge), participation (physical presence, involvement in discussions), accountability (transparency of reports, internal control), and information technology (use of digital applications, data accessibility) (Perdana, 2018).

One example question on the questionnaire is how often do village officials use information technology applications to support their administrative work?. To ensure the validity and reliability of the instrument, validity tests were conducted using Average Variance Extracted (AVE), while reliability was tested with Cronbach's Alpha. The test results show that all indicators are valid and reliable, with AVE values above 0.5 and Cronbach's Alpha above 0.7 (Permana & Mudiyanti, 2021).

Population and Sample
The population of this study included village officials, kecamatan government officials, and managers of the Village Consultative Body (BPD) in Karangawen Sub-district, Demak Regency. The selection of this population

was based on their strategic role in administrative management, decision-making, and implementation of village policies. This group is considered to represent the characteristics of village government managers more broadly, both in Kabupaten Demak and Indonesia in general.

The research sample amounted to 108 respondents who were determined using nonprobability sampling methods, specifically purposive sampling (Abdurrahman & Mulyana, 2022). This number was deemed sufficient based on the calculation of the Structural Equation Modeling (SEM) formula, which considered the complexity of the research model and the number of variables tested. In addition, this number also takes into account the heterogeneity of respondents and the ability to adequately represent the population, especially in the context of villages with diverse social and geographical characteristics (Haryono & Wardoyo, 2012).

The purposive sampling method was chosen because it provides flexibility in determining the respondents that are most relevant to the research objectives. The criteria for selecting respondents were individuals who had worked in the village, sub-district, or BPD apparatus for at least one year (Dewi & Sapari, 2020). This duration is considered adequate to ensure that respondents have sufficient experience and insight into village governance management. This selection aims to obtain higher quality data that is relevant to the research variables, especially in measuring competence, participation, accountability, and the application of information technology.

The number of samples is determined based on the minimum sample calculation results. The minimum sample number determination for SEM according to (Hair Jr et al., 2021) is: (Number of indicators + number of latent variables) x (estimated parameter). Based on these guidelines, the minimum sample number for the study is: Minimum sample = (12 + 6) x 5 = 90 respondents.

Operational Definition and Measurement of Latent Variables

Accountability of Village Fund Management
Accountability is the principle that determines that every activity and the final result of village government activities must be accountable to the village community by the provisions of the laws and regulations. Village fund management accountability variables are measured using 3 (three) indicators that are relevant, reliable, and comparable.

Competence
Competence describes the characteristics of a person who has the skills (skills), knowledge (knowledge), and ability (ability) to carry out a job. Competence is the ability that individuals have to do various activities in a job. Competency variables are measured using as many as 3 (three) indicators that describe training, experience, and responsibility.

Participation
Participation describes the participation of the community in the process of identifying problems and potentials that exist in the community, the selection and decision-making of alternative solutions to deal with problems, the implementation of efforts to overcome problems, and community involvement in the process of evaluating changes that occur. To measure the participation variables use as many as 3 (three) indicators that describe the participants of the village revenue and expenditure budget (APB Village) discussion meeting, the publication of the Village APB, and the role of village devices in compiling village APB.

Utilization of Information Technology
Information technology includes computers (mainframe, mini, micro), software(software), databases, networks (internet, intranet), electronic commerce, and other types related to technology. Information technology utilization variables are developed using the definition of information technology according to (Gelinas et al., 2018). Information technology utilization variables are measured using 3 (three) indicators that describe internet network usage, the use of the latest computer hardware, and the use of village APB software.

To find out the validity and reliability of research instruments used in measuring research variables, a preliminary test was conducted using student respondents from the Department of Accounting, Faculty of Economics, University of Semarang semester 5 as many as 90 students. Preliminary test results showed that the research instruments were valid and reliable.

