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The Effect of Village Officials' Competence and Educational Level on Accountability in the Management of Village Funds

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ABSTRACT

Purpose: This study examines the effects of village officials' competence and formal educational level on the accountability of village fund management in Tibawa Subdistrict, Gorontalo Regency.
Research Method: This study employed a quantitative approach with a causal design. Data were collected through questionnaires distributed to 96 village officials directly involved in village fund management across 16 villages in Tibawa Subdistrict. Respondents were selected using purposive sampling based on their roles in planning, implementation, administration, reporting, and supervision of village funds. Data were analyzed using SPSS through validity and reliability tests, classical assumption tests, multiple linear regression, t-tests, F-tests, and coefficient of determination analysis.
Results and Discussion: The findings reveal that village officials' competence and formal educational level each have a positive and significant effect on the accountability of village fund management. Simultaneously, both variables significantly influence accountability, with the model explaining 72.9% of the variation in accountability.
Implications: Strengthening technical competence and improving educational capacity are essential to enhance accountable village financial governance.
Originality: This study extends Agency Theory by empirically demonstrating the simultaneous role of competence and formal educational level in reducing agency problems and strengthening accountability in village fund management.

Keywords: village officials' competence; formal educational level; village fund accountability; village fund management; agency theory.

1. Introduction

The Village Fund is a strategic government instrument for promoting development and empowering rural communities, as mandated by Law No. 6 of 2014 on Villages. This policy grants village governments broader authority to manage village resources and finances independently while upholding accountability and transparency (Gulo & Kakisina, 2023). This commitment is reinforced by Ministry of Home Affairs Regulation No. 20 of 2018, which governs village financial management from planning through accountability. In this context, accountability is critical to ensuring that village funds are used effectively and efficiently, and in the best interests of the community (Lihawa *et al.*, 2025; Oci *et al.*, 2023).

The importance of accountability in village governance is also consistent with the principles of good governance, which emphasize transparency, responsiveness, effectiveness, and public

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accountability. This aligns with the view of Muslim & Mais (2024), who state that accountability is a fundamental element of good governance because it ensures that every use of public resources can be transparently accounted for to stakeholders. The World Governance Indicators (WGI) identify accountability as one of the key dimensions in assessing the quality of governance (Safelia, 2023). In the management of village funds, accountability is not only about administrative compliance but also reflects the village government's ability to account for budget use to the community, the beneficiaries of development (Yusuf *et al.,* 2022; Musa *et al.,* 2023).

Various studies indicate that the quality of human resources among village officials is a critical factor influencing accountability in village financial management. The competencies of these officials—encompassing knowledge, skills, and technical abilities for carrying out governmental duties—contribute to the quality of village financial management and reporting (Polutu *et al.,* 2022). Officials with adequate competencies tend to be better able to understand regulations, prepare financial reports accurately, and implement the necessary administrative controls for managing village funds (Hulu & Rahim, 2022). Conversely, limited competencies can increase the risk of administrative errors, reporting delays, and even misuse of village funds (Fernanda & Fadhlia, 2022).

This phenomenon is still observed in various regions across Indonesia. A case of village fund misuse in Buntulia Selatan Village, Pohuwato Regency—which resulted in state losses of Rp324,823,048—demonstrates that the weak capacity of village officials remains a challenge in achieving accountable financial governance (Husain, 2025). In addition to competence, the level of formal education among village officials also plays a crucial role, as education provides the foundational knowledge, analytical skills, and understanding of regulations required for public financial management (Tooy *et al.,* 2025). A similar situation is also a cause for concern in Tibawa Subdistrict, Gorontalo Regency. Allegations of irregularities in the management of village funds in Motilango Village—reported by residents to the Gorontalo District Attorney's Office—indicate problems in the planning, implementation, and accountability of village fund usage. Several development programs are suspected of not being implemented as planned, while the use of some budget allocations has not been transparently accounted for to the public (Editorial Board, 2025). This phenomenon indicates that improving the quality of village officials' human resources remains a critical issue for strengthening accountability in the management of village funds.

