GIJEA
Greenation International Journal of Economics and Accounting
+62 81210467572 https://research.e-greenation.org/GIJEA greenation.info@gmail.com
GREENATION RESEARCH

DOI: https://doi.org/10.38035/gijea.v4i4

Building Village Fund Accountability through Strengthening Human Resource Competence and Accounting Information Systems: The Strategic Role of Training Quality

Dios Nugraha Putra[1], Afrizal Afrizal[2], Sri Rahayu[3], Tona Aurora Lubis[4]
[1]Universitas Jambi, Jambi, Indonesia, diosnugraha@unja.ac.id
[2]Universitas Jambi, Jambi, Indonesia, afrizaldoktor@unja.ac.id
[3]Universitas Jambi, Jambi, Indonesia, sri_rahayu@unja.ac.id
[4]Universitas Jambi, Jambi, Indonesia, tonalubis@unja.ac.id

Corresponding Author: diosnugraha@unja.ac.id[1]

Abstract: Village Fund accountability is a crucial aspect of achieving transparent and responsible village government governance. Although various efforts have been made through training and the digitalization of village financial management, previous studies still show mixed findings regarding the factors influencing Village Fund accountability. This study aims to analyze the effect of training quality on Village Fund accountability through village apparatus competence and accounting information systems. The research employs a quantitative approach using a survey method involving 1,008 village apparatuses across three districts in Jambi Province. The data were analyzed using Structural Equation Modeling-Partial Least Squares (SEM-PLS). The results show that training quality has a positive effect on village apparatus competence and Village Fund accountability. Apparatus competence also proves to have a positive effect on accounting information systems and Village Fund accountability. However, accounting information systems do not have a significant effect on Village Fund accountability and thus are unable to mediate the relationship between competence and accountability. These findings indicate that improving Village Fund accountability is more determined by strengthening apparatus competence than by utilizing accounting information systems. The novelty of this research lies in the empirical evidence that apparatus competence serves as the primary mechanism bridging the effect of training quality on Village Fund accountability, while accounting information systems have not yet been able to fulfill this mediating role.

Keyword: Training Quality, Human Resource Competence, Accounting Information System, Village Fund Accountability.

INTRODUCTION

The growing allocation of Village Funds necessitates that village governments manage their finances in a transparent, effective, and accountable fashion. Village fund accountability constitutes a critical benchmark for evaluating the success of village governance, as it reflects the apparatus's capacity to account for the entirety of the financial management process to both the community and higher government authorities. Prior studies have consistently demonstrated that accountability in village fund management is shaped by factors such as apparatus competence, internal control systems, information technology adoption, accounting information systems, and community participation (Pahlawan et al., 2020; Dewi et al., 2021; Putri & Widajantie, 2022; Dapersal et al., 2024). However, recurrent audit and supervisory findings continue to expose deficiencies in financial report preparation, non-compliance with administrative protocols, and substandard quality of village financial accountability, suggesting that accountable village fund management remains a persistent challenge across numerous regions.

Within the framework of human resource development, training quality is considered a strategic instrument for strengthening the capacity of village apparatuses to fulfill their roles and responsibilities. Effective training has been shown to enhance individuals' knowledge, skills, and capabilities, thereby contributing to improved organizational performance (Noe, 2020; Salas et al., 2012; Aguinis & Kraiger, 2009). Prior research indicates that training makes a positive contribution to the enhancement of employee competence and the effectiveness of task execution (Gegenfurtner et al., 2022; Kim & Ployhart, 2018). In the village government context, high-quality training is expected to bolster the apparatus's capacity to comprehend regulatory frameworks, manage village finances, and leverage the information technology utilized in village fund management processes.

Beyond training quality, human resource competence constitutes another critical determinant of successful public financial management. Competence denotes the integration of knowledge, skills, and abilities that empower individuals to execute their duties effectively (Spencer & Spencer, 1993). A growing body of research has demonstrated that village apparatus competence exerts a positive influence on the accountability of village fund management (Pahlawan et al., 2020; Lestari et al., 2025; Dewi et al., 2025). Nevertheless, other studies caution that increased competence does not necessarily lead to greater accountability unless it is accompanied by adequate information management systems and supporting infrastructure (Mada et al., 2017; Arfiansyah, 2020). Such evidence suggests that apparatus competence alone falls short of delivering optimal accountability outcomes.

In the current era of digital transformation, accounting information systems have emerged as a key instrument for enhancing the quality of financial management within the public sector. Such systems facilitate financial recording, processing, reporting, and control in a more expeditious, accurate, and transparent manner (Romney & Steinbart, 2021). Within village financial management, the adoption of the Village Financial System (SISKEUDES) and other complementary applications has been demonstrated to improve both the quality of financial information and the accountability of village fund administration (Ummah et al., 2024; Dewi et al., 2025). Nevertheless, a number of studies suggest that the effectiveness of accounting information systems is largely contingent upon users' proficiency in operating and leveraging these systems (Soudani, 2012; Grande et al., 2011). Hence, the nexus between apparatus competence and accounting information systems constitutes a critical consideration in any endeavor to strengthen village fund accountability.