Structural Equation Model
The structural equation model in this study is: $\eta = \gamma 1\xi 1 + \gamma 2\xi 2 + \gamma 3\xi 3 + \gamma 4\xi 1*\xi 3 + \gamma 5\xi 2*\xi 3 + \zeta$. Information: η = latent endogenous construct accountability of village fund management, $\gamma 1$ = coefficient of influence of exogenous latent construct competence on latent construct endogenous accountability of village fund management, $\gamma 2$ = coefficient of influence of exogenous latent construct participation on latent construct endogenous accountability of village fund management, $\gamma 3$ = coefficient of influence of exogenous latent construct utilization of information technology against latent construct endogenous accountability of village

fund management, γ4 = coefficient of influence of the interaction of exogenous latent constructs of competence with exogenous latent construct utilization of information technology against latent construct endogenous accountability of village fund management, γ5 = coefficient of influence of exogenous latent construct interaction participation with exogenous latent construct utilization of information technology to latent construct endogenous accountability of village fund management, ξ1 = latent construct exogen competence, ξ2 = latent construct exogen participation, ξ3 = exogenous latent constructs of information technology utilization, ξ1*ξ3 = interaction of exogenous latent constructs of competence with latent construct utilization of information technology, ξ2*ξ3 = interaction of exogenous latent constructs of participation with latent constructs of information technology utilization and ζ = error model.

Data Analysis
Data analysis was conducted using Partial Least Square (PLS) with WarpPLS 7.0 software. PLS was chosen because of its superiority in dealing with data with relatively small sample sizes and non-normal distributions (Fathia & Indriani, 2022). In addition, PLS is more suitable for exploratory research models with a focus on prediction. Compared to covariance-based SEM (CB-SEM), PLS provides greater flexibility in handling models with high complexity and a large number of indicator variables. As for the testing stages of research models guided by (Hair Jr et al., 2021), as follows: (1) Measurement Model Evaluation: Testing convergent validity (AVE), discriminant validity (cross-loading), and reliability (Cronbach's Alpha and Composite Reliability), (2) Structural Model Evaluation: Measuring R^2 values, path coefficients, and significance of relationships between variables using bootstrapping; (3) Goodness-of-Fit Model: Using indicators such as Tenenhaus GoF (Goodness of Fit) to evaluate the fit of the model.

Missing data were identified and handled prior to analysis. Where missing data were present, the average imputation method was used to replace them. This approach was chosen due to the continuous nature of the data and the Likert scale which allows imputation without compromising the validity of the results.

Potential biases in this study include respondent bias (respondents provide answers that are considered the most desirable) and sampling bias (the selection of respondents is not completely random). To minimize respondent bias, the questionnaire was designed to be anonymous so that respondents feel comfortable providing honest answers. In addition, sampling bias is minimized by ensuring that respondents have relevant work experience according to the research criteria.

Results and Discussions
Questionnaire Distribution and Statistical Description
Data collection using survey methods with data collection techniques in the form of questionnaires that have been given to respondents as many as 108 questionnaires. The sample number of 108 respondents has exceeded the minimum sample limit of 90 respondents. The results of the data collection are presented in Table 1 and a statistical description of the variables is presented in Table 2.

Table 1 Data Collection Results

Information	Amount
Distributed questionnaires	108 copy
Read more questionnaires received	108 copy
Incomplete or flawed questionnaires	0 copy
Questionnaires that can be used	108 copy

Source: Data processed in 2019

Table 2 Correlation Analysis Test

Variable	N	*Min*	*Max*	*Mean*	Standard Deviation
Competence	108	4	21	14,38	3,86
Participation	108	3	21	15,45	4,87
Utilization of Information Technology	108	3	21	16,92	4,10
Accountability of Village Fund Management	108	4	21	17,27	4,56

Source: Data processed in 2019

From Table 2 it can be known that of the 108 questionnaires distributed, all questionnaires were readmitted and the questionnaires were answered in full. Table 2 shows that the mean values of competency variables,

participation variables, information technology utilization variables, and accountability variables are 14.35, 15.45, 16.92, and 17.27 which means respondents answer Agree (S) or Scale 5 to statements submitted in the questionnaire.

Evaluation of Reflective Measurement Models

In this study, the evaluation of reflective measurement models included: test reliability indicators, internal consistency reliability test, convergent validity test and discriminant validity test.