Previous research has identified various determinants of accountability in village fund management, such as transparency, community participation, internal control systems, and oversight. Tooy *et al.,* (2025) found that competence and education influence the quality of village financial reports. Meanwhile, Safelia (2023) demonstrated that village officials' competencies significantly impact accountability in the management of village funds. These findings underscore the importance of human resource capacity in supporting sound village financial governance. Nevertheless, gaps in the literature remain. Most previous studies have examined competence or education in isolation, or have focused more on the quality of financial reports rather than on the comprehensive accountability of village fund management. Furthermore, studies that simultaneously examine the effects of village officials' competence and formal education levels on the accountability of village fund management within the context of village government in Tibawa Subdistrict remain very limited. From the perspective of Agency Theory, this is significant because village officials act as agents managing public resources on behalf of the community, the principal. Therefore, competence and formal education level are factors that can reduce information asymmetry and improve the quality of public accountability.

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Given this gap, this study aims to analyze the influence of village officials' competence and formal education levels on accountability in the management of village funds in villages within Tibawa Subdistrict, Gorontalo Regency. The novelty of this study lies in the simultaneous testing of these two internal factors of village officials in explaining accountability in the management of village funds within the context of village governments currently facing financial governance challenges. This article is organized into five main sections: introduction, literature review and hypothesis development, research methods, results and discussion, and conclusions and research implications.

The remainder of this paper is organized as follows. Section 2 provides a literature review and hypothesis development. Section 3 presents the research method and design. Section 4 provides the results and discussion. Section 5 presents Concluding Remarks and Recommendations.

2. Literature Review and Hypothesis Development

2.1 Agency Theory

Agency Theory, proposed by Jensen and Meckling (1976), explains the contractual relationship between the principal—the party granting the mandate—and the agent—the party receiving the authority to carry out tasks on the principal's behalf. This relationship has the potential to give rise to agency problems due to information asymmetry—a condition in which the agent possesses more information than the principal regarding the activities being carried out. This information imbalance can lead to opportunistic behavior resulting in the abuse of authority, the misallocation of resources, or a lack of accountability to the principal (Jensen & Meckling, 1976). In the context of village fund management, the community, as well as the central and local governments, act as principals who mandate that the village government—as the agent—manage village funds in accordance with applicable regulations. As an agent, the village government is obligated to manage village funds in a transparent, effective, efficient, and accountable manner. However, limited human resource capacity can increase the risk of agency problems because village officials have broader access to information than the community, to whom accountability is owed (Merawati *et al.*, 2022).

Agency Theory provides a theoretical foundation stating that the quality of accountability is significantly influenced by the agent's ability to fulfill the mandate entrusted to them. Village officials with adequate competencies and higher levels of formal education tend to be better able to understand regulations, carry out administrative procedures correctly, and prepare reliable accountability reports. Conversely, low competence and educational levels can increase the risk of mismanagement, weak transparency, and irregularities in the use of village funds. Therefore, the competence of village officials and their level of formal education are viewed as important factors that can reduce information asymmetry and strengthen accountability in the management of village funds.

2.2 Village Officials' Competence Regarding Accountability in the Management of Village Funds

The competence of village officials refers to an individual's ability to carry out duties and responsibilities, supported by knowledge, skills, experience, and technical abilities appropriate to their field of work (Maghribi, 2023). In the management of village funds, competence is necessary for officials to perform the functions of planning, implementation, administration, reporting, and financial accountability for the village in accordance with applicable regulations. Competence is also a determining factor in the quality of decision-making and the effectiveness of implementing village development programs.

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From the perspective of Agency Theory, the competence of village officials helps reduce the risk of agency problems because competent officials are better able to carry out mandates from the community and the government. Adequate competence enables village officials to manage public resources professionally, thereby producing transparent and credible accountability reports. Conversely, limited competence can increase the risk of administrative errors, reporting delays, and budget misappropriation, ultimately reducing accountability in village fund management. Research by Yusuf *et al.,* (2022) shows that the competence of village officials has a positive and significant effect on accountability in the management of village funds. Similar results were also found by Safelia (2023), who stated that improving the competence of village officials can enhance the quality of accountability in village financial management.