While scholarly inquiry into village fund management accountability has expanded considerably in recent years, the majority of extant studies remain confined to examining the direct influence of various organizational attributes on accountability. Apparatus competence, internal control systems, information technology adoption, transparency, and community participation represent the most frequently employed variables in accounting for variations in village fund management accountability (Pahlawan et al., 2020; Arfiansyah, 2020; Dewi et al., 2021; Putri & Widajantie, 2022; Ummah et al., 2024). The findings of these investigations suggest that strengthening apparatus capacity and harnessing information technology contribute positively to accountability outcomes. Nevertheless, prior research has generally failed to illuminate the underlying mechanisms through which organizational investments such as training programs translate into enhanced accountability in village fund management.

Through the lens of Human Capital Theory, training represents a form of organizational investment intended to augment individuals' knowledge, skills, and capabilities, thereby enabling superior performance outcomes (Becker, 1993). A substantial body of research has demonstrated that training quality exerts a positive influence on employee competence and task effectiveness (Aguinis & Kraiger, 2009; Salas et al., 2012; Gegenfurtner et al., 2022). Nevertheless, the majority of these investigations have been situated within business environments and general public organizations, whereas empirical evidence elucidating how training quality may foster accountability in village fund management remains comparatively scarce. Consequently, a discernible empirical lacuna persists concerning the role of training as a precursor to the cultivation of public sector accountability at the village level.

Furthermore, previous studies have tended to position apparatus competence as a factor that directly influences accountability (Pahlawan et al., 2020; Putri & Widajantie, 2022). This approach has not fully explained how apparatus competence is translated into more accountable financial management practices. In the context of public sector digital transformation, apparatus competence should not only be viewed as individual capability, but also as capital that enables the apparatus to utilize accounting information systems effectively. The information systems literature shows that the successful implementation of information systems is highly influenced by users' ability to understand and operate the systems in use (Grande et al., 2011; Soudani, 2012; Romney & Steinbart, 2021). Therefore, the relationship between apparatus competence and accounting information systems needs to be positioned as an interrelated process in shaping village financial management accountability.

A theoretical gap also remains evident in the limited number of studies that integrate Human Capital Theory with the accounting information systems perspective in explaining public sector accountability. Most studies have examined the influence of competence or information systems separately, thus failing to explain the causal pathway linking training quality, apparatus competence, accounting information system utilization, and accountability simultaneously. In fact, conceptually, quality training will enhance apparatus competence; better competence will encourage optimal utilization of accounting information systems; and effective use of information systems will produce more accurate, transparent, and accountable financial information.

Based on these gaps, this study offers novelty through the development of a serial mediation model that positions human resource competence and accounting information systems as mechanisms explaining the influence of training quality on village fund accountability. In contrast to previous studies that have emphasized direct relationships between variables, this study examines how training quality enhances apparatus competence, how this competence encourages the utilization of accounting information systems, and how accounting information systems subsequently contribute to improving village fund accountability. This model is expected to provide a more comprehensive understanding of the process of building public sector accountability at the village government level, while also extending the development of human capital theory in the context of village financial governance.

METHOD

This research adopts a quantitative approach employing an explanatory design to investigate the causal linkages among training quality, human resource (HR) competence, accounting information systems (AIS), and village fund accountability. The quantitative approach was selected for its capacity to facilitate objective examination of variable relationships through statistical analysis, whereas the explanatory design serves to elucidate the mediating mechanisms by which training quality affects village fund accountability through HR competence and accounting information systems (Creswell & Creswell, 2018; Hair et al., 2022).

The study population comprises all village apparatuses across Sarolangun Regency, West Tanjung Jabung Regency, and East Tanjung Jabung Regency, Jambi Province, encompassing a total of 336 villages. A census approach was adopted, whereby every member of the population was designated as a respondent. The final sample consisted of 1,008 village apparatuses, including village heads, village secretaries, and other village officials involved in financial management activities. The census technique was employed to ensure a more comprehensive assessment of village fund management practices within the study area and to mitigate potential sampling errors (Sekaran & Bougie, 2020).

Data analysis was performed utilizing Structural Equation Modeling–Partial Least Squares (SEM-PLS) via SmartPLS software. The SEM-PLS approach was selected due to its capacity to examine complex interrelationships among latent constructs, encompassing the concurrent testing of mediating effects, as well as its appropriateness for predictive modeling and theory advancement (Hair et al., 2022; Henseler et al., 2016). The evaluation of the model proceeded in two phases: the assessment of the measurement model (outer model) and the structural model (inner model). The outer model assessment encompassed tests of convergent validity, discriminant validity, and composite reliability, whereas the inner model evaluation entailed the examination of the coefficient of determination (R^2) and hypothesis significance testing employing the bootstrapping procedure (Hair et al., 2022).