Table 3 Reliability Indicators

Variable	1st indicator	2nd indicator	3rd indicator
Competence	0,769	0,931	0,918
Participation	0,910	0,933	0,883
Utilization of Information Technology	0,890	0,870	0,937
Accountability of Village Fund Management	0,947	0,966	0,962

Based on Table 3, the loading factor value for all indicators on each variable is greater than 0.70. This indicates that each indicator has a strong contribution in representing the measured variable. The highest value is found in the "Village Fund Management Accountability" indicator (0.966 for the 2nd indicator), which indicates that this indicator is very relevant in describing the concept of accountability. In contrast, although the 1st "Competence" indicator has a lower value (0.769), it is still considered reliable. These results indicate that the research instruments have been well designed to measure the research variables consistently.

Table 4 Reliability of Internal Consistency

Variable	Coefficient *Composite Reliability*
Competence	0,907
Participation	0,934
Utilization of Information Technology	0,927
Accountability of Village Fund Management	0,971

From Table 4, the composite reliability values for all variables are above the 0.70 threshold, with the highest value on the "Village Fund Management Accountability" variable (0.971). This indicates that all indicators in each variable have excellent internal consistency. The variable "Competence" which has a composite reliability value of 0.907 still shows adequate reliability, although it is lower than other variables. This result confirms that the data obtained from the questionnaire is highly reliable for further analysis.

Table 5 Convergent Validity

Variable	AVE
Competence	0,767
Participation	0,826
Utilization of Information Technology	0,809
Accountability of Village Fund Management	0,919

From Table 5, the convergent validity results show that all variables have an AVE value above 0.50, which means that the average variance of the indicators explained by the construct is greater than the variance caused by error. The highest AVE value was found in the "Village Fund Management Accountability" variable (0.919), which confirms that this variable is best able to explain the variance of its indicators. In contrast, the AVE value of the "Competence" variable (0.767) indicates that this construct has adequate convergent validity, although it is slightly lower than the other variables.

Table 6 Discriminant Validity

Competence	0.876	0.679	0.583	0.653
Participation	0.679	0.909	0.577	0.707
Technology	0.583	0.577	0.900	0.571
Accountability	0.653	0.707	0.571	0.958

From Table 6, Discriminant validity analysis using the square root of AVE shows that each construct is more strongly correlated with its own indicators than with indicators of other constructs. For example, the square root AVE of the variable "Accountability of Village Fund Management" (0.958) is greater than the correlation with other variables. However, there is a high correlation between "Competence" and "Participation" (0.679), which

may indicate a close relationship between these two variables in influencing accountability. Nonetheless, discriminant validity was still met.

Evaluation of Structural Models
In this study, evaluation of structural or inner models included: coefficient of determination; and the significance of the path relationship which is a hypothesis test. The coefficient of determination of the research model is reflected in the magnitude of R2 and Adjusted R2. The following table 7 shows the coefficients.

Table 7 Coefficient of Determination

Criteria	R^2	*Adjusted* R^2
Coefficient of Determination	0,620	0,601

From Table 7 it can be known that R2 amounted to 0.620 which means that this research model can explain the variance of factors that affect the accountability of village fund management by 62.00%, while the remaining 38.00% is explained by variables not contained in the model. It can also be known that Adjusted R2 of 0.601 means that this research model can explain the variance of factors that affect the accountability of village fund management by 60.10%, while the remaining 39.90% is explained by variables not contained in the model.

Hypothesis testing is done by testing the significance of pathway relationships that confirm the direct influence of exogenous variables on endogenous variables. As for testing the influence of moderation using the Product Indicator Approach. This approach is also called two-way interactions Product Indicator Approach which means competency/participation variables can have a direct effect but can also interact with information technology utilization variables in their influence on accountability of village fund management. This approach is used because the measurement model is reflective and the number of moderation variables is only 1 (one) or single moderator.

The significance of the path relationship is known by comparing the significance (P-Values for Total Effects) of each of these pathway relationships (Path Coefficient) While the rule of thumb is the level of significance of 5%. The following table 8 shows the Path Coefficients and Significance Values of each pathway relationship in this research model.

Table 8 Path Coefficients and Significance Values

Variable	K	P	PTI	K*PTI	P*PTI
Path Coefficient	0,230	0,467	0,205	-0,024	-0,000
Significance Value	0,006	0,001	0,013	0,399	0,498

Information: K: Competence, Q: Participation, PTI: Utilization of Information Technology, K*PTI: Competency Interaction with The Utilization of Information Technology and P*PTI: Interaction of Participation with The Utilization of Information Technology

The direct influence of exogenous variables on endogenous variables can be known through the Significance Value of their Path Coefficient. From Table 9 it can be known that competence, participation, and utilization of information technology have a direct effect on accountability, as reflected in the value of significance smaller than the significance level of 0.05. Thus H1, H2, and H3 are accepted. While H4 and H5 deny that the use of information technology is not a quasi-variable of moderation in the influence of competence or participation in the accountability of village fund management as reflected in the value of significance greater than the significance level of 0.05.

Path analysis shows that the variables of Competence, Participation, and Information Technology Utilization have a significant positive influence on Village Fund Management Accountability, with a significance level below 0.05. Competence showed a coefficient of 0.230 (p=0.006), indicating that increased technical and management expertise of village fund managers contributed to better decision-making and administrative transparency. Participation had the largest effect with a coefficient of 0.467 (p=0.001), underscoring the importance of active community involvement in the planning and evaluation process to improve accountability. Meanwhile, information technology, with a coefficient of 0.205 (p = 0.013), supports the accuracy and transparency of recording and reporting. These results confirm that the three variables can synergistically strengthen village fund governance, although the moderating effect of information technology on the relationship of the other variables is not significant, which indicates the need to optimize the application of technology at the village level. Which means that this research is in line with research (Karyadi, 2019) which states that the use of information technology has no positive effect on the accountability of village fund management.

The results of the analysis show that the interaction of "Competence" and "Participation" with "Information Technology Utilization" is not significant (p = 0.399 and p = 0.498, respectively). This suggests that information technology does not strengthen or weaken the relationship between competence/participation and accountability. Some possible explanations include: (1) Implementation context: Implementation of information technology has not been optimal in rural areas, for example due to limited infrastructure or training; (2) Organizational Culture: Manual work habits or resistance to technology may reduce the effectiveness of information technology as moderation; (3) Tool Suitability: The technology used is not specifically designed for the needs of village fund management.

This research provides several important practical implications, including the need for increased training to improve the competence of village fund managers to strengthen accountability, as well as encouraging more effective participation through socialization and active community involvement in program planning and evaluation. In addition, optimizing information technology is also a priority that can be done by ensuring the availability of adequate infrastructure and continuous training. Future research is also expected to explore other factors that influence accountability, such as organizational culture and government regulations, to provide more comprehensive insights. The limitations of this study include sample representation that is limited to certain regions, so the results of this study cannot be generalized to all villages in Indonesia.

Conclusions

This study shows that the competence of village officials, community participation, and the utilization of information technology significantly influence the accountability of village fund management. The competence of village officials contributes to improving decision-making and administrative transparency, while community participation, which has the greatest influence, is a key element in creating more accountable planning and evaluation. The utilization of information technology also supports transparency and accuracy in recording and reporting, although its implementation remains suboptimal in rural areas such as Karangawen.

However, this study found that information technology does not act as a moderating variable in the relationship between competence or participation and accountability. This is due to various constraints, such as limited infrastructure, organizational culture, and the suitability of the technology tools used. The practical implications of this study include the importance of enhancing training to improve the competence of village officials, more effective socialization to encourage community participation, and the optimization of information technology utilization through strengthened infrastructure and continuous training. Future research is expected to explore other factors, such as organizational culture and government regulations, to provide broader insights into the factors influencing the accountability of village fund management. Thus, this study makes an important contribution, both theoretically and practically, to improving the governance of village funds in Indonesia.

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