H1: *The competence of village officials has a positive impact on accountability in the management of village funds.*

2.3 The Effect of Educational Level on Accountability in the Management of Village Funds

In this study, educational level refers to the highest level of formal education completed by village officials, as explained by Hayati *et al.,* (2020). Formal education is a structured and recognized learning process within the national education system that aims to enhance individuals' intellectual capacity, analytical skills, and understanding of various aspects of their work and responsibilities. In this study, educational level is limited to formal education. It excludes informal education, religious education, morality, ethics, and other aspects of personal character to maintain the variable's conceptual clarity. In the context of village fund management, the level of formal education plays a role in enhancing village officials' ability to understand regulations, administrative procedures, financial management mechanisms, and applicable reporting and accountability requirements. Officials with higher levels of education tend to have better abilities in interpreting policies, solving administrative problems, and carrying out tasks systematically.

Based on Agency Theory, formal education is a form of human capital investment that can enhance an agent's capacity to fulfill the mandate entrusted by the principal. The higher the level of formal education among village officials, the greater their ability to manage information, understand accountability obligations, and minimize errors in managing village funds. Thus, formal education is expected to improve the quality of accountability in the management of village funds. The results of a study by Kumala *et al.,* (2023) show that educational attainment has a positive and significant effect on accountability in the management of village funds. These findings indicate that formal education contributes to improving the quality of village financial governance.

H2: *The level of formal education among village officials positively affects accountability in the management of village funds.*

2.4 The Competence of Village Officials and Educational Attainment in Relation to Accountability in the Management of Village Funds

A single factor does not influence accountability in village fund management; rather, it is the result of the interaction of various capacities possessed by village officials. This view aligns with Sari (2024), who asserts that effective organizational accountability is built through the integration of human resource capacity, technical competence, and decision-making abilities that support good governance practices.

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Competencies provide the technical and operational skills needed to carry out village financial management tasks. In contrast, formal education levels provide the knowledge base and cognitive abilities that support decision-making and the resolution of administrative problems. These two factors complement each other in supporting the implementation of accountable village financial governance.

From the perspective of Agency Theory, competencies and formal education levels serve as mechanisms that can reduce information asymmetry between agents and principals. Village officials with high competencies and adequate formal education will be better able to perform financial management functions professionally, prepare high-quality accountability reports, and provide transparent information to the public. These conditions can ultimately increase public trust and strengthen accountability in the management of village funds. Research by Mattoasi *et al.,* (2020) shows that the competence of village officials has a positive and significant effect on the accountability of village fund management, while educational attainment contributes positively to improving the quality of village financial management. These findings indicate that human resource capacity is a critical factor in achieving sound village financial management. Therefore,

H3: *The competence of village officials and their level of formal education have a positive, simultaneous impact on accountability in the management of village funds.*

3. Research Method

This study was conducted in village governments located in Tibawa Subdistrict, Gorontalo Regency, Gorontalo Province, from October 2025 to May 2026. The study employed a quantitative approach using a causal-explanatory research design to test the influence of village officials' competencies and levels of formal education on accountability in the management of village funds. A quantitative approach was chosen because it allows for objective testing of relationships among variables through statistical analysis, thereby elucidating cause-and-effect relationships within the study. According to Sugiyono (2023:16), quantitative methods are research approaches grounded in the philosophy of positivism and used to test hypotheses based on empirically measurable data.

The study population comprises all village officials directly involved in managing village funds across 16 villages in Tibawa Subdistrict. The unit of analysis in this study is the individual village official, not the village as an organization. Therefore, the sampling technique employed was purposive sampling with the following criteria: (1) holding the status of a village official or a member of the Village Consultative Body (BPD); (2) being involved in the planning, implementation, administration, reporting, or oversight of the Village Revenue and Expenditure Budget (APBDes); (3) having a minimum of one year of service; and (4) being willing to serve as research respondents. Based on these criteria, 96 respondents were selected, consisting of village heads, village secretaries, finance officers, planning officers, administrative officers, and BPD members from 16 villages in Tibawa Subdistrict.

To enhance methodological transparency, respondents were distributed proportionally across all villages included in the study, so that each village was represented by officials involved in managing village funds. Respondent selection was based on direct involvement in the village financial management process to ensure that the information obtained was relevant to the research objectives.

The data used in this study consist of primary data collected through the direct distribution of questionnaires to respondents. The research instrument was developed based on indicators adapted from previous studies: village officials' competencies as per Maghribi (2023), formal education levels as

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per Hayati *et al.,* (2020), and accountability in village fund management as per Mardiasmo (2009). Before being used in the study, the instrument was evaluated for content validity by academics in public sector accounting and village government practitioners. Subsequently, a pilot test was conducted with several respondents similar to the study sample to ensure wording clarity and understanding of each question. All variables were measured using a five-point Likert scale, with scores ranging from 1 (strongly disagree) to 5 (strongly agree). This scale was used to measure respondents' perceptions of conditions related to the competence of village officials, levels of formal education, and accountability in the management of village funds.

Data analysis was conducted using the Statistical Package for the Social Sciences (SPSS). Before hypothesis testing, the data were first subjected to validity and reliability tests to ensure the quality of the research instrument. Subsequently, classical assumption tests were performed, including tests for normality, multicollinearity, and heteroscedasticity. Hypothesis testing was performed using multiple linear regression analysis to examine the partial and simultaneous effects of village officials' competence and formal education levels on the accountability of village fund management. The significance of the independent variables' effects was tested using the t-test, and the simultaneous effects using the F-test. The model's ability to explain the dependent variable was analyzed through the coefficient of determination (R^2).

4. Results and Discussion

4.1 Analysis Results

4.1.1 Validity and reliability tests

Validity and reliability tests were conducted to ensure that the research instrument accurately and consistently measured the construct under study. Validity tests were used to assess the extent to which each questionnaire item represented the variable being measured. An item is considered valid if it effectively explains the research construct being measured. Meanwhile, reliability tests assess the instrument's consistency in producing stable, reliable data. According to Ghozali (2021:61), a research instrument is considered reliable if it has a Cronbach's Alpha value greater than 0.60. Therefore, validity and reliability testing were conducted prior to further data analysis to ensure that all statement items were suitable for use as data collection tools. A summary of the validity and reliability test results for each research variable is presented in Table 1. Validity tests were conducted to ensure that each statement item accurately measured the construct under study. The test results showed that all items in the Village Officials' Competence (X1), Level of Formal Education (X2), and Accountability in Village Fund Management (Y) variables had calculated r-values greater than the critical r-value of 0.2006. The calculated r-values for the Village Official Competence variable ranged from 0.705 to 0.874, for the Formal Education Level variable from 0.542 to 0.791, and for the Accountability in Village Fund Management variable from 0.375 to 0.919. Thus, all statement items were deemed valid and suitable for use as research instruments.

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Table 1. Summary of the Validity and Reliability Test Results for the Research Instrument

Variable	Number of Items	r-Calculated	r-table	Validity Status	Cronbach's Alpha	Minimum Limit	Reliability Status
Competencies of Village Officials (X1)	12	0.705 – 0.874	0.2006	Seluruh item valid	0.777	0.60	Reliable
Level of Formal Education (X2)	15	0.542 – 0.791	0.2006	Seluruh item valid	0.758	0.60	Reliable
Accountability in the Management of Village Funds (Y)	12	0.375 – 0.919	0.2006	Seluruh item valid	0.778	0.60	Reliable

Source: *Processed data (2026)*

Next, a reliability test was conducted using Cronbach's Alpha to measure the instrument's internal consistency. The test results showed that the "Village Official Competence" variable had a Cronbach's alpha of 0.777, "Formal Education Level" of 0.758, and "Accountability in Village Fund Management" of 0.778. All of these values are above the minimum threshold of 0.60 as stated by Ghozali (2021), so all research instruments were deemed reliable. These results indicate that the instruments have a good level of consistency and can be used to measure the research variables consistently.

4.1.2 Normality Test Results

A normality test is conducted to determine whether the residuals or the disturbance variables in a regression model are normally distributed. In this study, the normality test was performed using the One-Sample Kolmogorov-Smirnov test, which assesses whether the residual data are normally distributed based on the significance value obtained.

Table 2. Results of the Kolmogorov–Smirnov Normality Test

Test Statistics	Value
Sample Size (N)	96
Mean Residual	0.0000000
Std. Deviation	4.43296188
Most Extreme Differences (Absolute)	0.108
Most Extreme Differences (Positive)	0.067
Most Extreme Differences (Negative)	-0.108
Kolmogorov-Smirnov Z	1.062
Asymp. Sig. (2-tailed)	0.210

Source: *Processed data (2026)*

A normality test was conducted to determine whether the residuals in the regression model are normally distributed. The test was performed using the one-sample Kolmogorov-Smirnov test with a sample size of 96 respondents. Based on Table X, the Asymp. Sig. (2-tailed) value was 0.210. This value exceeds the significance level of 0.05 (0.210 > 0.05), so it can be concluded that the residual data are normally distributed. Thus, the regression model in this study satisfies the assumption of normality and is suitable for further hypothesis testing.

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4.1.3 Multicollinearity Test Results

A multicollinearity test was conducted to assess whether the independent variables were highly correlated in the regression model. The test was performed using the Tolerance and Variance Inflation Factor (VIF) values. The regression model is considered free of multicollinearity if the Tolerance value is greater than 0.10 and the VIF value is less than 10.

Table 3. Results of the Multicollinearity Test

Variable	Tolerance	VIF	Info
Competencies of Village Officials (X1)	0.364	2.749	There is no multicollinearity
Level of Formal Education (X2)	0.364	2.749	There is no multicollinearity

Source: *Processed data (2026)*

Based on Table 3, the Tolerance values for the Village Officials' Competence (X1) and Level of Formal Education (X2) variables are both 0.364, which is greater than the minimum threshold of 0.10. Meanwhile, the VIF value of 2.749 remains below the maximum threshold of 10. Thus, the regression model exhibits no multicollinearity and is therefore suitable for further analysis.

4.1.4 Heteroscedasticity Test

The heteroscedasticity test aims to determine whether the residuals of a regression model exhibit heteroscedasticity. In this study, the Glejser test was used because it provides more objective results than graphical approaches. A regression model is considered free of heteroscedasticity if the significance value for each variable is greater than 0.05.

Table 4. Results of the Glejser Test

Variable	B	Std. Error	Beta	t	Sig.	Info
Constant	3.907	1.952	-	2.002	0.048	-
Competencies of Village Officials (X1)	0.029	0.063	0.078	0.455	0.650	There is no heteroscedasticity
Level of Formal Education (X2)	-0.036	0.051	-0.121	-0.704	0.483	There is no heteroscedasticity

Source: *Processed data (2026)*

Based on Table 4, the significance values for "Village Official Competence" and "Level of Formal Education" are 0.650 and 0.483, respectively. Both values are greater than 0.05, so the regression model does not exhibit heteroscedasticity.

4.1.5 Multiple Linear Regression Analysis

Multiple linear regression analysis was used to assess the influence of Village Officials' Competence (X1) and Level of Formal Education (X2) on Accountability in the Management of Village Funds (Y).

Table 5. Results of the Multiple Linear Regression Analysis

Variable	B	Std. Error	Beta	t	Sig.
Constant	3.638	2.928	-	1.243	0.217
Competencies of Village Officials (X1)	0.646	0.094	0.608	6.875	0.000
Level of Formal Education (X2)	0.249	0.076	0.290	3.274	0.001

Source: *Processed data (2026)*

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Based on the results of the regression analysis, the following equation was obtained:

$$Y = 3.638 + 0.646X_1 + 0.249X_2 \quad (1)$$

This equation shows that the constant value of 3.638 indicates that, if Village Official Competence and the Level of Formal Education are held constant, Accountability in Village Fund Management is 3.638. The regression coefficient for Village Official Competence, 0.646, indicates that a one-unit increase in competence increases accountability by 0.646 units. Meanwhile, the regression coefficient for the Level of Formal Education, which is 0.249, indicates that a one-unit increase in the level of formal education will increase accountability by 0.249 units.

4.1.6 Partial Test (t-Test)

A t-test was conducted to determine the partial effect of each independent variable on the dependent variable.

Table 6. Results of the Partial Test (t-Test)

Variable	Beta	t-calculated	Sig.	Decision
Competencies of Village Officials (X1)	0.608	6.875	0.000	H1 accepted
Level of Formal Education (X2)	0.290	3.274	0.001	H2 accepted

Source: *Processed data (2026)*

Based on Table 6, Village Official Competence has a t-value of 6.875 with a significance level of 0.000. This value is less than 0.05, indicating that Village Official Competence has a positive and significant effect on the Accountability of Village Fund Management. Thus, the first hypothesis is accepted. Furthermore, the Formal Education Level has a t-value of 3.274 with a significance level of 0.001. Since this value is less than 0.05, the Formal Education Level has a positive and significant effect on the Accountability of Village Fund Management. Thus, the second hypothesis is accepted.

4.1.7 Simultaneous Test (F-test)

The F-test is used to determine the combined effect of independent variables on the dependent variable.

Table 7. Results of the Simultaneous Test (F-Test)

Sources of Variation	Sum of Squares	df	Mean Square	F	Sig.
Regression	5181.297	2	2590.648	129.056	0.000
Residual	1866.859	93	20.074		
Total	7048.156	95			

Source: *Processed data (2026)*

Based on Table 7, the calculated F-value is 129.056 with a significance level of 0.000. Since this value is less than 0.05, the competencies of village officials and the level of formal education simultaneously have a significant effect on the accountability of village fund management. Thus, the third hypothesis is accepted.

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4.1.8 Test of the Coefficient of Determination (R^2)

The coefficient of determination measures a model's ability to explain variation in the dependent variable.

Table 8. Results of the Coefficient of Determination Test

R	R Square	Adjusted R Square	Std. Error of the Estimate
0.857	0.735	0.729	4.48037

Source: *Processed data (2026)*

Based on Table 8, the R-squared value was 0.735, and the adjusted R-squared value was 0.729. These results indicate that 72.9% of the variation in Village Fund Management Accountability can be explained by the Competence of Village Officials and the Level of Formal Education. Meanwhile, the remaining 27.1% is influenced by other factors outside the research model that were not analyzed in this study.

4.2 Discussion

4.2.1 The Impact of Village Officials' Competence on Accountability in the Management of Village Funds

The research results show that the competence of village officials has a positive and significant effect on accountability in the management of village funds. These findings indicate that improving the competence of village officials will lead to better accountability in the management of village funds. The competencies possessed by village officials are not only related to knowledge of village regulations but also include technical skills in financial administration, mastery of supporting technologies, work experience, and the ability to apply training outcomes in the performance of village governance duties. Substantively, the results of this study show that village officials with higher competence tend to be better able to carry out all stages of village fund management more systematically, from planning and implementation to record-keeping, reporting, and accountability. Adequate competencies enable officials to understand administrative and financial management procedures more accurately, thereby minimizing administrative errors, reporting delays, and budget misuse. These conditions ultimately enhance the transparency and accountability of village fund management.

This finding is highly relevant to the empirical conditions in Tibawa Subdistrict. Allegations of irregularities in village fund management in one of the villages in that area indicate that issues in village financial governance are not only related to budget availability but also to the capacity of the human resources managing them. The increasingly complex management of village funds requires officials who are capable of understanding regulations, preparing accountability documents, and ensuring that budget expenditures align with village development objectives. Therefore, the competence of village officials is a strategic factor in preventing governance weaknesses that could erode public trust in the village government.

From the perspective of Agency Theory, the results of this study reinforce the argument that competence is a crucial mechanism for mitigating agency problems arising from information asymmetry between the community (the principal) and village officials (the agent). Competent village officials are better equipped to manage information, prepare accurate accountability reports, and provide transparent information to the community. Thus, competence helps reduce the risk of opportunistic behavior and improves the quality of public accountability.

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These findings align with the research by Irwadi *et al.,* (2023) and Yusuf *et al.,* (2022), which found that the competence of village officials has a positive effect on accountability in the management of village funds. These consistent findings indicate that the quality of human resources is a key factor influencing the success of village financial management across regions. Consequently, enhancing the capacity of village officials through continuous education and training must be a priority for local governments in strengthening village financial governance.

4.2.2 The Effect of Formal Education Level on Accountability in the Management of Village Funds

The research results show that the level of formal education has a positive and significant effect on accountability in the management of village funds. These findings indicate that the higher the level of formal education among village officials, the better their ability to understand regulations, administrative procedures, and accountability mechanisms for managing village funds. Conceptually, formal education serves to develop individuals' intellectual capacity and analytical skills. In the context of village governance, formal education provides the knowledge base necessary to understand various regulations, manage administrative documents, prepare accountability reports, and make decisions in accordance with applicable regulations. Officials with higher levels of formal education generally adapt more easily to policy changes and the increasingly technology-based evolution of the government's administrative system.

This finding also explains the situation in Tibawa Subdistrict. Village fund management today is no longer merely a matter of simple record-keeping but involves various administrative, regulatory, and reporting aspects that require adequate analytical skills. Therefore, the level of formal education is a crucial asset for village officials to carry out their financial management duties effectively and accountably. From the perspective of Agency Theory, formal education can be viewed as a form of human capital investment that enhances an agent's capacity to fulfill the mandate entrusted by the principal. Village officials with higher levels of education tend to be better equipped to understand policy implications, prepare systematic accountability reports, and minimize potential errors that could lead to conflicts between the community and the village government. Thus, formal education helps reduce information asymmetry and enhance public accountability.

These findings align with those of Kumala *et al.,* (2023), who demonstrated that educational attainment has a positive and significant effect on accountability in village fund management. However, these results differ from the study by Mattoasi *et al.,* (2020), which found that educational attainment does not significantly influence accountability. These differences may be attributed to respondent characteristics, the complexity of village fund management, and variations in institutional capacity across the study areas. These findings suggest that the influence of education on accountability is contextual and shaped by organizational conditions and the village governance environment.

4.2.3 The Effect of Village Officials' Competence and Level of Formal Education on Accountability in the Management of Village Funds

The research results show that the competence of village officials and the level of formal education simultaneously have a positive and significant effect on accountability in the management of village funds. These findings indicate that a single factor does not influence accountability; rather, accountability results from an interaction between officials' technical skills and the intellectual capacity

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acquired through formal education. Substantively, competence provides the operational ability to carry out village fund management tasks, while formal education provides a knowledge base that supports decision-making and administrative problem-solving. When these two factors are present simultaneously, village officials will be better able to manage village funds in an orderly, transparent manner, and in accordance with applicable regulations. Conversely, weaknesses in either aspect can reduce the effectiveness of village financial management and diminish the quality of accountability to the community.

The coefficient of determination indicates that the competence of village officials and their level of formal education account for the majority of the variation in accountability for village fund management. This finding demonstrates that the quality of human resources is a dominant factor in supporting the success of village financial governance in Tibawa Subdistrict. In other words, efforts to improve accountability are insufficient if they rely solely on strengthening regulations and oversight; continuous capacity building for village officials must also accompany them. From the perspective of Agency Theory, the combination of competence and formal education serves as a mechanism to mitigate agency problems. These two factors enhance village officials' ability to carry out the mandate entrusted to them by the community and strengthen the quality of public accountability. Officials with high competence and an adequate level of education will be better able to provide accurate information, manage village funds transparently, and minimize the risk of abuse of authority.

These research findings align with the results of a study by Mattoasi *et al.,* (2020), which states that the competence of village officials and their level of education are important factors in improving accountability in the management of village funds. These results reinforce the view that human resource capacity building must be a priority in village fund management policies. Therefore, local governments need to expand technical training programs, increase access to continuing education for village officials, and strengthen mentoring and oversight systems to sustainably improve accountability in village fund management.

5. Concluding Remarks and Recommendation

This study aims to analyze the influence of village officials' competencies and formal education levels on accountability in the management of village funds in Tibawa Subdistrict, Gorontalo Regency. The study employed a quantitative approach, surveying 96 village officials involved in managing village funds, and analyzed the data using multiple linear regression. The results show that the competence of village officials has a positive and significant effect on the accountability of village fund management. The level of formal education was also found to have a positive and significant effect on the accountability of village fund management. Furthermore, the competence of village officials and the level of formal education simultaneously have a significant effect on the accountability of village fund management. These findings indicate that improving the quality of human resources among village officials is a key factor in strengthening accountability in village fund management. The model's ability to explain variation in accountability in village fund management reached 72.9%, indicating that these two variables make a substantial contribution to explaining accountability quality in village governments within Tibawa Subdistrict.

This study makes a theoretical contribution by reinforcing the relevance of Agency Theory in the context of village financial governance, particularly by explaining how the competence and level of

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formal education of village officials help reduce information asymmetry between the village government, as the agent, and the community, as the principal. From a practical perspective, the research results underscore the importance of enhancing the capacity of village officials through technical training, continuing education, and ongoing competency development. From a policy perspective, the research findings can serve as a basis for local governments to design programs that strengthen the capacity of village officials as part of efforts to improve transparency, effectiveness, and accountability in the management of village funds. The originality of this study lies in the simultaneous testing of village officials' competencies and formal education levels in explaining accountability in village fund management within the context of village governments in Tibawa Subdistrict, which face challenges in public financial management.

This study has several limitations that should be noted. First, the study was conducted only in villages in Tibawa Subdistrict; therefore, generalizing the results to other regions must be done with caution. Second, the study focuses only on two independent variables—the competence of village officials and the level of formal education—and thus does not fully capture the complexity of the factors influencing accountability in the management of village funds. Third, the research data were obtained through a questionnaire based on respondents' perceptions, so there remains a possibility of subjective bias in the instrument's completion. Therefore, future research is recommended to expand the study area, include additional variables such as transparency, community participation, internal control systems, the use of information technology, and the quality of oversight, and consider using a mixed-methods approach to gain a more comprehensive understanding of the factors influencing accountability in the management of village funds.

Statement of Use of Generative AI

During the preparation of this work, the author used generative artificial intelligence tools to support the scientific writing process. Grammarly was used to check grammar, refine writing style, and improve clarity in scientific writing. All interpretations, analyses, and conclusions presented in this study are the sole responsibility of the author.

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Appendix

Table A1. Variables and Measurement

Variable	Dimensions	Indicators	Scale
Competencies of Village Officials (X1) (Maghribi, 2023)	Knowledge	▪ Understanding the Regulations Governing Village Fund Management. ▪ Understanding the duties and responsibilities associated with one's position. ▪ Understanding the administrative procedures for village financial management.	Ordinal
	Technical Skills	▪ Operating village administrative and financial applications. ▪ Preparing village financial reports in accordance with regulations. ▪ Utilizing Information Technology in Village Administrative Work.	
	Training	▪ Take training courses relevant to the job. ▪ Applying what was learned in training to one's work. ▪ Training to Improve Job Skills.	
	Work Initiatives	▪ Completing tasks without waiting for instructions. ▪ Making the Right Decisions at Work. ▪ Proactively seek solutions to the problems encountered.	
Level of Formal Education (X2) (Hayati *et al.,* 2020)	Formal Education	▪ Highest level of formal education attained. ▪ Alignment of Educational Background with Village Fund Management Duties. ▪ Ability to apply academic knowledge in the workplace. ▪ Ability to understand documents and regulations regarding village fund management based on one's formal education.	Ordinal
Accountability in the Management of Village Funds (Y) (Mardiasmo, 2009)	Accountability, Integrity, and the Law	▪ Compliance with legal and regulatory provisions in the management of village funds. ▪ Use of village funds in accordance with their designated purposes. ▪ There were no irregularities in the implementation of activities funded by village funds.	Ordinal
	Process Accountability	▪ The management of village funds is carried out in accordance with applicable procedures ▪ All stages of village fund management are well documented. ▪ Information on the management of village funds is available to interested parties.	
	Program Accountability	▪ Programs funded by village funds based on community needs. ▪ The village fund program benefits the community. ▪ The community is involved in the planning and implementation of village programs.	
	Policy Accountability	▪ Decisions regarding the use of village funds are based on the village's priority needs. ▪ The village fund accountability report is made public. ▪ Every policy regarding the management of village funds must be accountable to the community.	