To examine the mediating roles of HR competence and accounting information systems, this study adopted the indirect effect approach within the SEM-PLS framework. The analysis was undertaken to ascertain whether HR competence and accounting information systems serve as explanatory mechanisms through which training quality affects village fund accountability. A mediating effect is deemed statistically significant when the t-statistic exceeds 1.96 and the p-value falls below 0.05 at the 95 percent confidence interval (Hair et al., 2022). Accordingly, the proposed research model extends beyond the mere examination of direct variable relationships to elucidate the underlying process by which village fund accountability is fostered—namely, through the strengthening of apparatus competence and the effective utilization of accounting information systems.

This study consists of four variables, namely one exogenous variable (Training Quality), two mediating variables (Competency and Accounting Information System), and one endogenous variable (Village Fund Accountability). The indicators employed to measure each variable are displayed in the following table.

Table 1. Operational Variables

Variable	Measurement	Indicator
X_Training Quality *Source: Jokippi (2009); Hamidi & Suwardi (2013); COSO (2013); Andraeny & Narulitasari (2019).*	Material Suitability	Relevance of Training Material
	Training Methods and Strategies	Appropriateness of Training Methods
	Facilitator Competence	Quality of Facilitators
	Facilities and Infrastructure	Availability of Facilities & Infrastructure
	Training Time Management	Training Duration & Intensity
	Evaluation and Feedback	Evaluation and Feedback
M1_Competency *Source: Ahmad & fontaine (2011); Amin (2011); Jabnoun (2005); Kamil et al (2011); Kedah & Adamu (2011); Ramli*	Cognitive	Knowledge
	Functional	Ability
	Technical	Skills
	Affective	Attitude

Variable	Measurement	Indicator
& Osman (2011); Bhatti et al (2016).		
M2_Accounting Information System *Source: Krina (2003); Hamidi & Suwardi (2013)*	Information quality	Information quality
	System quality	System quality
	Conformity to user needs	Conformity to user needs
	System reliability	System reliability
	Management support	Management support
Y_Accountability *Source: Hidayat et al., (2024)*	Process Accountability	Planning
		Implementation
		Reporting
		Accountability
	Accountability for Results	Outcome

RESULT AND DISCUSSION

Respondent Profile

This study involved 381 respondents, consisting of village heads, treasurers, and members of the Village Consultative Body (BPD) in the three districts designated as research locations. Respondents were selected based on their direct involvement in the planning, implementation, financial management, and oversight of village fund allocations. The respondents' demographic characteristics serve as important contextual information to describe the institutional conditions and human resource capacity within the environment where village fund management accountability is implemented.

Table 2. Respondent Profile

No	Respondent Profile	Frequency	Percentage (%)
1	**Gender**		
	Male	285	74.8
	Female	96	25.2
	Amount	381	100
2	**Educational Level**		
	Primary–Junior Secondary (SD–SMP)	5	1.31
	Senior Secondary (SMA–SMK)	205	53.80
	Diploma (D1–D3)	39	10.24
	Bachelor (D4/S1)	122	32.02
	Postgraduate (S2–S3)	10	2.62
	Amount	381	100
3	**Age Group (Years)**		
	25–32	88	23.10
	33–39	72	18.90
	40–46	102	26.77
	47–53	81	21.26
	54–60	38	9.97
	Amount	381	100

Source: Primary Data (2026)

Descriptive Statistics of Research Variables

In order to present a preliminary review of the variables studied, descriptive statistical calculations were carried out on all latent constructs involved.

Table 3. Descriptive Statistics of Research Variables

Variable	Mean	Standard Deviation	Minimum	Maximum
Village Apparatus Competence	3.87	0.56	3.00	7.00
Training Quality	3.74	0.59	3.00	7.00
Accounting Information Systems (AIS)	3.71	0.58	3.00	7.00
Village Fund Accountability	3.78	0.55	3.00	7.00

Source: Primary Data (2026)

Evaluation of the Measurement Model (Outer Model)

Before testing the relationships among variables in the structural model, the first step that must be undertaken is to evaluate the measurement model. This evaluation is useful for assessing the extent to which the indicators are able to represent the constructs or latent variables being measured. In the SEM-PLS approach, the measurement model testing is conducted to ensure the validity and reliability of the indicators, which can be observed from the outer loading values. These values reflect the strength of the relationship between each indicator and its latent variable. According to Hair et al. (2021), an indicator is considered to have convergent validity when its outer loading value exceeds 0.70. The higher the outer loading value, the better the indicator is at explaining the measured construct. The overall results of the measurement model testing in this study are presented in the figure below.

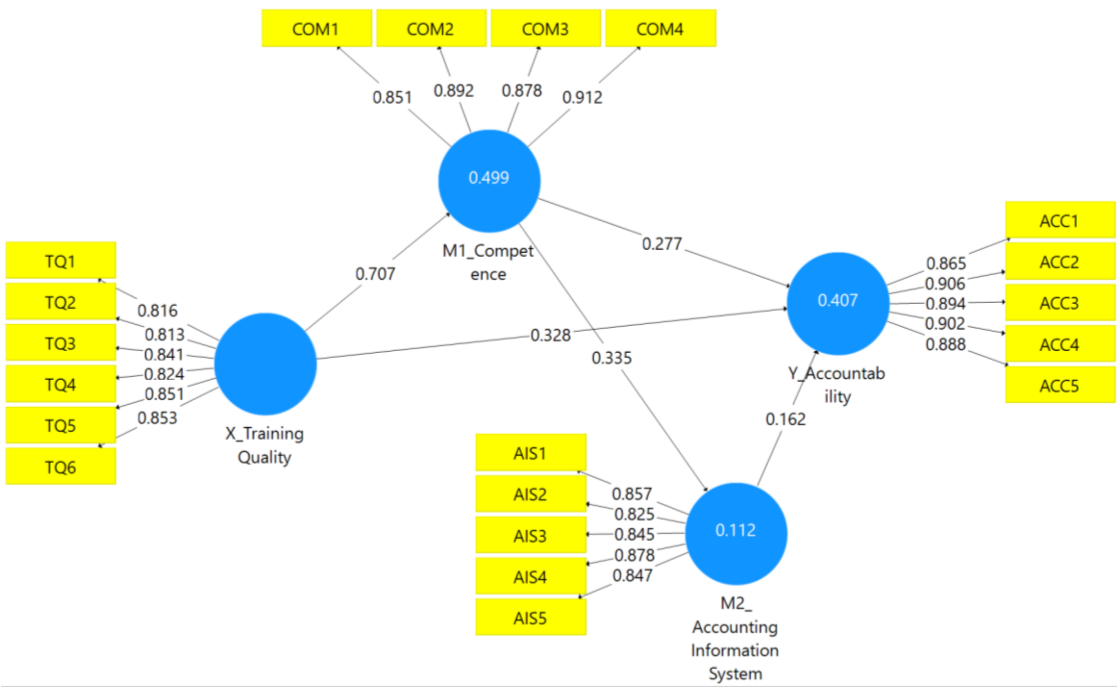

Figure 1. Full Outer Model

The results of the measurement model testing in the figure show that all indicators have outer loading values greater than 0.70. This indicates that all indicators are valid and can be used in research.

An alternative approach to assessing discriminant validity within reflective constructs involves comparing the square root of the Average Variance Extracted (AVE) for each construct against the inter-construct correlation coefficients. Following the criteria established by Ghozali & Latan (2015), discriminant validity is considered adequate when the square root of the AVE for each construct exceeds its squared correlations with all other constructs in the model. The results of the discriminant validity assessment are presented in the table below.

Table 4. Fornell-Larcker criterion

	M1_Competence	M2_ Accounting Information System	X_Training Quality	Y_Accountability
M1_Competence	0.883			
M2_ Accounting Information System	0.335	0.851		
X_Training Quality	0.707	0.368	0.833	
Y_Accountability	0.562	0.375	0.583	0.891

Source: SmartPLS 3 output (2026)

Referring to the Fornell-Larcker Criterion table presented above, discriminant validity is assessed by comparing the square root of the AVE for each construct—displayed in bold along the main diagonal—against the inter-construct correlation coefficients situated off the diagonal. The findings indicate that all square root of AVE values (0.883; 0.851; 0.833; and 0.891) exceed the corresponding correlations with other constructs within the same row. Accordingly, in accordance with the benchmarks proposed by Ghozali & Latan (2015), all constructs incorporated in this study satisfy the discriminant validity criteria, thereby confirming that each construct is conceptually distinguishable and capable of capturing a distinct underlying dimension.

Following the establishment of both convergent and discriminant validity, the subsequent phase involves the assessment of construct reliability. Reliability was evaluated using two metrics: Cronbach's Alpha and Composite Reliability (CR). In accordance with the criteria proposed by Hair et al. (2021), a construct is deemed reliable when both Cronbach's Alpha and CR values surpass the recommended threshold of 0.70. The reliability test results for this study are summarized in the table presented below.

Table 5. Reliability Test Results

	Cronbach's Alpha	rho_A	Composite Reliability	Average Variance Extracted (AVE)
M1_Competence	0.906	0.909	0.934	0.780
M2_ Accounting Information System	0.905	0.914	0.929	0.724
X_Training Quality	0.912	0.912	0.932	0.694
Y_Accountability	0.935	0.936	0.951	0.794

Source: SmartPLS 3 output (2026)

As shown in Table 4, the reliability test results indicate that all constructs in this study satisfy the prescribed reliability criteria. The Cronbach's Alpha coefficients range from 0.905 to 0.935, while the Composite Reliability (CR) values span from 0.929 to 0.951, all comfortably exceeding the recommended threshold of 0.70 (Hair et al., 2021). Accordingly, it can be concluded that all four constructs Competence (M1), Accounting Information System (M2), Training Quality (X), and Accountability (Y) demonstrate high internal consistency and are therefore deemed appropriate for subsequent analysis.

Structural Model Test Results (Inner Model)

Upon confirmation that the measurement model (outer model) satisfied the prescribed validity and reliability criteria, the subsequent analytical phase involved the assessment of the structural model (inner model). This stage was intended to evaluate the hypothesized relationships among the latent constructs, as specified in the research framework.

The evaluation of structural model quality was performed by examining the R-Square coefficients. Following the guidelines proposed by Ghozali and Latan (2015), R-Square values of 0.75, 0.50, and 0.25 are interpreted as indicating strong, moderate, and weak effects, respectively. The summary of these results is presented in Table 5.

Table 6. R-Square Test Results

	R Square	R Square Adjusted
M1_Competence	0.499	0.498
M2_ Accounting Information System	0.112	0.110
Y_Accountability	0.407	0.403

Source: SmartPLS Output 3 (2026).

As presented in Table 5, the R-Square analysis reveals that the Competence variable (M1) yields an R-Square value of 0.499, denoting a moderate explanatory power, whereby Training Quality (X) accounts for 49.9% of the variance in competence. In contrast, the Accounting Information System variable (M2) exhibits an R-Square of 0.112, which is considered weak, suggesting that Training Quality explains only 11.2% of the variance in the Accounting Information System. Additionally, the Accountability variable (Y) demonstrates an R-Square value of 0.407, also falling within the moderate range, indicating that Competence, Accounting Information System, and Training Quality collectively explain 40.7% of the variance in Accountability, with the remaining proportion attributable to other determinants external to the research model.

Hypothesis Testing

In order to examine the hypothesized relationships among constructs, a bootstrapping procedure was performed. Significance was assessed using the p-value criterion; at the 5% significance level, a hypothesis is considered supported when the p-value falls below 0.05, while a p-value exceeding 0.05 denotes a statistically non-significant relationship. A summary of the results is presented in Figure 2 and Table 6.

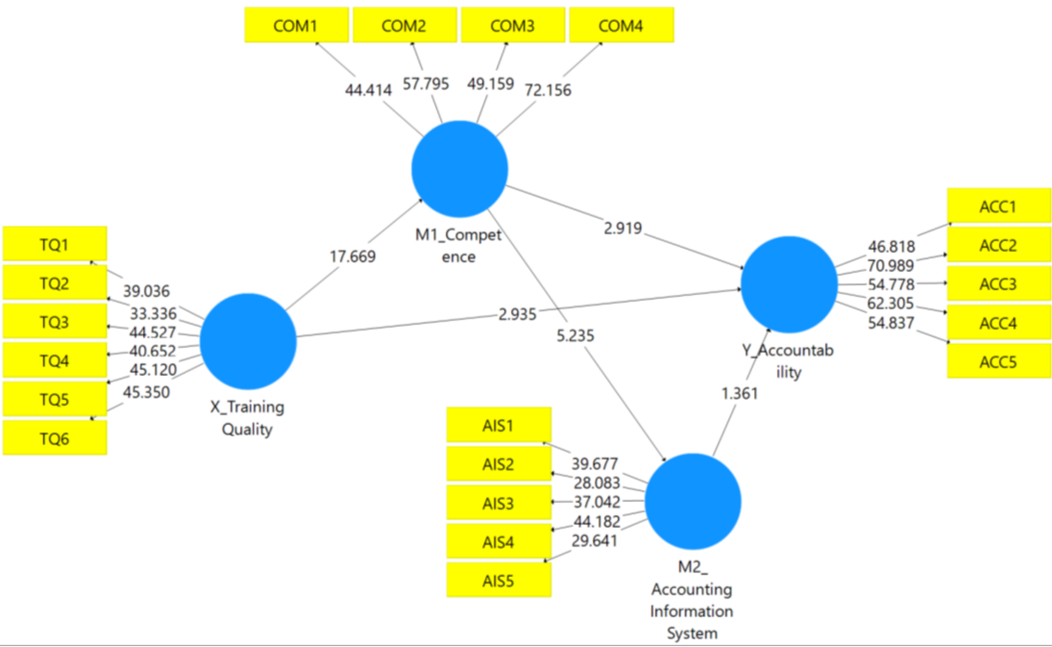

Figure 2. Research Construct Relationship Model Using the Bootstrapping Method

Table 7. Direct and Indirect Influence

	Original Sample (O)	T Statistics	P Values	Results
X_Training Quality -> M1_Competence	0.707	17.669	0.000	Accepted
X_Training Quality -> Y_Accountability	0.328	2.935	0.003	Accepted
M1_Competence -> M2_ Accounting Information System	0.335	5.235	0.000	Accepted
M1_Competence -> Y_Accountability	0.277	2.919	0.004	Accepted
M2_ Accounting Information System -> Y_Accountability	0.162	1.361	0.174	Rejected
X_Training Quality -> M1_Competence -> Y_Accountability	0.195	2.738	0.006	Accepted
X_Training Quality -> M1_Competence -> M2_ Accounting Information System	0.237	5.194	0.000	Accepted
M1_Competence -> M2_ Accounting Information System -> Y_Accountability	0.054	1.312	0.190	Rejected
X_Training Quality -> M1_Competence -> M2_ Accounting Information System -> Y_Accountability	0.038	1.338	0.181	Rejected

Source: Smart PLS Output 3 (2026).

Discussion

The findings of this study reveal that training quality exerts a positive and statistically significant influence on village apparatus competence. This suggests that higher-quality training received by village officials is associated with greater competence in managing Village Fund resources. Training programs that are tailored to job requirements, underpinned by effective pedagogical approaches, and delivered by skilled instructors have been found to augment the knowledge, skills, and capabilities of apparatuses in executing village financial management responsibilities. Grounded in Human Capital Theory, training constitutes an organizational investment designed to elevate human resource quality, thereby fostering superior performance outcomes (Becker, 1993). Consequently, enhancements in training quality are expected to reinforce the apparatus's proficiency in comprehending regulatory frameworks, conducting financial administration, and producing accountability reports that are both precise and compliant with established provisions. These results are consistent with prior empirical evidence reported by Aguinis and Kraiger (2009), Salas et al. (2012), Blume et al. (2010), and Gegenfurtner et al. (2022), all of which underscore the strategic role of training in advancing individual competence and organizational efficacy.

The study further reveals that training quality exerts a direct influence on Village Fund accountability. This finding suggests that the positive outcomes of training extend beyond the augmentation of individual competence, translating into tangible behavioral changes that foster more accountable financial governance practices. Apparatuses who have undergone high-quality training tend to demonstrate enhanced comprehension of financial management protocols, reporting procedures, and the regulatory requirements governing Village Fund administration. This result corroborates the perspective advanced by Kim and Ployhart (2018), who contend that organizational investments in training contribute to enhanced organizational effectiveness by strengthening individuals' capacity to fulfill their responsibilities. Accordingly, training quality constitutes a strategic lever that, both directly and indirectly, reinforces the accountability of village financial management.

In addition to training, village apparatus competence has been shown to play a very important role in enhancing accountability. The results indicate that competence not only affects accountability, but also influences the apparatus's ability to utilize accounting information systems. This finding suggests that competence is a central factor connecting apparatus capacity development with the success of village financial governance. According to Spencer and Spencer (1993), competence is a fundamental characteristic possessed by individuals, comprising a combination of knowledge, skills, and abilities that contribute to successful job performance. Boyatzis (2008) also explains that individuals with high competence tend to be more adaptable to changes in the work environment and more effective in completing their tasks.

In the context of Village Fund management, competent apparatuses will have a better understanding of the mechanisms for budget preparation, activity implementation, administration, reporting, and village financial accountability. Therefore, improving apparatus competence will directly impact the quality of village financial management. The results of this study are in line with the findings of Pahlawan et al. (2020), Arfiansyah (2020), and Putri and Widajantie (2022), which show that apparatus competence is one of the main determinants of Village Fund management accountability. These findings reinforce the argument that the success of Village Fund management is ultimately determined by the quality of the individuals who manage these public resources.

The results also show that apparatus competence has a positive effect on accounting information systems. This finding indicates that the utilization of accounting information systems cannot be separated from users' ability to operate and leverage the system. Conceptually, the successful implementation of information systems is highly dependent on the quality of users interacting with the system (Romney & Steinbart, 2021). Apparatuses who possess a good understanding of accounting processes and financial management will find it easier to utilize information systems to produce accurate and relevant information. This finding aligns with the studies of Grande et al. (2011), Ismail and King (2014), and Al-Okaily et al. (2020), which found that user competence is an important factor in determining the effectiveness of accounting information system usage across various organizations.

Nevertheless, this study reveals that accounting information systems exert no significant effect on Village Fund accountability. This finding constitutes one of the most noteworthy outcomes, as it deviates from the prevailing assumptions in the information systems literature, which generally posit that information technology adoption enhances organizational effectiveness and governance quality. Theoretically, accounting information systems are intended to generate information that is more accurate, relevant, timely, and reliable, thereby facilitating decision-making and organizational oversight (Romney & Steinbart, 2021; Soudani, 2012). However, the present findings suggest that the mere presence of accounting information systems is insufficient to drive accountability improvements, particularly when their utilization remains perfunctory and has yet to be meaningfully embedded within the village's financial control and decision-making frameworks.

This unexpected result may be attributed to the distinctive nature of Village Fund management, which remains predominantly contingent upon the caliber of the apparatus serving as the primary actors in financial governance. In numerous instances, village financial applications are employed merely to satisfy statutory reporting requirements to higher government levels, without commensurate efforts to harness the generated information for enhancing transparency or strengthening financial oversight. This prevailing condition helps elucidate why the increased deployment of accounting information systems has yet to translate into meaningful accountability gains. These findings are consistent with the conclusions drawn by Grande et al. (2011) and Soudani (2012), who emphasize that the effectiveness of information systems hinges not solely on technological availability, but also on the organization's capacity to leverage the information produced in support of managerial functions and strategic decision-making.

The mediation analyses serve to further elucidate the relational patterns among the constructs investigated in this study. Apparatus competence was found to significantly mediate the effect of training quality on Village Fund accountability, suggesting that high-quality training fosters accountability predominantly through the enhancement of individual capacities among those engaged in Village Fund management. Conversely, the mediation pathway incorporating accounting information systems proved to be non-significant. Neither the indirect effect of competence on accountability via accounting information systems, nor the serial mediation linking training quality, competence, accounting information systems, and accountability, received empirical validation. These findings imply that accounting information systems have not yet assumed the role of a primary conduit through which the effects of training and competence are transmitted to accountability outcomes.

Overall, the results of this study provide a new perspective in the study of Village Fund accountability. Most previous studies have positioned accounting information systems as an important instrument capable of improving public sector accountability, while this study shows that in the context of village governance, human factors remain the primary determinant of successful financial governance. Training quality has been proven to improve apparatus competence, competence has been proven to strengthen accountability, and competence also enhances the use of accounting information systems. However, accounting information systems are unable to explain improvements in accountability, either directly or as a mediator. These findings extend Human Capital Theory by demonstrating that organizational investment in the form of training produces accountability primarily through enhancing apparatus competence, rather than through the use of technology alone. Thus, this study offers empirical novelty in the form of evidence that in the context of Village Fund management, strengthening human resource capacity still plays a more dominant role than administrative digitalization in achieving accountable financial governance.

CONCLUSIONS AND RECOMMENDATIONS

Conclusion

The findings of this study indicate that training quality plays a significant role in enhancing Village Fund accountability, both directly and indirectly through the strengthening of village apparatus competence. High-quality training has been demonstrated to augment the competence of village officials in financial management, thereby fostering more accountable stewardship of Village Funds. Moreover, apparatus competence was found to exert a positive influence on both the utilization of accounting information systems and Village Fund accountability. Collectively, these results affirm that human resource competence constitutes a critical enabler of transparent and accountable village financial governance.

Conversely, this study revealed that accounting information systems exert no significant effect on Village Fund accountability. This suggests that the mere presence of such systems does not automatically translate into enhanced accountability, particularly in the absence of sufficient apparatus capacity to leverage the system effectively. The mediation analyses further indicated that village apparatus competence significantly mediates the relationship between training quality and Village Fund accountability, whereas the mediating pathway incorporating accounting information systems proved to be non-significant. Accordingly, improvements in Village Fund accountability are more strongly driven by successful apparatus capacity-building through training and competency development than by information technology adoption alone.

Research Limitations

Several limitations of this study warrant consideration when interpreting the findings. First, the research was confined to village apparatuses within Jambi Province; consequently, the respondent characteristics and village governance contexts examined may constrain the generalizability of the results to other regions possessing distinct socio-economic and administrative profiles. Second, the study adopted a survey-based approach utilizing a questionnaire instrument, rendering the data largely contingent upon respondents' subjective perceptions. This methodological choice introduces the potential for response bias, notwithstanding the fact that the measurement items were developed based on established indicators. Third, the investigation concentrated exclusively on training quality, apparatus competence, accounting information systems, and Village Fund accountability, thereby leaving other potentially influential factors unexplored including village head leadership, organizational culture, internal control mechanisms, organizational commitment, community participation, and government oversight.

Recommendation

Based on the results and discussion, future research is advised to develop the research model by adding other variables that have the potential to influence Village Fund accountability, such as internal control systems, leadership, organizational commitment, organizational culture, or community participation. Future studies may also expand the research area to various provinces or employ a mixed-methods approach to gain a more comprehensive understanding of the factors influencing Village Fund management accountability. Furthermore, the finding regarding the non-significant effect of accounting information systems on Village Fund accountability can serve as an agenda for further research to examine in greater depth the factors that cause information technology to be unable to make an optimal contribution to improving accountability in village governance.

REFERENCES

Aguinis, H., & Kraiger, K. (2009). Benefits of training and development for individuals and teams, organizations, and society. *Annual Review of Psychology, 60*(1), 451–474. https://doi.org/10.1146/annurev.psych.60.110707.163505

Al-Okaily, M., Al-Okaily, A., Shiyyab, F., & Masadah, W. (2020). Accounting information system effectiveness from an organizational perspective. *Management Science Letters, 10*(16), 3991–4000. https://doi.org/10.5267/j.msl.2020.7.010

Arfiansyah, M. A. (2020). Pengaruh sistem keuangan desa dan sistem pengendalian intern pemerintah terhadap akuntabilitas pengelolaan dana desa. *Journal of Islamic Finance and Accounting, 3*(1), 67–82. https://doi.org/10.22515/jifa.v3i1.2369

Becker, G. S. (1993). *Human Capital: A Theoretical and Empirical Analysis, with Special Reference to Education* (3rd ed.). University of Chicago Press.

Blume, B. D., Ford, J. K., Baldwin, T. T., & Huang, J. L. (2010). Transfer of training: A meta-analytic review. *Journal of Management, 36*(4), 1065–1105. https://doi.org/10.1177/0149206309352880

Boyatzis, R. E. (2008). Competencies in the 21st century. *Journal of Management Development, 27*(1), 5–12. https://doi.org/10.1108/02621710810840730

Creswell, J. W., & Creswell, J. D. (2018). *Research Design: Qualitative, Quantitative, and Mixed Methods Approaches* (5th ed.). Sage Publications.

Davis, J. H., Schoorman, F. D., & Donaldson, L. (1997). Toward a stewardship theory of management. *Academy of Management Review, 22*(1), 20–47. https://doi.org/10.5465/amr.1997.9707180258

Dewi, Y., Nasfi, & Yuliza, M. (2021). Internal control system, utilization of accounting information technology, on village fund management accountability. *International Journal of Economics, Business and Accounting Research, 5*(1). https://doi.org/10.29040/ijebar.v5i1.2040

Gegenfurtner, A., Ebner, C., & Schwab, N. (2022). Transfer of training in adult vocational education: A meta-analysis. *Educational Research Review, 35*. https://doi.org/10.1016/j.edurev.2021.100418

Grande, E. U., Estébanez, R. P., & Colomina, C. M. (2011). The impact of Accounting Information Systems (AIS) on performance measures: Empirical evidence in Spanish SMEs. *International Journal of Digital Accounting Research, 11*, 25–43. https://doi.org/10.4192/1577-8517-v11_2

Hair, J. F., Hult, G. T. M., Ringle, C. M., & Sarstedt, M. (2022). *A Primer on Partial Least Squares Structural Equation Modeling (PLS-SEM)* (3rd ed.). Sage Publications.

Henseler, J., Hubona, G., & Ray, P. A. (2016). Using PLS path modeling in new technology research: Updated guidelines. *Industrial Management & Data Systems, 116*(1), 2–20. https://doi.org/10.1108/IMDS-09-2015-0382

Ismail, N. A., & King, M. (2014). Factors influencing the alignment of accounting information systems in small and medium-sized Malaysian manufacturing firms. *Journal of Information Systems and Small Business, 1*(1), 1–20.

Kim, Y., & Ployhart, R. E. (2018). The effects of staffing and training on firm productivity and profit growth before, during, and after the great recession. *Journal of Applied Psychology, 103*(3), 361–389. https://doi.org/10.1037/apl0000248

Mardiasmo. (2018). *Akuntansi Sektor Publik*. Yogyakarta: Andi.

Noe, R. A. (2020). *Employee Training and Development* (8th ed.). New York: McGraw-Hill Education.

Pahlawan, E. W., Wijayanti, A., & Suhendro. (2020). Pengaruh kompetensi aparatur desa, sistem pengendalian internal, pemanfaatan teknologi informasi dan partisipasi masyarakat terhadap akuntabilitas pengelolaan dana desa. *Indonesia Accounting Journal, 2*(2), 162–172. https://doi.org/10.32400/iaj.29261

Putri, D. P. A., & Widajantie, T. D. (2022). The influence of internal control system, competence and transparency on village fund management accountability. *International Journal of Economics, Business and Accounting Research, 6*(4). https://doi.org/10.29040/ijebar.v6i4.7441

Romney, M. B., & Steinbart, P. J. (2021). *Accounting Information Systems* (15th ed.). Pearson.

Salas, E., Tannenbaum, S. I., Kraiger, K., & Smith-Jentsch, K. A. (2012). The science of training and development in organizations: What matters in practice. *Psychological Science in the Public Interest, 13*(2), 74–101. https://doi.org/10.1177/1529100612436661

Sekaran, U., & Bougie, R. (2020). *Research Methods for Business: A Skill-Building Approach* (8th ed.). Wiley.

Soudani, S. N. (2012). The usefulness of an accounting information system for effective organizational performance. *International Journal of Economics and Finance, 4*(5), 136–145. https://doi.org/10.5539/ijef.v4n5p136

Spencer, L. M., & Spencer, S. M. (1993). *Competence at Work: Models for Superior Performance*. John Wiley & Sons.

Ummah, E. F. R., Junjunan, M. I., & Nufaisa. (2024). Analysis of transparency, accountability, community participation, and accounting information systems in village fund management. *International Public Sector Accounting Review, 2*(2). https://doi.org/10.31092/ipsar.v2i2.2917