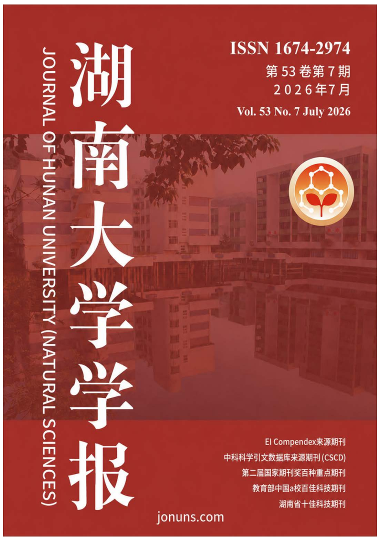

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Good Governance, Financial Digitalization, and Village Fund Accountability: The Mediating Role of Community-Based Monitoring

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Abstract: Village Fund accountability has become a critical issue in decentralized public financial management, particularly in ensuring the transparent, efficient, and responsible use of public resources. Although previous studies have emphasized the importance of governance quality and digital financial systems, limited attention has been paid to the institutional mechanisms through which these factors jointly strengthen accountability. This study examines the direct effects of good governance and financial digitalization on Village Fund accountability and investigates the mediating role of community-based monitoring within the frameworks of Public Accountability Theory and Digital Governance Theory. A quantitative cross-sectional survey was conducted among 200 respondents, including village government officials, Village Consultative Body (BPD) members, community leaders, and local supervisors directly involved in Village Fund management. Data were analyzed using partial least squares structural equation modeling (PLS-SEM) with SmartPLS. The findings reveal that good governance and financial digitalization have significant positive effects on both Village Fund accountability and community-based monitoring. Furthermore, community-based monitoring significantly enhances Village Fund accountability and partially mediates the relationships between good governance, financial digitalization, and accountability. These findings demonstrate that governance reforms and digital financial systems improve accountability not only through institutional and technological improvements but also by strengthening community participation in public oversight. The study extends Public Accountability Theory by demonstrating that accountability results from the interaction among institutional governance, digital financial capabilities, and community-based oversight rather than from governance quality alone. The findings offer practical implications for policymakers by highlighting the importance of integrating governance reform, digital financial transformation, and participatory monitoring to achieve sustainable Village Fund accountability in decentralized public administration.

Keywords: good governance; financial digitalization; community-based monitoring; Village Fund accountability; Public Accountability Theory; PLS-SEM.

良好治理、财务数字化与村庄基金问责：社区参与式监督的中介作用

摘要： 村庄基金问责已成为分权化公共财政管理中的一个关键问题，尤其是在确保公共资源得到透明、高效和负责任使用方面。尽管以往研究强调了治理质量和数字金融系统的重要性，但对这些因素共同强化问责的制度机制关注仍然有限。本研究基于公共问责理论和数字治理理论，考察良好治理和财务数字化对村庄基金问责的直接影响，并探讨社区参与式监督的中介作用。本研究采用定量横断面调查方法，共纳入200名受访者，包括村政府官员、村庄协商机构（BPD）成员、社区领袖以及直接参与村庄基金管理的地方监督人员。研究使用SmartPLS软件，通过偏最小二乘结构方程模型（PLS-SEM）对数据进行分析。研究结果表明，良好治理和财务数字化均对村庄基金问责和社区参与式监督产生显著的正向影响。此外，社区参与式监督能够显著提升村庄基金问责，并在良好治理、财务数字化与问责之间发挥部分中介作用。这些结果表明，治理改革和数字金融系统不仅能够通过制度和技术改进提升问责水平，还能够通过加强社区参与公共监督来促进问责。本研究拓展了公共问责理论，表明问责并非仅由治理质量决定，而是制度治理、数字金融能力与社区监督相互作用的结果。研究结果为政策制定者提供了实践启示，强调应将治理改革、数字金融转型和参与式监督相结合，以实现分权化公共行政中可持续的村庄基金问责。

关键词： 良好治理；财务数字化；社区参与式监督；村庄基金问责；公共问责理论；偏最小二乘结构方程模型。

1. Introduction

Accountability for Village Funds is a crucial issue in public sector governance because villages serve as the frontline in delivering the benefits of development to grassroots communities (Kamuli et al., 2025; Permatasari et al., 2024; Razak et al., 2024; Yap et al., 2024). From a contemporary public accountability perspective, accountability is no longer understood merely as an administrative obligation, but as a process shaped by the interaction between institutional structures, power relations, and reporting practices at the local level (Ardiputra et al., 2025; Eckersley et al., 2025; Hudaya et al., 2015; Makanga et al., 2025; Tandilino et al., 2025). In the Indonesian context, the management of Village Funds still faces various challenges, such as limited capacity among officials many village officials lack adequate financial literacy, which hinders effective fund management and reporting (Ardiputra et al., 2025; Harun et al., 2021; Kamuli et al., 2025). These limitations constitute a significant barrier to achieving transparency and accountability in fund management. Additionally, corruption and mismanagement have become widespread issues in the management of village funds. Cases of fund misuse and corruption have been reported, undermining the intended benefits of the village fund program (Handayani et al., 2025; Nurita et al., 2025; Sukmawati, 2019). This corruption is often facilitated by limited financial literacy and inadequate oversight mechanisms. Therefore, sustainable training and capacity-building programs are needed to enhance the skills of village officials in managing funds (Ardiputra et al., 2025; Kamuli et al., 2025; Permatasari et al., 2024). Weak transparency and low community participation in oversight and decision-making processes are often limited, thereby reducing accountability and increasing the risk of corruption, which ultimately heightens the risk of budget irregularities (Bawono et al., 2025; Madyan et al., 2020; Sharon et al., 2024; Sharon & Paranoan, 2020). These conditions underscore the importance of strengthening village governance that is not only oriented toward formal compliance but also toward substantive accountability (Purwanti et al., 2024).

The phenomenon of Village Fund management can be explained through the perspectives of *accountability theory* and *public governance theory*, which emphasize the importance of accountability mechanisms in the management of public resources(Bovens, 2009; Koppell, 2005). Accountability theory views accountability as the obligation of public actors to explain and account for their actions and the use of resources to those who have the authority to evaluate and impose sanctions for such actions(Bovens, 2009). The public accountability perspective also indicates that accountability relationships are not only vertical toward higher-level governments but also horizontal through public engagement in the oversight proses (Alshaikh, 2024; Herron & Boyko, 2015)process. Public governance theory emphasizes that the quality of governance is determined by the level of transparency, public participation, and the effectiveness of oversight mechanisms in the public decision-making process (Brinkerhoff & Wetterberg, 2016; Koppell, 2005). The application of good governance principles and the use of digital technology in village financial management serve as crucial mechanisms for strengthening information transparency, enhancing public participation, and expanding the scope of Community-Based Monitoring over the management of Village Funds.

Digital transformation in village financial management is viewed as one of the strategies to enhance transparency and evidence-based reporting practices (Ardiputra et al., 2025; Ayu Purnamawati et al., 2023; Bawono et al., 2025). The implementation of a village financial information system enables more documented, efficient, and publicly accessible administrative processes, thereby potentially strengthening social oversight mechanisms (Hariyanto et al., 2025; Siddik & Kabiraj, 2020; Tandilino et al., 2025; Tuanaya & Wance, 2024). Furthermore, digitalization contributes to improved governance efficiency and supports the achievement of sustainable development goals through a data-driven approach (Almulhim & Yigitcanlar, 2025; Barykin et al., 2023; Razak et al., 2024; Shao & Min, 2025), technology adoption does not always proceed optimally due to digital literacy gaps, limitations in information technology infrastructure, and resistance to change at the local level (Gao & Lyu, 2025; Jia & Zhu, 2025; Li & Song, 2025). Thus, digitalization cannot be positioned as a technocratic solution that automatically leads to improved accountability without the support of effective governance and collaboration among stakeholders(Arora et al., 2025; Hariyanto et al., 2025; Mukhlis et al., 2025; Saragih, 2025; Singh & Singh, 2024). On the other hand, Community-Based Monitoring is an essential element in ensuring that the management of Village Funds remains responsive to residents' needs and free from corrupt practices(Ardiputra et al., 2025; Indrijawati et al., 2024; Nurita et al., 2025; Srirejeki & Khairurrizqo, 2025). Various social mechanisms, such as village deliberations, citizen oversight, and monitoring grounded in local values, have proven to strengthen the legitimacy of village institutions and enhance the quality of accountability (Kolodinsky et al., 2022; Srirejeki & Khairurrizqo, 2025). Empirical studies at the local level indicate that the success of village accountability is significantly influenced by inclusive leadership, budget transparency, and active community participation in the oversight process (Aligarh et al., 2025; Atmadja & Saputra, 2018; Handayani et al., 2025; Purnamasari et al., 2024; Santika & Mauritsius, 2025; Widiastuti et al., 2025). However, most studies on community-based monitoring remain normative(Atmadja & Saputra, 2018; Hardiningsih et al., 2020; Indrijawati et al., 2024) and qualitative, so quantitative empirical testing of the mediating role of these social mechanisms remains limited.

The literature on village governance and public sector accountability still leaves significant research gaps despite the rapid development of studies in this field. First, most previous studies analyzed the determinants of Village Fund accountability in isolation, such as focusing solely on the principles of good governance (Luh Komang Merawati et al., 2024) or the digitalization of village finances (Arora et al., 2025; Siddik & Kabiraj, 2020), without integrating social and technological dimensions into a single, comprehensive conceptual framework. Second, research on digitalization tends to position technology as a neutral instrument assumed to directly enhance transparency, even though its effectiveness is highly dependent on the social context and institutional capacity (Kolodinsky et al., 2022; Mujtahid & Darmi, 2019). Third, quantitative studies examining Community-Based Monitoring as a mediating variable in the relationship between good governance, village financial digitalization, and Village Fund accountability remain relatively scarce, particularly in the context of villages in Indonesia.

This study offers a distinct contribution to the public sector accountability literature by conceptualizing Village Fund Accountability as a socio-technical accountability process rather than merely an administrative outcome. Unlike previous studies that examined Good Governance, Financial Digitalization, or Community-Based Monitoring separately, this research integrates these three dimensions into a single empirical framework. Specifically, Community-Based Monitoring is positioned as the socio-technical mechanism through which governance principles and digital financial systems are translated into accountable Village Fund management. This integrated perspective advances the understanding of accountability by demonstrating that institutional quality and digital transformation contribute to accountability through strengthened community participation rather than through isolated administrative compliance alone.

Although previous studies have consistently demonstrated that Good Governance and Financial Digitalization are associated with Village Fund Accountability, most have examined these determinants independently. Existing studies generally conceptualize Community-Based Monitoring as an additional predictor rather than as an explanatory mechanism linking institutional governance and digital financial systems with accountability outcomes. Consequently, limited empirical evidence explains how governance quality and digital transformation are translated into accountable Village Fund management through community participation. Addressing this gap, the present study positions Community-Based Monitoring as the central mediating mechanism within a socio-technical accountability framework that integrates institutional, technological, and social dimensions.

2. Literature Review and Hypothesis Development

2.1. Good Governance and Village Fund Accountability

Good governance is a normative framework that emphasizes transparency, accountability, participation, the rule of law, effectiveness, and responsiveness in the administration of public governance (Siregar et al., 2022). In public administration literature, accountability is understood as the obligation of public actors to explain and justify their actions and decisions to those who have the authority to evaluate and impose sanctions for such actions (Bovens, 2009). This concept has evolved from a traditional perspective emphasizing vertical accountability toward a broader approach encompassing horizontal and social dimensions through public participation and community-based monitoring mechanisms (Alshaikh, 2024; Herron & Boyko, 2015; Koppell, 2005; Rabbi & Sabharwal, 2025).

In the context of modern governance, good governance is viewed as the institutional foundation that enables substantive accountability practices, rather than merely administrative compliance with regulations(Brinkerhoff & Wetterberg, 2016; Garcia & Rios, 2023). The principles of transparency and public participation inherent in good governance allow the public to access public information and participate in decision-making processes related to the management of public resources.

At the local government level, the implementation of good governance has been shown to contribute to improved public financial management. Several studies indicate that the application of good governance principles is positively correlated with the quality of financial reporting, the effectiveness of internal control systems, and increased transparency in budget management (Aminah et al., 2016; Anto & Yusran, 2023; Evinita et al., 2025; Mediaty et al., 2025). Furthermore, budget transparency and public participation in decision-making processes also strengthen the legitimacy of public institutions and enhance public trust in the government (Anto & Yusran, 2023; Cuadrado-Ballesteros & Bisogno, 2022; Krivorotko & Sokol, 2021; Mediaty et al., 2025; Tanno et al., 2025).

In the context of Village Fund management in Indonesia, the implementation of good governance through participatory planning mechanisms, open reporting systems, and accountable leadership has proven effective in improving the quality of accountability in Village Fund management (Ardiputra et al., 2025; Permatasari et al., 2024; Razak et al., 2024; Yap et al., 2024). Additionally, institutional capacity and compliance with regulations are also critical factors determining the effectiveness of governance principal implementation at the village level (Bawono et al., 2025; Maharani, 2020; Mukhlis et al., 2025; Putri et al., 2024; Sulaiman et al., 2024; Tjoetra et al., 2025).

Empirical research indicates that villages with more organized administrative systems and stronger internal controls tend to exhibit higher levels of accountability in the management of Village Funds compared to villages with weak governance practices (Hardiningsih et al., 2020; Mulyani et al., 2020; Oktafiyanti & Auliyah, 2024; Pangayow & Patma, 2021; Putri et al., 2024). Therefore, the better the implementation of good governance principles in village administration, the higher the level of accountability in the management of Village Funds.

H1: Good Governance is positively associated with Village Fund Accountability.

2.2. Financial Digitalization and Village Fund Accountability

Public sector digitalization is part of governance transformation aimed at enhancing transparency, efficiency, and accountability through the use of information technology in government administrative processes (Omar et al., 2024; Setyarto et al., 2025). The use of financial information systems enables financial recording, documentation, and reporting to be conducted in a more systematic and integrated manner, thereby improving the accuracy of information and minimizing administrative errors.

In the context of local government, the implementation of digital systems has proven to expand public access to budget information and improve the traceability of public financial transactions (Fırtın et al., 2025; Omar et al., 2024; Setyarto et al., 2025). Digital transparency also promotes evidence-based reporting practices, which can improve the quality of public decision-making (Fischer-Abaigar et al., 2024; Juharni et al., 2025; Mahroof et al., 2025; Srinivasan et al., 2024).

Several empirical studies indicate that the implementation of digital village financial systems contributes to improved reporting accuracy, administrative efficiency, and a reduction in the likelihood of fraud in public financial management (Bawono et al., 2025; Ge & Long, 2025; Handayani et al., 2025; Huang, 2022; Zhou, 2025). However, the effectiveness of digitalization is highly influenced by the readiness of technological infrastructure, human resource capacity, and adequate institutional support (Maharani, 2020; Tiwasing et al., 2022). Without good governance, digitalization risks becoming an administrative formality that fails to yield significant improvements in public accountability(Bai & Yang, 2025; Wang et al., 2025; Zhou, 2025).

In the village context, financial digitalization is viewed as a strategic instrument that can enhance transparency and strengthen accountability in the management of Village Funds through improved information systems, transaction traceability, and public access to village financial information (Fu et al., 2024; Jabbar et al., 2026). Therefore, the higher the level of digitalization of the village financial system, the higher the level of accountability in the management of Village Funds.

H2: Financial Digitalization is positively associated with Village Fund Accountability.

2.3. Community-Based Monitoring as a Mediating Mechanism

Community-Based Monitoring is a horizontal accountability mechanism that involves citizens in the process of monitoring, evaluating, and controlling the use of public budgets (Buele et al., 2020). From a collaborative governance perspective, community participation in the oversight process not only enhances transparency but also strengthens the legitimacy and quality of public decision-making (Beuermann & Amelina, 2018; Buele et al., 2020; Wang et al., 2025).

In the context of village governance, mechanisms such as village deliberations, community forums, and participatory oversight systems enable the public to actively engage in the oversight of Village Fund management (Haryanto et al., 2025). Community participation in oversight also functions as a social control mechanism that can reduce the likelihood of irregularities in the use of public funds(Oktafiyanti & Auliyah, 2024).

The principles of good governance provide a normative framework that promotes information transparency and community participation in governance processes, thereby enhancing the community's capacity to oversee public financial management (Herasymiuk et al., 2020; Mayol, 2020; van Doeveren, 2011). Thus, the effective implementation of good governance will promote improved quality of Community-Based Monitoring.

H3: Good Governance is positively associated with Community-Based Monitoring.

On the other hand, the digitization of village finances also plays a crucial role in strengthening community-based monitoring by improving access to public financial information. A digitized financial information system enables the public to obtain information more quickly, transparently, and accurately regarding the use of Village Funds(Ardiputra et al., 2025; Bawono et al., 2025; Razak et al., 2024). This greater openness of information is a crucial prerequisite for the effectiveness of social oversight by the public.

H4: Financial Digitalization is positively associated with Community-Based Monitoring.

Furthermore, community-based oversight is believed to play a crucial role in enhancing the accountability of Village Fund management. Community participation in monitoring budget usage can increase transparency, strengthen social control, and encourage village governments to manage public finances more responsibly (Oktafiyanti & Auliyah, 2024).

H5: Community-Based Monitoring is positively associated with Village Fund Accountability.

Furthermore, from the perspective of accountability as a socio-technical process involving the interaction between institutional structures, technology, and social dynamics, Community-Based Monitoring can serve as a mechanism bridging the relationship between governance, digitalization, and public accountability (Bawono et al., 2025; Handayani et al., 2025; Razak et al., 2024). The implementation of good governance and the digitalization of village finances is believed to influence accountability not only directly but also indirectly through improved quality of Community-Based Monitoring.

H6: Community-Based Monitoring partially mediates the relationship between Good Governance and Village Fund Accountability.

From a socio-technical systems perspective, accountability in public sector governance emerges from the interaction between institutional arrangements, technological infrastructures, and social dynamics rather than from isolated administrative mechanisms (Bovens, 2009; Brinkerhoff & Wetterberg, 2016; Vial, 2019). Within this framework, Community-Based Monitoring serves as a critical intermediary mechanism that translates governance structures and digital capabilities into effective accountability practices (Ansell & Gash, 2008; Buele et al., 2020; Razak et al., 2024). The implementation of good governance strengthens transparency, participation, and rule-based administration, which collectively enhance the capacity of citizens to access, interpret, and utilize public information for oversight purposes (Cuadrado-Ballesteros & Bisogno, 2022; Mediaty et al., 2025; van Doeveren, 2011). Consequently, Community-Based Monitoring functions as a relational mechanism through which governance principles are operationalized into substantive accountability outcomes at the village level (Bawono et al., 2025; Handayani et al., 2025; Oktafiyanti & Auliyah, 2024).

H7: Community-Based Monitoring partially mediates the relationship between Financial Digitalization and Village Fund Accountability.

Similarly, the digitalization of village financial systems enhances transparency by enabling real-time access to financial data, improving data accuracy, and increasing the traceability of public financial transactions (Mergel et al., 2019; Omar et al., 2024; Setyarto et al., 2025). However, from a digital governance perspective, the impact of digitalization on accountability is contingent upon its integration with social and institutional processes rather than being technologically deterministic (Bai & Yang, 2025; Vial, 2019; Wang et al., 2025). Digital financial systems create informational conditions that enable citizens to participate more effectively in monitoring activities, thereby strengthening horizontal accountability mechanisms (Ardiputra et al., 2025; Bawono et al., 2025; Beuermann & Amelina, 2018). When such information is accessible and meaningful, Community-Based Monitoring becomes more effective in exercising social control over public resource management (Buele et al., 2020; Handayani et al., 2025; Razak et al., 2024). Therefore, Community-Based Monitoring operates as a socio-technical bridge that channels the benefits of financial digitalization into improved accountability outcomes in Village Fund management

3. Method

This study employs a quantitative approach using a cross-sectional survey design to examine the relationship between good governance, village financial digitization, Community-Based Monitoring, and the accountability of the Village Fund. The quantitative approach was chosen because it enables the empirical examination of associations among latent constructs through measurable and objective multivariate statistical analysis (J. Hair & Alamer, 2022a). The cross-sectional survey design is commonly used in public sector governance research to test conceptual models involving variables of organizational perception and behavior within a specific time (Ringle et al., 2023; Setia, 2016)(Ringle et al., 2023).

This study was conducted in villages located in South Sulawesi Province, Indonesia, where Village Fund management has become a strategic policy instrument for promoting rural development and public service delivery. The study area was selected because South Sulawesi represents one of the provinces with many villages implementing digital financial management systems while simultaneously strengthening good governance practices and community participation in Village Fund oversight. This context provides an appropriate setting for examining the relationships among Good Governance, Financial Digitalization, Community-Based Monitoring, and Village Fund Accountability.

The target population consisted of stakeholders directly involved in Village Fund governance across selected villages in South Sulawesi Province, including village heads, village secretaries, financial officers, members of the Village Consultative Body (BPD), village facilitators, and community representatives participating in planning, implementation, and monitoring activities.

The inclusion criteria required respondents to (1) be directly involved in Village Fund planning, implementation, financial administration, or community monitoring; (2) have at least one year of experience in village governance activities; and (3) voluntarily agree to participate in the survey. The sample size was determined following the recommendations for Partial Least Squares Structural Equation Modeling (PLS-SEM), which suggest a minimum sample ranging from five to ten observations per indicator or structural relationship and generally recommend between 100 and 200 observations for models of moderate complexity (J. Hair & Alamer, 2022a; Ringle et al., 2023).

A total of 220 questionnaires were distributed, of which 205 were returned. After excluding incomplete responses, 200 valid questionnaires were retained for the final analysis, representing an effective response rate of 90.9%. Prior to the main survey, a pilot study involving 30 respondents was conducted to evaluate questionnaire clarity, wording, and internal consistency. Minor revisions were made based on participant feedback before the final questionnaire was distributed.

The sampling technique used was *purposive sampling* to ensure that only individuals with an understanding of Village Fund management were selected as respondents (Setiaman, 2021). Purposive sampling was employed because only respondents possessing direct knowledge and practical experience regarding Village Fund planning, implementation, financial reporting, and community monitoring were considered capable of providing reliable information relevant to the research objectives.

Primary data were collected via a structured questionnaire using a five-point Likert scale (1 = strongly disagree to 5 = strongly agree). The measurement of the constructs of good governance, village financial digitalization, community-based monitoring, and Village Fund accountability was adapted from instruments previously used and validated in prior research in the fields of public governance and public sector accountability. Prior to the widespread distribution of the questionnaire, a pilot test was conducted to ensure the clarity of the questions and to assess initial reliability using Cronbach's Alpha as an indicator of internal consistency (J. Hair & Alamer, 2022a).

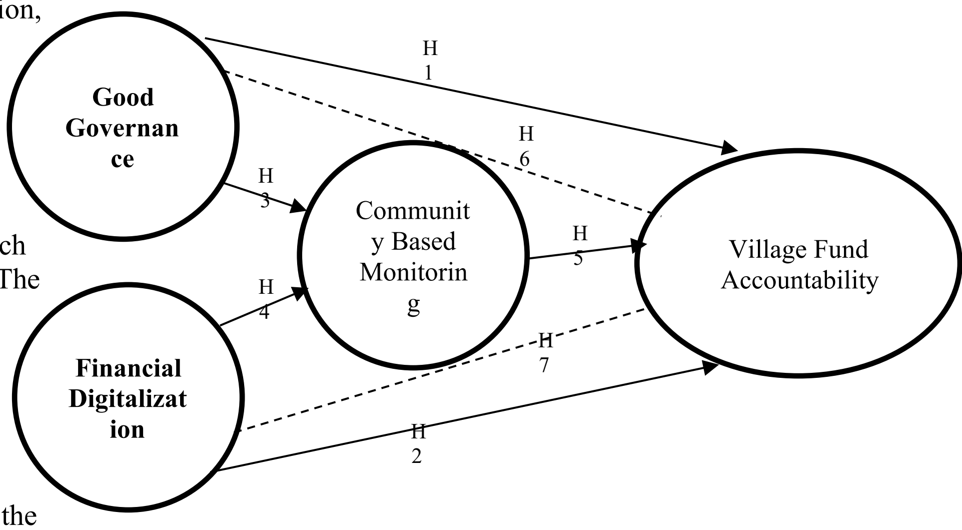
To minimize the potential influence of common method bias, procedural remedies were implemented during questionnaire design, including guaranteeing respondent anonymity, ensuring confidentiality, and separating construct measurements. In addition, Harman's single-factor test indicated that the first factor explained less than 50% of the total variance, suggesting that common method bias was unlikely to threaten the validity of the findings.

Data were analyzed using SmartPLS 4 following the two-stage approach recommended by (Hair & Alamer, 2022b). The measurement model was first evaluated through indicator reliability, internal consistency reliability (Cronbach's Alpha, Composite Reliability, rho_A), convergent validity (AVE), discriminant validity (HTMT and Fornell-Larcker Criterion), and multicollinearity (VIF). Subsequently, the structural model was assessed using bootstrapping with 5,000 subsamples to estimate path coefficients, indirect effects, confidence intervals, coefficients of determination (R^2), predictive relevance (Q^2), effect size (f^2), and model fit (SRMR).

Hypothesis testing was conducted using Partial Least Squares-based Structural Equation Modeling (PLS-SEM) with the assistance of SmartPLS software or similar software. PLS-SEM was chosen because it is suitable for predictive research models, involves latent variables, and allows for the simultaneous testing of mediating relationships (J. Hair & Alamer, 2022a; Razak et al., 2024; Ringle et al., 2023). Parameter significance estimation was performed using the bootstrapping technique with a minimum of 5,000 subsamples to obtain t-statistics values and confidence intervals at a 5% significance level (J. Hair & Alamer, 2022a).

The mediation test for community-based monitoring was conducted by analyzing the indirect effect between good governance and village financial digitalization on the accountability of the Village Fund. The bootstrapping approach was used because it is considered more accurate and has higher statistical power compared to classical methods in testing mediation effects (J. Hair & Alamer, 2022a; Ringle et al., 2023). The quality of the structural model was evaluated using the coefficient of determination (R^2), predictive relevance (Q^2), and effect size (f^2) to ensure the model's explanatory power regarding the dependent variable (J. Hair & Alamer, 2022a). All research procedures, from sample selection and instrument development to statistical analysis techniques, are described in detail to ensure replication by other researchers in similar contexts. This methodological approach aligns with quantitative research reporting standards in the fields of public sector accounting and public governance (J. Hair & Alamer, 2022a; Ringle et al., 2023).

Research Model



4. Results & Discussion

4.1. Respondent Characteristics

Respondent characteristics were analyzed to describe the demographic profile of the study participants and to ensure the representativeness of the data used in the analysis. The distribution of respondents by gender is shown in the following table.

Table 1 Respondent Characteristics by Gender

Characteristics	Category	Number	Percentage
Gender	Male	118	59
	Female	82	41
	Total	200	100%
Age (year)	<30	32	16

	31–40	58	29
	41–50	67	33.5
	>50	43	21.5
	Total	200	100%
Age (years) Education Level	Elementary School	21	10.5
	Junior High School	36	18
	High School	79	39.5
	Associate degree (D3)	18	9
	Bachelor's Degree (S1)	38	19
	Graduate (Master's/PhD)	8	4
	Elementary School	21	10.5
	Total	200	100%
Employment Status	Village Government Staff	52	26
	Village Consultative Body (BPD)Member	21	10.5
	Village Facilitator	16	8
	Community Leader	29	14.5
	General Community	74	37
	Others	8	4
	Total	200	100%

The distribution of respondents by gender shows that men dominate with a percentage of 59%, while women account for 41%. This composition reflects a relatively balanced gender representation in the study. The distribution of respondents by age shows that the majority of respondents are in the 31–40 age group (29%), followed by those aged 41–50 (33.3%), those over 50 (21.5%), and those under 30 (16%). This composition indicates that most respondents are of working age. The distribution of respondents by educational level shows that the majority of respondents have a Senior High School education (39.5%), followed by a Bachelor's degree (S1) (19%) and Junior High School (18%). This composition indicates that the majority of respondents have a secondary to higher education level, which is considered sufficient to understand the governance and accountability issues that are the focus of the study.

The distribution of respondents by employment status shows that the majority of respondents come from the general public (37%), followed by village government officials (26%), and community leaders (14.5%). Meanwhile, members of the Village Council (BPD) account for 10.5%, village facilitators for 8%, and other categories for 4%. This composition indicates that respondents come from various groups involved in the governance and oversight of village development

4.2. Assessment of Measurement Model

An important initial step in Partial Least Squares Structural Equation Modeling (PLS-SEM) involves rigorously assessing the reliability and validity of the measurement model, in addition to establishing discriminant validity (Hair Jr et al., 2020). Assessing reliability focuses on the internal consistency of the construct, which is achieved by examining indicator loadings and Average Variance Extracted (AVE). As a rule, indicator loadings should exceed 0.70, indicating that the indicators strongly reflect their respective constructs. Similarly, the AVE should exceed 0.50, indicating that the construct explains more variance within its indicators than the unexplained variance. As shown in Table 2 and Fig. 1, the factor loadings for this model are all above 0.70, and the AVE values for each study variable are above 0.50, providing strong evidence for the model's high reliability. Furthermore, validity was evaluated through Cronbach's alpha (CA) and composite (CR) reliability, both of which ideally should be above 0.70, indicating adequate internal consistency. With the CA and CR values presented in Table 2 exceeding 0.70, the model demonstrates strong validity. This comprehensive assessment confirms the quality of the measurement model, ensuring a strong foundation for subsequent structural equation modeling analysis.

Table 2. Reliability and Convergent Validity

Variable	Items	Outer Loading	AVE	CA	CR	Result
Good Governance	GG		0.656	0.824	0.884	Reliable
	GG1	0.858				Valid
	GG2	0.806				Valid
	GG3	0.740				Valid
	GG4	0.831				Valid
Financial Digitalization	FD		0.736	0.880	0.918	Reliable
	FD1	0.800				Valid
	FD2	0.877				Valid
	FD3	0.881				Valid
	FD4	0.871				Valid
Comm-unity-Based Monitoring	CBM		0.586	0.764	0.850	Relliable
	CBM 1	0.738				Valid
	CBM 2	0.774				Valid
	CBM 3	0.717				Valid
	CBM 4	0.777				Valid
Village Fund Accountability	VFA		0.588	0.766	0.850	Reliable
	VFA1	0.700				Valid
	VFA2	0.791				Valid
	VFA3	0.800				Valid
	VFA4	0.770				Valid

The results of the measurement model testing indicate that all constructs in this study meet the validity and reliability criteria required in Partial Least Squares Structural Equation Modeling (PLS-SEM) analysis. Convergent validity was evaluated using outer loadings and Average Variance Extracted (AVE), while construct reliability was tested using Cronbach's Alpha and Composite Reliability.

The Good Governance variable showed an AVE of 0.656, with a Cronbach's Alpha of 0.824 and a Composite Reliability of 0.884. The outer loading values for each indicator ranged from 0.740 to 0.858, indicating that all indicators adequately reflected the construct. Outer loadings exceeding 0.70 indicate that the indicators have a strong correlation with the construct being measured (J. Hair & Alamer, 2022a). An AVE exceeding 0.50 also indicates that the construct explains more than 50% of the variance in its indicators, thereby meeting the criteria for convergent validity(Fornell & Larcker, 1981). These findings indicate that good governance indicators such as transparency, participation, and institutional accountability demonstrate good measurement consistency in representing village governance practices. These results are aligned with research showing that the application of good governance principles possesses a strong construct structure in explaining public sector governance practices (Brinkerhoff & Wetterberg, 2016).

The Village Financial Digitalization variable shows an AVE value of 0.736 with a Cronbach's Alpha of 0.880 and a Composite Reliability of 0.918. All indicators in this variable have outer loadings ranging from 0.800 to 0.881, indicating a very high level of indicator validity. A Composite Reliability value exceeding 0.90 indicates that the construct possesses very strong internal consistency in measuring the concept of village financial digitalization (Hair & Alamer, 2022). The high validity and reliability values for this variable indicate that financial digitalization indicators such as digital recording systems, financial information transparency, and ease of data access effectively represent the concept of digital transformation in village financial management. This finding aligns with the digital governance literature, which emphasizes that the use of information technology in the public sector improves the quality of financial reporting and information transparency(Omar et al., 2024).

The Community-Based Monitoring variable showed an AVE value of 0.586 with a Cronbach's Alpha of 0.764 and a Composite Reliability of 0.850. The outer loading values of the indicators ranged from 0.717 to 0.777, indicating that all indicators met the criteria for convergent validity. A Cronbach's Alpha value above 0.70 indicates that the construct possesses adequate internal consistency (Hair & Alamer, 2022). These results indicate that the indicators of community participation in village deliberations, monitoring of budget use, and citizen involvement in community-based monitoring have a sufficiently strong ability to represent the concept of community-based monitoring . The literature on collaborative governance suggests that community participation in public budget oversight plays a crucial role in enhancing transparency and accountability of local governments(Buele et al., 2020).

The Village Fund Accountability variable shows an AVE value of 0.588 with a Cronbach's Alpha of 0.766 and a Composite Reliability of 0.850. The outer loading values of the indicators range from 0.700 to 0.800, indicating that all indicators meet the criteria for convergent validity. An AVE value greater than 0.50 indicates that the construct's average explains the indicators' variance adequately (Fornell & Larcker, 1981). A Composite Reliability value above 0.70 also indicates that the construct possesses good measurement consistency (Hair & Alamer, 2022). These findings indicate that the indicators used to measure village fund accountability such as transparency in reporting, clarity of accountability, and compliance with regulations consistently represent the concept of public accountability. The accountability theory perspective explains that transparent reporting and accountability mechanisms are crucial elements in ensuring the responsible use of public resources (Bovens, 2009).

Overall, the results of the measurement model testing indicate that all constructs in this study meet the criteria for convergent validity and internal reliability required in PLS-SEM analysis. Outer loadings above 0.70, AVE values exceeding 0.50, and Cronbach's Alpha and Composite Reliability values above 0.70 indicate that the research instruments possess good measurement quality and are suitable for structural equation modeling analysis in subsequent stages (Hair & Alamer, 2022).

Tabel 3. Discriminant Validity (Fornell-Larcker Criterion)

Variable	Village Fund Accountability (VFA)	Financial Digitalitation (FD)	Good Governance (GG)	Community-Based Monitoring
Village Fund Accountability (VFA)	0,767			
Financial Digitalitation (FD)	0,699	0,858		
Good Governance (GG)	0,689	0,808	0,810	
Community-Based Monitoring (CBM)	0,663	0,601	0,587	0,765

The results presented in the table 3 demonstrate satisfactory discriminant validity among the constructs in the measurement model. The diagonal values, representing the square root of the Average Variance Extracted (AVE), are higher than the correlations between constructs, indicating that each construct possesses stronger explanatory power for its own indicators than for other constructs. This finding confirms that the constructs are empirically distinct and adequately capture different conceptual dimensions within the proposed model.

Specifically, Village Fund Accountability (VFA) has a square root AVE value of 0.767, which exceeds its correlations with Financial Digitalization (FD) (0.699), Good Governance (GG) (0.689), and Community-Based Monitoring (CBM) (0.663). Similarly, Financial Digitalization (FD) demonstrates a square root AVE value of 0.858, which is greater than its correlations with other constructs. Good Governance (GG) and Community-Based Monitoring (CBM) also show square root AVE values of 0.810 and 0.765, respectively, both exceeding the inter-construct correlations.

These results satisfy the Fornell-Larcker criterion, confirming that the measurement model has adequate discriminant validity. Therefore, each latent variable in the model can be considered conceptually unique and statistically reliable for explaining village fund accountability, financial digitalization, governance practices, and community-based monitoring.

Tabel 4. Discriminant Validity (Heterotrait-Monotrait Ratio (HTMT)

Relationship	Heterotrait-monotrait ratio (HTMT)
Vinacial Fund _Accountability <-> FIinancial Digitalization	0,847
Vinacial Fund _Accountability <-> Good Governance	0,860
Good Governance <-> FIinancial Digitalization	0,942
Vinacial Fund _Accountability <-> Community Based _Monitoring	0,855
FIinancial Digitalization <-> Community Based _Monitoring	0,729
Good Governance <-> Community Based _Monitoring	0,735

Table 4 presents the discriminant validity assessment using the Heterotrait-Monotrait Ratio (HTMT). Most construct pairs exhibit HTMT values below the recommended threshold of 0.90, indicating satisfactory discriminant validity (Hair & Alamer, 2022). