



THE INFLUENCE OF VILLAGE OFFICIALS' COMPETENCE AND COMMUNITY PARTICIPATION ON THE ACCOUNTABILITY OF VILLAGE FINANCIAL MANAGEMENT: A CASE STUDY OF VILLAGES IN TALAGA JAYA DISTRICT, GORONTALO REGENCY

PENGARUH KOMPETENSI PEJABAT DESA DAN PARTISIPASI MASYARAKAT TERHADAP AKUNTABILITAS PENGELOLAAN KEUANGAN DESA: STUDI KASUS DESA-DESA DI KECAMATAN TALAGA JAYA, KABUPATEN GORONTALO

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Abstract

This study aims to examine the effect of village apparatus competence and community participation on the accountability of village financial management in the villages of Talaga Jaya District, Gorontalo Regency. The method used is quantitative with primary data collection through questionnaires distributed to village apparatus with a total sample of 110 respondents. Data processing was carried out using SPSS version 26 with analysis stages including validity tests, reliability tests, classical assumption tests, multiple linear regression analysis, hypothesis testing, and coefficient of determination tests. The results showed that partially, village apparatus competence has a positive and significant effect on the accountability of village financial management. Similarly, community participation has a positive and significant effect on the accountability of village financial management. Simultaneously, both variables significantly affect accountability of village financial management. These findings have practical implications for village apparatus in Talaga Jaya District to improve accountability through strengthening village apparatus competence and expanding community participation spaces in every stage of financial management, from planning to accountability.

Keywords : Village Apparatus Competence, Community Participation, Accountability, Village Financial Management.

Abstrak

Penelitian ini bertujuan untuk mengetahui pengaruh kompetensi aparat desa dan partisipasi masyarakat terhadap akuntabilitas pengelolaan keuangan desa di desa-desa Kecamatan Talaga Jaya Kab. Gorontalo. Metode yang digunakan adalah kuantitatif dengan pengumpulan data primer melalui penyebaran kuesioner kepada aparat desa dengan jumlah sampel sebanyak 110 responden. Pengolahan data dilakukan menggunakan SPSS versi 26 dengan tahapan analisis meliputi uji validitas, uji reliabilitas,



uji asumsi klasik, analisis regresi linear berganda, uji hipotesis, dan uji koefisien determinasi. Hasil penelitian menunjukkan bahwa secara parsial, kompetensi aparat desa berpengaruh positif dan signifikan terhadap akuntabilitas pengelolaan keuangan desa. Begitu pula dengan variabel partisipasi masyarakat yang berpengaruh positif dan signifikan terhadap akuntabilitas pengelolaan keuangan desa. Secara simultan, kedua variabel berpengaruh signifikan terhadap akuntabilitas pengelolaan keuangan desa.

Kata Kunci : Kompetensi Aparat Desa, Partisipasi Masyarakat, Akuntabilitas, Pengelolaan Keuangan Desa.

1. INTRODUCTION

In the era of regional autonomy and decentralization of authority to the village level, village financial management has become a crucial aspect that requires transparent and measurable accountability. Village financial management accountability is the obligation of the village government to account for all financial management activities to the community and higher levels of government in accordance with applicable laws and regulations. The realization of accountability requires a reliable financial reporting system, effective supervision mechanisms, and transparency of information to the public (Hambali & Rizqi, 2024).

Based on data from the Ministry of Finance (2025), the total village funds distributed reached IDR 71 trillion, allocated to 83,762 villages across Indonesia. This large allocation has encouraged the government to strengthen governance in the distribution and utilization of village funds through the Regulation of the Minister of Finance of the Republic of Indonesia Number 81 of 2025. This regulation emphasizes the obligation to report the realization and outcomes of village fund usage as a means of enhancing accountability.

According to IDM (Developing Village Index) data in Talaga Jaya District, out of 5 villages, 4 villages (80%) are categorized as “advanced,” namely Luwoo, Hutadaa, Bunggallo, and Bulota. Meanwhile, one village, Buhu, is categorized as “developing.”

Tabel 1. Laporan Realisasi Pelaksanaan Anggaran Tahun 2024 di Kecamatan Talaga Jaya

No	Nama Desa	Anggaran	Realisasi	Capaian Persen
1.	Hutadaa	1.350.653.237	1.278.258.393	94,63%
2.	Buhu	1.461.472.761	1.149.873.422	78,67%
3.	Bulota	967.860.350	944.940.350	97,63%
4.	Bunggallo	1.635.633.294	1.508.133.512	92,22%
5.	Luwoo	1.394.005.621	1.250.844.490	89,75%

Based on the 2024 Budget Realization Report, all villages in Talaga Jaya District have not yet achieved 100% budget realization, with an average realization of 90.58%. This indicates that the implementation of the principles of orderly and disciplined budgeting has not been optimal.

Village financial management accountability does not only depend on systems and regulations but also on the capability of village officials in carrying out their duties and the level of community involvement. Competent village officials are able to manage village finances transparently and accountably, thereby increasing public trust (Fahera & Satyawan, 2022). On the other hand, based on preliminary observations, the level of community participation in Talaga Jaya District is still relatively low, which may hinder the realization of transparency and accountability.

Based on this background, this study aims to examine the effect of Village Officials' Competence and Community Participation on Village Financial Management Accountability in Talaga Jaya District, Gorontalo Regency.

2. RESEARCH METHOD

This study uses a quantitative approach with an analytical cross-sectional research design. The research location is Talaga Jaya District, Gorontalo Regency, which includes five villages: Hutadaa,



Buhu, Bulota, Bungalo, and Luwoo. The study was conducted during the period of October 2025 to April 2026.

The population in this study consists of all officials involved in financial management in the five villages of Talaga Jaya District, including the village head, village secretary, treasurer, LPM, BPD, and section heads, totaling 110 individuals. The sampling technique used is saturated sampling, meaning the entire population is used as the sample (110 respondents).

The research instrument is a questionnaire using a Likert scale of 1–5. The independent variables are Village Officials' Competence (X1) and Community Participation (X2), while the dependent variable is Village Financial Management Accountability (Y). Data analysis was conducted using SPSS version 26, with the following stages: validity test, reliability test, classical assumption tests (normality, multicollinearity, heteroscedasticity), multiple linear regression analysis, t-test, F-test, and coefficient of determination (R^2).

3. RESULT AND DISCUSSION

a) Validity Test Results

Table 2. Validity Test Results of Village Officials' Competence (X¹)

Variabel	Pearson Correlation	R Tabel	Keterangan
X1.1	0,426	0,188	Valid
X1.2	0,588	0,188	Valid
X1.3	0,643	0,188	Valid
X1.4	0,556	0,188	Valid
X1.5	0,614	0,188	Valid
X1.6	0,562	0,188	Valid
X1.7	0,497	0,188	Valid
X1.8	0,538	0,188	Valid
X1.9	0,474	0,188	Valid
X1.10	0,477	0,188	Valid
X1.11	0,414	0,188	Valid
X1.12	0,597	0,188	Valid
X1.13	0,468	0,188	Valid
X1.14	0,548	0,188	Valid

Source : Processed primary data, 2026

Table 3. Validity Test Results of Community Participation (X²)

Variabel	Pearson Correlation	R Tabel	Keterangan
X2.1	0,597	0,188	Valid
X2.2	0,587	0,188	Valid
X2.3	0,680	0,188	Valid
X2.4	0,625	0,188	Valid
X2.5	0,589	0,188	Valid
X2.6	0,701	0,188	Valid
X2.7	0,610	0,188	Valid
X2.8	0,599	0,188	Valid
X2.9	0,620	0,188	Valid
X2.10	0,544	0,188	Valid

Source : Processed primary data, 2026

**Table 4. Validity Test Results of Village Financial Management Accountability (Y)**

Variabel	R Hitung	R Tabel	Keterangan
Y.1	0,410	0,188	Valid
Y.2	0,551	0,188	Valid
Y.3	0,451	0,188	Valid
Y.4	0,474	0,188	Valid
Y.5	0,523	0,188	Valid
Y.6	0,354	0,188	Valid
Y.7	0,634	0,188	Valid
Y.8	0,629	0,188	Valid
Y.9	0,490	0,188	Valid
Y.10	0,455	0,188	Valid
Y.11	0,366	0,188	Valid
Y.12	0,466	0,188	Valid

Source : Processed primary data, 2026

The results of the validity test show that the calculated r value (Pearson correlation) for each statement item in the variables of Village Officials' Competence (X1), Community Participation (X2), and Village Financial Management Accountability (Y) exceeds the established r table value (0.188). Therefore, all statement items are declared valid and can be used to measure the variables under investigation.

b). Reliability Test Result

Table 5. Reliability Test Results

Variabel	Jumlah Item	Cronbach Alpha	Keterangan
Kompetensi Aparat Desa (X ₁)	14	0,735	Reliabel
Partisipasi Masyarakat (X ₂)	10	0,752	Reliabel
Akuntabilitas Pengelolaan Keuangan Desa (Y)	12	0,718	Reliabel

Source : Processed primary data, 2026

Based on Table 5, it can be concluded that the questionnaire for the variables of Village Officials' Competence (X1), Community Participation (X2), and Village Financial Management Accountability (Y) meets the reliability requirements, as indicated by Cronbach's Alpha values greater than 0.6. This shows that the instruments have high consistency in measuring the research variables.

c). Descriptive Analysis Test Results

Table 6. Result of Descriptive Analysis Test

Descriptive Statistics					
	N	Minimum	Maximum	Mean	Std. Deviation
Kompetensi Aparat Desa (X1)	110	38	68	54.72	5.007
Partisipasi Masyarakat (X2)	110	28	50	38.96	4.458
Akuntabilitas Pengelolaan Keuangan Desa (Y)	110	43	60	51.00	3.647
Valid N (listwise)	110				

Source : Processed primary data, 2026

The research sample consisted of 110 respondents. The Village Officials' Competence variable (X1) has a minimum value of 38 and a maximum value of 68, with an average of 54.72 and a standard deviation of 5.007. The Community Participation variable (X2) shows a minimum value of 28 and a



maximum of 50, with an average of 38.96 and a standard deviation of 4.458. Meanwhile, the dependent variable, Village Financial Management Accountability (Y), has a minimum value of 43, a maximum of 60, an average of 51.00, and a standard deviation of 3.647.

Classical Assumption Test Results

a) Normality Test Results

Table 7. Kolmogrov-Smirnov Normality Test Result

One-Sample Kolmogorov-Smirnov Test		Unstandardized Residual
N		110
Normal Parameters ^{a,b}	Mean	.0000000
	Std. Deviation	3.06552098
Most Extreme Differences	Absolute	.050
	Positive	.050
	Negative	-.047
Kolmogorov-Smirnov Z		.050
Asymp. Sig. (2-tailed)		.200 ^{c,d}
a. Test distribution is Normal.		

Source : Processed primary data, 2026

Based on the results of the Kolmogorov-Smirnov test in Table 7, the Kolmogorov-Smirnov Z value is 0.050 with an Asymp. Sig. (2-tailed) value of 0.200. This significance value is greater than the significance level of $\alpha = 0.05$ ($0.200 > 0.05$), so H_0 is accepted and H_1 is rejected. This indicates that the residual data are normally distributed.

b) Multicollinearity Test Results

Table 8. Multicollinearity Test Results

Coefficients ^a								
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	27.536	3.792		7.262	.000		
	Kompetensi Aparat Desa	.173	.061	.237	2.851	.005	.955	1.047
	Partisipasi Masyarakat	.360	.068	.440	5.288	.000	.955	1.047
a. Dependent Variable: Akuntabilitas Pengelolaan Keuangan Desa								

Source : Processed primary data, 2026

Based on Table 8, it can be seen that the Variance Inflation Factor (VIF) value for the variables of Village Officials' Competence (X1) and Community Participation (X2) is 1.047, which is less than 10 ($1.047 < 10$). Meanwhile, the tolerance value is 0.955, which is greater than 0.1 ($0.955 > 0.1$). Therefore, it can be concluded that the data do not experience multicollinearity or are free from multicollinearity.



c) Heteroscedasticity Test Results

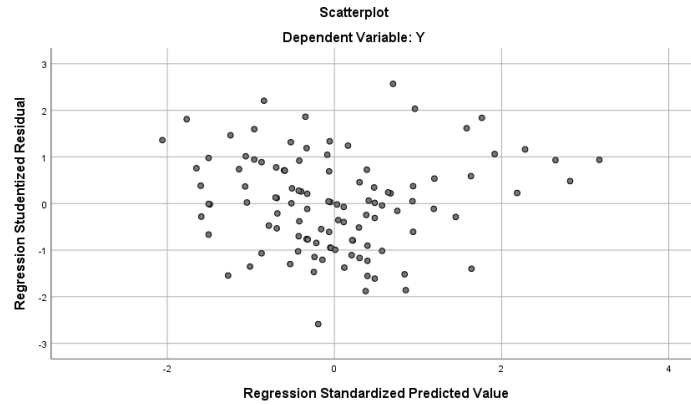


Figure 1. Results of the Scatterplot Heteroscedasticity Test

Source : Processed primary data, 2026

Based on the scatterplot graph in Figure 1, it can be seen that the data points are randomly distributed and do not form a specific pattern. Therefore, it can be concluded that there is no indication of heteroscedasticity.

Multiple Linear Regression Test Results

Table 9. Multiple Linear Regression Test Results

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	27.536	3.792		7.262	.000
	Kompetensi aparat desa	.173	.061	.237	2.851	.005
	Partisipasi Masyarakat	.360	.068	.440	5.288	.000

Dependent Variabel : Akuntabilitas Pengelolaan Keuangan Desa

Source : Processed primary data, 2026

Based on the table, the multiple linear regression model in this study is as follows:

$$Y = a + \beta_1x_1 + \beta_2x_2 + e$$

$$Y = 27,536 + 0,173 X_1 + 0,360 X_2 + e$$

1. The regression coefficient of Village Officials' Competence (X1) is 0.173. This means that if the Village Officials' Competence variable increases by one unit, then Village Financial Management Accountability increases by 0.173, assuming other variables remain constant.
2. The regression coefficient of Community Participation (X2) is 0.360. This means that if the Community Participation variable increases by one unit, then Village Financial Management Accountability increases by 0.360, assuming other variables remain constant.

Hypothesis Test Results

T-Test (Partial)

Table 10. T-Test Results (Partial)

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	27.536	3.792		7.262	.000
	Kompetensi Aparat Desa	.173	.061	.237	2.851	.005
	Partisipasi Masyarakat	.360	.068	.440	5.288	.000



Dependent Variabel : Akuntabilitas Pengelolaan Keuangan Desa

Source : Processed primary data, 2026

Based on the results of the t-test in the table, the Village Officials' Competence variable (X1) has a significance value of 0.000 (< 0.05) with a t-count value of 2.851 (> 1.982), so H_{a1} is accepted and H_{o1} is rejected. This indicates that Village Officials' Competence has a significant effect on Village Financial Management Accountability.

Furthermore, the Community Participation variable (X2) shows a significance value of 0.000 (< 0.05) with a t-count value of 5.288 (> 1.982), so H_{a2} is accepted and H_{o2} is rejected. Thus, Community Participation has a significant effect on Village Financial Management Accountability.

F-Test (Simultaneous)

Table 11. F-Test Results (Simultaneous)

ANOVA ^a						
	Model	Sum of Squares	df	Mean Square	F	Sig.
1	Regression	425.681	2	212.841	22.233	.000 ^b
	Residual	1024.319	107	9.573		
	Total	1450.000	109			
a. Dependent Variable: Akuntabilitas Pengelolaan Keuangan Desa						
b. Predictors: (Constant), Kompetensi Aparat Desa, Partisipasi Masyarakat						

Source : Processed primary data, 2026

Based on the results of the F-test, an F-count value of 22.233 was obtained, which is greater than the F-table value of 3.08 ($22.233 > 3.08$). Thus, H_0 is rejected and H_1 is accepted, indicating that the variables of Village Officials' Competence (X1) and Community Participation (X2) simultaneously have a significant effect on Village Financial Management Accountability (Y).

Coefficient of Determination Test Results

Table 12. Coefficient of Determination Test Results (R2)

Model Summary ^b				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.542 ^a	.294	.280	3.094
a. Predictors: (Constant), Partisipasi Masyarakat, Kompetensi Aparat Desa				
b. Dependent Variable: Akuntabilitas Pengelolaan Keuangan Desa				

Source : Processed primary data, 2026

Based on the table above, the coefficient of determination (R^2) of 0.294 or 29.4% indicates that Village Officials' Competence (X1) and Community Participation (X2) influence 29.4% of Village Financial Management Accountability (Y), while the remaining 70.6% is influenced by other factors outside the model.

Discussion

The Effect of Village Officials' Competence on Village Financial Management Accountability

The results of the t-test show that the Village Officials' Competence variable (X_1) has a significance value of $0.000 < 0.05$ with a t-count value ($2.851 > t\text{-table } 1.982$), so H_{o1} is rejected and H_{a1} is accepted. This means that Village Officials' Competence has a positive and significant effect on Village Financial Management Accountability in Talaga Jaya District. The regression coefficient of 0.173 indicates that every one-unit increase in Village Officials' Competence will increase accountability by 0.173 units.

Based on Regulation of the Minister of Home Affairs No. 108 of 2017, Village Officials' Competence is measured through four dimensions: technical competence, managerial competence, socio-cultural competence, and governance competence. Village officials who adequately possess these four dimensions are able to manage village finances in an orderly, transparent, and accountable manner to the community.



From the perspective of Agency Theory (Jensen & Meckling, 1976), the competence of village officials is an important factor in determining the extent to which agents can perform their duties professionally. Competent officials are able to prepare accurate financial reports, understand regulations, and provide transparent accountability to the community as the principal. This directly reduces information asymmetry, which is the root problem in agency relationships, thereby improving the accountability of village financial management.

These findings are consistent with the research of Safelia (2023), which found that village officials' competence has a positive and significant effect on the accountability of village fund management, as well as the study by Riski & Maryono (2022), which shows similar results. Field conditions also support these findings, where village officials with a bachelor's degree (S1) and technical training tend to produce more accurate and timely financial reports compared to those with only a high school (SMA) education.

The Effect of Community Participation on Village Financial Management Accountability

The results of the t-test show that the Community Participation variable (X_2) has a significance value of $0.000 < 0.05$ with a t-count value ($5.288 > t\text{-table } (1.982)$), so H_{02} is rejected and H_{a2} is accepted. This means that Community Participation has a positive and significant effect on Village Financial Management Accountability in Talaga Jaya District. The regression coefficient of 0.360 indicates that every one-unit increase in Community Participation will increase accountability by 0.360 units—greater than the effect of Village Officials' Competence.

According to Heller et al. (1984) and Sujarweni (2015), Community Participation is measured through five dimensions: involvement in decision-making, proposing budget plans, participation in plenary meetings, supervision and reporting, and evaluation of budget implementation. The more active the community is in these five dimensions, the stronger the social control mechanism that encourages village officials to act transparently and accountably.

Within the framework of Agency Theory, Community Participation functions as a monitoring mechanism carried out by the principal to reduce information asymmetry. When the community actively participates in village deliberations, budget planning, and supervision of program implementation, village officials no longer have the flexibility to act outside the interests of the community. Thus, Community Participation becomes an important instrument in minimizing potential irregularities and enhancing accountability.

These findings are consistent with the study of Puspita and Anik (2025), which found that Community Participation has a positive and significant effect on village financial management in Dawe District, Kudus, as well as Ahmad & Monoarfa (2025), which proves that active community participation through village deliberation is effective in promoting more optimal and accountable village fund management.

The Simultaneous Effect of Village Officials' Competence and Community Participation on Village Financial Management Accountability

The results of the F-test show that the F-count value ($22.233 > F\text{-table } (3.08)$) with a significance value of $0.000 < 0.05$, so H_{03} is rejected and H_{a3} is accepted. This means that Village Officials' Competence and Community Participation simultaneously have a positive and significant effect on Village Financial Management Accountability in Talaga Jaya District. The coefficient of determination (R^2) value of 0.294 indicates that both variables are able to explain 29.4% of the variation in Village Financial Management Accountability, while the remaining 70.6% is influenced by other variables not examined in this study, such as internal control systems, the use of information technology, transparency, and organizational commitment.

Simultaneously, both variables show a complementary relationship. Village officials with high competence possess strong technical and managerial abilities to produce high-quality financial reports, while active community participation encourages financial management to be carried out transparently and accountably. In other words, the improvement of internal agent capacity (officials' competence)



and external supervision by the principal (community participation) work synergistically in enhancing accountability.

Within the framework of Agency Theory, when high agent competence is combined with active principal supervision, information asymmetry—the main source of conflict of interest—can be minimized optimally. This is reflected in the findings of Matani et al. (2020) and Pratiwi & Dewi (2022), which state that Village Officials' Competence and Community Participation have a significant joint effect on the accountability of village fund management.

The practical implication of this finding is that to achieve optimal Village Financial Management Accountability in Talaga Jaya District, simultaneous efforts are required: improving the competence of village officials through continuous training while also encouraging active community participation in every stage of financial management, from planning to accountability, in accordance with the Regulation of the Minister of Home Affairs Number 20 of 2018.

4. CONCLUSION

1. Village Officials' Competence has a positive and significant effect on Village Financial Management Accountability in Talaga Jaya District, Gorontalo Regency. This means that the higher the competence of village officials, the better the level of accountability in village financial management.
2. Community Participation has a positive and significant effect on Village Financial Management Accountability in Talaga Jaya District, Gorontalo Regency. This indicates that the more active the community is in participating in the village financial management process, the higher the level of accountability achieved.
3. Village Officials' Competence and Community Participation simultaneously have a positive and significant effect on Village Financial Management Accountability in Talaga Jaya District, Gorontalo Regency. This implies that when these two factors work synergistically, the accountability of village financial management will improve and become more optimal. However, there are still other factors influencing accountability that were not examined in this study, such as internal control systems, the use of information technology, transparency, and organizational commitment of the village government.

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