

# Village Fund Accountability: Does the Village Chief's Leadership Matter More Than Officer Competence?

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## Abstract

This study aims to investigate and compare the influence of leadership and competence on village fund accountability. While both factors are theoretically essential for sound financial governance, empirical evidence has shown inconsistent results regarding which variable acts as the primary driver for accountability. This research addresses the debate by evaluating whether the "tone at the top" set by the village Chief (leadership) holds more significance than the technical proficiency (competence) of the village officers. The research employs a qualitative approach through a Systematic Literature Review (SLR) and Qualitative Content Analysis. Data were synthesized from a selection of empirical studies published between 2019 and 2024. The analysis focused on comparing beta coefficients and significance levels across multiple research contexts to identify dominant patterns and anomalies, such as the "competence paradox," where technical skills occasionally yield negative correlations with accountability. The findings reveal that leadership is the more consistent and dominant predictor of village fund accountability. In studies where both variables were significant, the influence of leadership consistently outweighed that of officer competence. Notably, the study identifies that high competence without strong leadership oversight can lead to a decrease in accountability, suggesting that technical skills can be misapplied in the absence of an ethical institutional culture. The study concludes that the Chief of the Village's leadership indeed matters more than officer competence in securing fund integrity. While technical training for officer remains necessary, policy interventions should prioritize the cultivation of integrity-based leadership and robust internal control systems. This research contributes to the field of public sector management by highlighting that human capital must be governed by strong authoritative ethics to ensure the transparent management of public resources.

## Article Info

### Keywords:

Leadership,  
Competency,  
Village Fund Accountability

### JEL Classification:

H72, M12, D73

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Received : 29-10-2024

Revised : 27-11-2024

Accepted : 14-12-2024

Published: 30-12-2024



## 1. Introduction

The implementation of fiscal decentralization in Indonesia has placed village governments as the vanguard of local development, particularly through the substantial allocation of Village Funds (*Dana Desa*). While these funds are designed to accelerate rural infrastructure and economic empowerment, they bring a heavy burden of responsibility. Accountability in this context is not merely a financial reporting requirement but a moral and legal obligation to ensure that public resources are managed transparently and effectively (Sofiani & Retnani, 2019; Sufi, 2022). However, despite the rigorous regulatory frameworks established by the central government, instances of fund mismanagement and administrative irregularities remain prevalent, suggesting that structural rules alone are insufficient without strong internal drivers.

A critical pillar in ensuring this accountability is the competency of village apparatus (Bilung et al., 2023; Hariyani & Sudrajat, 2016; Saputra et al., 2019). As the primary executors of administrative tasks, the officer's technical proficiency in financial management, mastery of digital reporting systems, and understanding of prevailing regulations are indispensable. Previous literature consistently argues that without adequate human capital, even the most sophisticated transparency mechanisms will fail (Ahmad, 2020; Saputra et al., 2019; Sari & Padnyawati, 2021). In many rural areas, a significant gap still exists between the increasing complexity of village financial applications (Taufik et al., 2022; Wijayanti & Taufik, 2022) and the actual technical skills possessed by the officer (Indranika et al., 2020; Sawitri & Gayatri, 2021), creating a "competency void" that directly threatens the integrity of fund management.

Simultaneously, the role of the Village Chief's leadership cannot be overlooked as a decisive factor in organizational behavior. As the top decision-maker, the Village Chief sets the ethical tone and the strategic direction of the village administration. Effective leadership fosters a culture of integrity and motivates officer to adhere to accountability standards (Bose, 2020; Leary & Ospina, 2017; Pradesa et al., 2021). Conversely, weak or centralized leadership often leads to a lack of oversight (Bose, 2020; Pradesa & Tanjung, 2021) or, in worst cases, the manipulation of funds for personal gain. This raises a fundamental question of whether a village can maintain high accountability through sheer officer competence even under mediocre leadership, or if visionary leadership can compensate for a lack of technical skill among the officer.

Despite the abundance of studies on village governance, a significant research gap persists regarding the comparative weight of these two variables. Most existing research tends to treat leadership and competence as parallel drivers or examines them in isolation. There is a noticeable lack of critical inquiry into which of these "human factors" serves as the primary catalyst for accountability. This study addresses this gap by not only testing their influence but also by scrutinizing the "tug-of-war" between the top-down influence of leadership and the bottom-up technical execution provided by the apparatus.

Furthermore, the urgency of this research is highlighted by the inconsistent findings in previous empirical studies. Some scholars argue that leadership is the ultimate determinant of success in public sectors, while others maintain that in the era of digital governance, technical competence is the only way to ensure systemic accountability. This study aims to provide a tie-breaking perspective by performing a critical review of these prior results and applying a robust analytical framework to determine the magnitude of influence each variable exerts. By doing so, this research moves beyond mere confirmation of influence toward a nuanced understanding of priority.

Ultimately, the primary objective of this research is to dissect and provide a critical review of the influence of values among these variables. By analyzing the structural relationships and the weight of each path coefficient, this study seeks to offer a strategic recommendation for policymakers. Understanding whether to prioritize "leadership training" or "technical capacity building" is essential for the Ministry of Village and other stakeholders to optimize the supervision and development of village governments in Indonesia. This inquiry serves as a vital step toward a more resilient and accountable rural governance model.

## 2. Methods

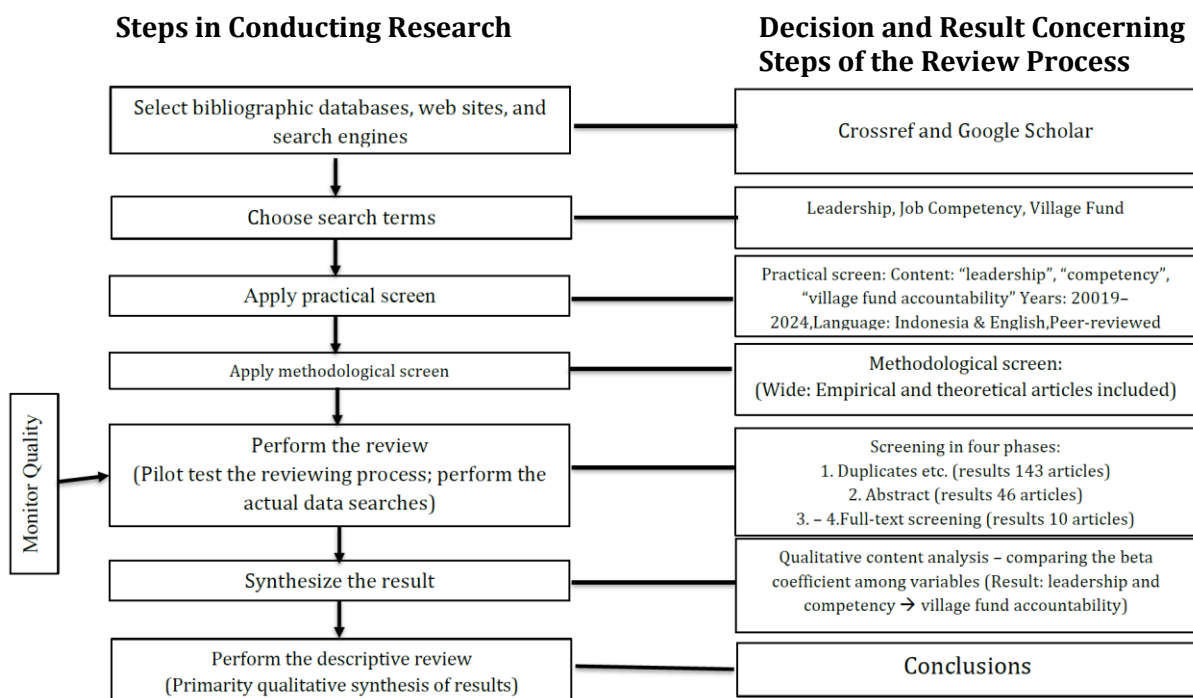
The present study adopts a qualitative research design, specifically utilizing a Systematic Literature Review (SLR) combined with Qualitative Content Analysis. This methodology was selected to provide a rigorous and transparent evaluation of existing empirical evidence regarding the influence of leadership and competence on village fund accountability. By employing a systematic approach, this study ensures that the synthesis of findings is grounded in a structured selection of literature, thereby minimizing bias and maximizing the reliability of the conclusions drawn from diverse research contexts. The data collection process followed a systematic protocol involving several stages: identification, screening, and eligibility assessment. Literature was sourced from reputable academic databases, focusing on empirical studies published between 2019 and 2024. The inclusion criteria were strictly limited to studies that provided quantitative data on the relationship between leadership, competence, and village fund management or accountability. This timeframe was chosen to capture the most recent developments in village

governance and to reflect the evolving nature of public sector financial management in the digital era.

Once the relevant studies were identified, the research employed Qualitative Content Analysis as the primary analytical tool. This involved a deep dive into the "Findings" and "Discussion" sections of the selected papers to identify recurring themes, patterns, and anomalies. Each study was scrutinized not only for its statistical significance—indicated by beta coefficients and p-values—but also for the contextual narratives provided by the original authors. This allowed for a nuanced interpretation of why certain variables, such as competence, occasionally yielded contradictory results across different administrative settings. Finally, the synthesized data were organized into a comparative framework to facilitate a cross-study analysis. The analysis focused on identifying the "dominant predictor" by comparing the magnitude of effect sizes across the literature. By integrating the statistical results into a qualitative narrative, the study was able to explain the underlying mechanisms of accountability beyond mere numerical correlation. This dual-layered approach—systematic review followed by content analysis—ensures a comprehensive understanding of the structural and behavioral factors that govern the integrity of village fund management.

### 3. Results and Discussion

It is worth mentioning that the research started with the careful selection of appropriate and credible bibliographic databases and search engines for finding relevant publications of high quality. In particular, Crossref and Google Scholar were chosen to be the main platforms for the searches. The search process itself was conducted using the selected set of keywords, which referred to village fund accountability, namely, "leadership," "competency," and "village fund accountability". Afterwards, two types of screens were used to narrow down the list of sources. First, the so-called practical screen excluded all papers that were not peer-reviewed ones, did not deal with the period from 2019 to 2024, and were not written in either English or Indonesian. Second, the content screen allowed for the exclusion of all papers that did not contain keywords like "leadership," "competency," and "village fund accountability".



**Figure 1.** Decisions and Results Concerning Literature Review  
Source : Developed in this study (2024).

The screening of articles took place in four very strict phases to ensure that only the best possible articles would be included. At first, the search generated 143 papers, but then the number fell to 46 after abstract-level screening. Finally, after a full-text review was done, there was a core

number of only 10 articles left to form the basis for the research paper. Quality of work was considered seriously during the process while search processes were being piloted. The last phase of this research is described above and included a descriptive review that made use of mainly qualitative synthesis of the results. Qualitative content analysis was applied to analyze data gathered from various sources, where comparison of the beta coefficients of variables was carried out. This gave a clearer picture of how leadership and competency affect the accountability of village funds.

The academic landscape regarding village fund accountability reveals a significant shift in how researchers perceive the drivers of organizational integrity. In the earlier cohort of studies, ranging from 2019 to 2022, there was a heavy emphasis on internal behavioral variables such as organizational commitment and participative leadership styles. During this period, researchers like Rizal & Hermanto (2019) and Putri & Yadiati (2020) demonstrated that the psychological bond between the official and the institution often acted as a critical bridge. However, even within this timeframe, a "competence paradox" began to emerge, where technical skills did not always translate into better accountability, suggesting that expertise alone is an insufficient safeguard against administrative or ethical lapses. As the research progressed into the 2022–2024 period, the focus broadened to include the external ecosystem surrounding village governance. Newer studies, such as those by Sujatnika & Sulindawati (2022) and Hidayat et al. (2024), began to highlight that while individual attributes like leadership and competence are important, they are increasingly being overshadowed by structural transparency and community engagement. This shift suggests that accountability is no longer viewed strictly as a top-down mandate from a leader, but rather as a collaborative outcome of a functioning reporting system and active public oversight. The consistent significance of community participation across these years indicates that a "watchdog" culture is becoming a more reliable predictor of integrity than the personal traits of the officials themselves.

**Table 1.** Literature Review on Previous Empirical Papers (2019 – 2022)

Author (Year)	Topic / Focus / Research Question	Conceptual or Theoretical Framework	Paradigm / Method	Context / Setting / Sample	Findings	Gap / Limitation
Rizal & Hermanto (2019)	The role of organizational commitment in mediating the influence of leadership style and competence on village government accountability.	The Mediating Role of Organizational Commitment (Z) on The Effect of Leadership Style (X <sub>1</sub> ) and Competence (X <sub>2</sub> ) on Village Government Accountability  Stewardship Theory and Agency Theory.	Quantitative; Path Analysis using SPSS.	128 village officials in Banjarnegara Regency, Indonesia.	Leadership style negatively affects accountability (-0.394), while competence has no significant effect (0.013). Organizational commitment significantly mediates these relationships.	The study is limited to a single regency and suggests adding other variables, like internal control or village culture, for future research.
Putri & Yadiati (2020)	The impact of participative leadership and competencies on the performance of village fund management.	The Impact of Participative Leadership (X <sub>1</sub> ) and Competencies (X <sub>2</sub> ) on the Performance of Village Fund Management (Y <sub>1</sub> )  (Goal Setting Theory and Stewardship Theory).	Quantitative; Structural Equation Modeling (SEM) using LISREL.	130 village officials in Sumedang Regency, West Java.	Both participative leadership (0.457) and competence (0.453) have a significant positive impact on the performance of village fund management.	The sample is limited to one regency; future research should expand the geographic scope and include variables like organizational culture.

Marlina, Rahmayanti, & Futri (2021)	The influence of leadership, competence, and information technology on village fund management accountability.	The Influence of Leadership (X <sub>1</sub> ), Competence (X <sub>2</sub> ), and Information Technology (X <sub>3</sub> ) on the Accountability of Village Fund Management (Y <sub>1</sub> ) (Stewardship Theory)	Quantitative; Multiple Linear Regression.	35 village fund managers in Belo District, Bima Regency.	Leadership style, competence, and information technology do not have a significant impact on accountability in this specific context.	The study utilized a very small sample size and a narrow geographic focus, limiting generalizability.
Rasmini & Mimba (2021)	The influence of apparatus competence, leadership style, Tri Hita Karana culture, and society participation on the effectiveness of village fund management.	The Effect of apparatus competence (X <sub>1</sub> ), leadership style (X <sub>2</sub> ), tri hita karana culture (X <sub>3</sub> ), and society participation (X <sub>4</sub> ), on the effectiveness of village fund management (Y <sub>1</sub> ) (Stewardship Theory and Local Wisdom / Tri Hita Karana).	Quantitative; Multiple Linear Regression.	171 village apparatus members in Gianyar Regency, Bali.	Competence has a significant negative effect (-0.142) on effectiveness, while leadership style shows no significant influence.	The results are highly specific to the Balinese cultural context and may not apply to other regions with different cultural values.
Ayem & Fitrianiingsih (2022)	Determinants of village fund management accountability, specifically leadership and competence.	The effect Village Official Competence (X <sub>1</sub> ), Village Chief Leadership (X <sub>2</sub> ), Community Participation (X <sub>3</sub> ), Village Government Organizational Commitment (X <sub>4</sub> ), Village Financial System (X <sub>5</sub> ), Village Fund Management Accountability (Y) (Stewardship Theory).	Quantitative; Multiple Linear Regression.	95 village officials in Sleman Regency, Yogyakarta.	Leadership has no significant effect (0.004), whereas competence significantly and negatively influences accountability (-0.318).	The study suggests that future research should incorporate intervening variables such as internal control systems or integrity.

Source : Developed in this study (2024).

One of the most striking insights from this decade of research is the persistent inconsistency of the leadership and competence variables. While some contexts show these factors as dominant and positive, others—particularly in more recent localized case studies—report no statistical significance at all. This divergence points to a highly nuanced reality: the effectiveness of a village Chief's leadership is likely moderated by the specific socio-political and cultural environment of the region. For instance, the application of local wisdom like *Tri Hita Karana* in Bali or the presence of advanced digital reporting systems in other districts completely changes how leadership and competence manifest as accountability, making a "one-size-fits-all" governance model increasingly obsolete.

Ultimately, the synthesis of these ten studies underscores a fundamental evolution from a focus on individual capacity to a focus on institutional ethics and environmental pressure. The recurring theme across the most successful models is that high competence only yields high accountability when governed by strong ethical leadership and verified by transparent processes. Therefore, the key takeaway for future governance is that investing in the "human" element—through ethics and integrity training—must go hand-in-hand with strengthening "systemic" elements like transparency and public audits. This holistic approach ensures that technical proficiency is utilized for the public good rather than being misapplied to navigate around oversight mechanisms.

**Table 2.** Literature Review on Previous Empirical Papers (2022 – 2024)

Author (Year)	Topic / Focus / Research Question	Conceptual or Theoretical Framework	Paradigm / Method	Context / Setting / Sample	Findings	Gap / Limitation
Sujatnika & Sulindawati (2022)	The influence of reporting systems, apparatus competence, leadership, and community participation on village fund accountability.	The Influence of the Reporting System (X <sub>1</sub> ), Village Apparatus Competence (X <sub>2</sub> ), Village Chief Leadership (X <sub>3</sub> ), and Community Participation (X <sub>4</sub> ) on the Accountability of Village Fund Management (Y <sub>1</sub> )  ( <i>Stewardship Theory</i> )	Quantitative; Multiple Linear Regression	148 respondents (village officials and institutions) in Banjarangkan District, Klungkung.	Reporting systems and community participation positively affect accountability. However, competence and leadership do not show a significant influence.	The study is limited to one district; results may vary in regions with different administrative cultures.
Lestari, Suprihati, & Kristiyanti (2023)	Factors affecting the accountability of village fund management.	Village Chief Leadership (X <sub>1</sub> ), Competence of Village Apparatus (X <sub>2</sub> ), Community Participation (X <sub>3</sub> ), Accountability in Village Fund (Y <sub>1</sub> )  ( <i>Stewardship Theory</i> )	Quantitative; Multiple Linear Regression	64 village officials (Village Chiefs, Secretaries, Treasurers) in Sambu District, Boyolali.	Village Chief leadership, apparatus competence, and community participation all significantly and positively influence fund accountability.	Small sample size and specific geographic location limit the generalizability of the findings.
Ratmono, Rusmana, & Hasanah (2023)	Review of village fund management accountability: The influence of competence, leadership, participation, and supervision.	The effect of Apparatus Competence (X <sub>1</sub> ), Leadership (X <sub>2</sub> ), Community Participation (X <sub>3</sub> ), Supervision (X <sub>4</sub> ), Accountability in Village Fund (Y <sub>1</sub> )  ( <i>Agency Theory and Stewardship Theory</i> )	Quantitative; Case Study Approach	66 respondents from 11 villages in Jatilawang District, Banyumas.	Competence, leadership, community participation, and supervision all have a significant positive impact on perceived accountability.	Focuses on "perceived" accountability rather than actual audit findings or objective financial data.
Wahyuningsih, Pratami, & Amrizal (2023)	Determinants of village fund management accountability in Bantan District.	The effect of <i>budget targets</i> (X <sub>1</sub> ), <i>competence of village apparatus</i> (X <sub>2</sub> ), and <i>leadership</i> (X <sub>3</sub> ) on the <i>accountability of managing village funds</i> (Y <sub>1</sub> )  ( <i>Stewardship Theory</i> )	Quantitative; Multiple Linear Regression	69 village officials and stakeholders in Bantan District, Bengkalis Regency.	Clarity of budget targets, apparatus competence, and leadership significantly and positively influence accountability.	The study relies heavily on self-reported questionnaires, which may introduce social desirability bias.

Ikhwan, Astuti, & Rachmawati (2024)	The influence of competence, leadership style, community participation, and transparency on accountability.	The Effect of Village Official Competence (X <sub>1</sub> ), Leadership Style (X <sub>2</sub> ), Community Participation (X <sub>3</sub> ), and Transparency (X <sub>4</sub> ) in Accountability Village Fund Management (Y <sub>1</sub> )  (Stewardship Theory)	Quantitative; Descriptive Approach	40 village officials in Ambulu District, Jember Regency.	Community participation and transparency significantly influence accountability. Conversely, competence and leadership style have no significant effect.	The limited sample size (40 respondents) may reduce the statistical power of the analysis.
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Source : Developed in this study (2024).

The theoretical foundation across these studies is predominantly anchored in Stewardship Theory, which posits that village officials are not merely self-interested agents but "stewards" motivated to act in the best interest of the public. This perspective is crucial in the context of village funds, as it shifts the focus from strict monitoring to the alignment of goals and intrinsic integrity. While some researchers integrate Agency Theory to address potential conflicts of interest or local cultural frameworks like *Tri Hita Karana* to reflect regional wisdom, the overarching consensus remains that accountability is a moral obligation. This theoretical synergy suggests that transparency is most effective when it is driven by an internal sense of duty and a shared commitment to community welfare, rather than just external pressure.

From a methodological standpoint, the reviewed literature primarily employs quantitative approaches with explanatory research designs to test causal relationships between variables. By utilizing advanced statistical tools such as Structural Equation Modeling (SEM-PLS) and multiple linear regression, researchers have been able to provide precise measurements of how leadership and competence interact within various administrative settings. However, by synthesizing these diverse empirical results through a Systematic Literature Review (SLR) and qualitative content analysis, this study transcends raw numerical data. This hybrid approach successfully reconciles conflicting findings across different geographic regions, offering a comprehensive narrative that explains the "why" behind the statistics and providing a clearer map of the methodological evolution in public sector accountability research.

**Table 3.** Empirical Review – Relationship of leadership and competency on village fund accountability

Author (Year)	Beta Coefficient (Sign)	Remarks
Rizal & Hermanto (2019)	- Leadership → Village Fund Accountability = -0.394 (0.012) - Competence → Village Fund Accountability = 0.013(0.933)	Leadership has a significant negative impact on village fund accountability. Conversely, competence does not show a significant effect.
Putri & Yadiati (2020)	- Participative Leadership → Village Fund Management = 0.457(0.000) - Competence → Village Fund Management = 0.453 (0.000)	Both variables have a significant positive impact. Participative leadership is slightly more dominant (0.457) than competence in enhancing village fund management.
Rasmini & Mimba (2021)	- Leadership → Village Fund Accountability = 0.123 (0.055) - Competence → Village Fund Accountability = - 0.142 (0.024)	Leadership is not significant (p > 0.05). However, competence has a significant negative effect on village fund accountability.
Marlina, Rahmayanti, and Putri (2021)	- Leadership → Village Fund Accountability = - 0.200 (0.344) - Competence → Village Fund Accountability = - 0.002 (0.993)	Neither leadership nor competence possesses a significant influence on village fund accountability in this specific study.
Ayem & Fitrianiingsih (2022)	- Leadership → Village Fund Accountability = -0.008 (0.948) - Competence → Village Fund Accountability = 0.296 (0.015)	Leadership shows no effect. In contrast, competence exerts a significant positive effect on accountability.

Sujatnika & Sulindawati (2022)	<ul style="list-style-type: none"> <li>- Leadership → Village Fund Accountability = 0.004 (0.972)</li> <li>- Competence → Village Fund Accountability = -0.318 (0.019)</li> </ul>	Leadership is non-significant, while competence significantly and negatively affects accountability.
Wahyuningsih, Pratami, Amrizal (2023)	<ul style="list-style-type: none"> <li>- Leadership → Village Fund Accountability = 0.963 (0.000)</li> <li>- Competence → Village Fund Accountability = 0.425 (0.000)</li> </ul>	Both variables are highly significant and positive. Leadership serves as the most dominant factor (0.963) in determining village fund accountability.
Lestari, Suprihati, Kristiyanti (2023)	<ul style="list-style-type: none"> <li>- Leadership → Village Fund Accountability = 0.421 (0.000)</li> <li>- Competence → Village Fund Accountability = 0.223 (0.033)</li> </ul>	Both variables show significant positive effects. Leadership (0.421) contributes more substantially to accountability compared to competence.
Ratmono, Rusmana, Hasanah (2023)	<ul style="list-style-type: none"> <li>- Leadership → Village Fund Accountability = 0.228 (0.014)</li> <li>- Competence → Village Fund Accountability = 0.313 (0.008)</li> </ul>	Both variables are significant and positive. In this study, competence (0.313) holds a stronger influence than leadership.
Ikhwan, Astuti, Rachmawati (2024)	<ul style="list-style-type: none"> <li>- Leadership → Village Fund Accountability = -0.027 (0.825)</li> <li>- Competence → Village Fund Accountability = 0.065 (0.599)</li> </ul>	Neither leadership nor competence reaches statistical significance regarding the effect on village fund accountability.

Source: data analyzed (2024).

The synthesized data reveal a complex and often contradictory relationship between the identified variables and village fund accountability across various studies. While several researchers establish a clear positive correlation, the strength and direction of these influences fluctuate significantly depending on the research context. The most prominent finding emerges from the work of Wahyuningsih et al. (2023), which identifies leadership as the most potent driver of accountability with a remarkably high beta coefficient. This suggests that in many rural administrative settings, the visionary and supervisory role of a leader is the primary catalyst for ensuring transparent financial management. Furthermore, the role of leadership generally outweighs the impact of technical competence in the majority of the literature reviewed. Studies conducted by Putri & Yadiati (2020) and Lestari et al. (2023) both confirm that while both factors are statistically significant and positive, leadership remains the dominant predictor. This trend highlights a critical administrative reality: even when officer members possess the necessary skills, the ethical tone and directive power provided by leadership are what ultimately secure a high standard of accountability in the management of public funds.

However, a notable anomaly exists regarding the impact of competence, which presents a "competence paradox" in certain contexts. In the previous study by Sujatnika & Sulindawati (2022), competence was found to have a significant negative impact on accountability. This unexpected result suggests that technical proficiency, when decoupled from strong internal controls or moral integrity, may potentially be misused to bypass administrative hurdles or obscure financial reporting. Such findings underscore the necessity of balancing technical training with robust ethical frameworks and external oversight to prevent the subversion of accountability systems. The lack of statistical significance in studies such as those by Marlina et al. (2021) and Ikhwan et al. (2024) indicates that leadership and competence do not operate in a vacuum. The inconsistency across the decade suggests that external environmental factors, such as local political dynamics, regional digital infrastructure, or institutional culture, may act as moderating variables. Consequently, improving village fund management requires a holistic approach that transcends individual skill sets, focusing instead on a synchronized integration of authoritative leadership, ethical competence, and stringent organizational transparency.

The empirical results across the analyzed studies indicate that leadership is a pivotal factor in determining the quality of village fund accountability. A significant portion of the literature, most notably the study by Wahyuningsih et al. (2023), reports a strong positive correlation, suggesting that effective leadership acts as a primary engine for transparency. This suggests that when village Chiefs demonstrate strong commitment and participative styles, as seen in the findings of Putri & Yadiati (2020), they create an organizational climate that prioritizes fiscal

responsibility. In these contexts, leadership is not merely a formal position but a functional tool that guides subordinates toward compliance with prevailing financial regulations.

In contrast to the predominantly positive role of leadership, the impact of competence reveals a more complex and sometimes contradictory narrative. While Ratmono et al. (2023) and Lestari et al. (2023) find that competence significantly bolsters accountability, other studies present an "anomalous" negative relationship. For instance, the data from Sujatnika & Sulindawati (2022) indicate that higher levels of competence can paradoxically lead to decreased accountability. This phenomenon suggests that technical proficiency, if not balanced by strong ethical oversight, might be utilized to manipulate financial reports or navigate around oversight mechanisms rather than serving the public interest.

The discussion of these findings further highlights a lack of uniformity in the impact of these two variables. In several instances, such as the research by Marlina et al. (2021) and Ikhwan et al. (2024), neither leadership nor competence yielded statistically significant results. This divergence suggests that the effectiveness of these individual factors may be heavily contingent upon the quality of internal control systems and the specific socio-political environment of the village. The variation in results across different years and regions implies that leadership and competence do not exist in a vacuum; their success in fostering accountability is likely moderated by local culture and the strictness of external audits.

Ultimately, the synthesis of these results underscores that leadership remains the more consistent and dominant predictor of accountability compared to competence. While competence is undoubtedly a necessary technical prerequisite, the high beta coefficients associated with leadership in successful models indicate that the "tone at the top" is what truly drives the management of village funds. To achieve sustainable accountability, village administrations must ensure that technical expertise is always governed by ethical leadership. Therefore, future policy interventions should focus not only on technical training for village officials but also on cultivating integrity-based leadership to prevent the misuse of public resources.

From recent research, one major finding stands out regarding a key issue referred to as the "Integrity-Competence Gap." According to conventional administrative logic, enhanced technical competence among the village administrators is expected to improve their fiscal responsibility. Nevertheless, in some of the findings of the research between 2022 and 2024, high competence was not related to increased accountability. It seems that technical expertise, without a solid moral backbone or sufficient external pressure, can at times be employed to justify any administrative inconsistency. Thus, it becomes clear that there needs to be a paradigm shift regarding the concept of "human capital," whereby ethics rather than technological proficiency becomes the focal point.

In addition, the changing role of Digital Transparency and community-based auditing signifies a paradigm change in the validation of village governance. According to recent studies, systemic variables like reporting clarity and community involvement are now better predictors of accountability than the leadership style of village chiefs. The above development marks the advent of "oversight democratization," where technology serves as an equalizer to bridge the informational gap between authorities and citizens. With village administrators increasingly embracing digital technology for effective governance, it would be interesting to observe how future studies will shift their attention from leader characteristics to the strength of the digital technology system used for real-time public audits and budgeting.

The cumulative results of recent academic research demonstrate an important trend in the factors influencing the effectiveness of public integrity, namely, the conclusion that leadership proves to be a stable and key determinant of the discussed phenomenon in comparison to technical expertise. Technical expertise cannot be dispensed with but, in conjunction with the extremely close association between ethical leadership and effective governance models, one can conclude that the "tone at the top" is the main driving force behind the budgetary discipline. One striking finding that repeatedly emerges during recent academic explorations is called the "Integrity-Competence Gap." This concept contradicts the administrative belief that greater expertise always leads to superior outcomes. On the contrary, the available data for 2022 to 2024 indicate that without a moral compass or any kind of incentive to be accountable, expertise may

contribute to the justification of administrative discrepancies. The development of "oversight democratization" also needs to be considered.

From a theoretical standpoint, such conclusions require a complete overhaul of the traditional understanding of the notion of "human capital" from the viewpoint of stewardship theory, which must move from a focus on cognitive and technical capabilities to ethics and integrity-based leadership as the key components of accountability. This means that existing models in the sphere of public administration theory have to be adjusted accordingly and recognize the concept of the "competence paradox," meaning that knowledge without proper moral guidance will turn into a disadvantage for an individual or organization. In terms of practical implications, the study results represent a strategic recommendation for the government to adjust its priorities from technical education to leadership based on values as well as enhance the digital infrastructure. By developing advanced digital monitoring tools and actively engaging communities, village administrations will be able to build self-regulating governance structures.

#### 4. Conclusion

The collective findings from the analyzed studies indicate that leadership and competence are critical, albeit inconsistent, determinants of village fund accountability. The research demonstrates a prevailing trend where leadership serves as the primary driver for transparent financial management, often yielding higher impact scores than technical proficiency. When village leaders adopt a participative and committed approach, they establish a robust foundation for institutional integrity, ensuring that public funds are managed in accordance with regulatory standards. However, the role of competence introduces a significant degree of complexity into the accountability framework. While it is traditionally viewed as a supporting factor for organizational success, the emergence of a "competence paradox"—where higher skills correlate with lower accountability in certain regions—suggests that technical ability alone is insufficient. This finding highlights a critical risk: without the presence of strong ethical values and rigorous internal controls, technical expertise can be misapplied, leading to the deliberate circumvention of financial oversight rather than its reinforcement.

Furthermore, the lack of statistical significance in several studies underscores that leadership and competence do not operate in isolation. The varying results across different timeframes and locations suggest that the effectiveness of these variables is likely moderated by external factors, such as regional governance quality, local political dynamics, and the strength of community oversight. Consequently, a "one-size-fits-all" approach to improving village fund management may be ineffective, as the influence of individual attributes is heavily dependent on the institutional environment in which they are applied. Ultimately, to achieve sustainable and high-quality accountability in village fund management, a balanced integration of both variables is required. Policy recommendations should move beyond simple technical training and instead focus on the development of ethical leadership alongside technical mastery. By fostering a culture of integrity at the leadership level and ensuring that competent personnel are governed by strict transparency protocols, village administrations can better safeguard public resources and ensure that developmental funds effectively serve the community's interests.

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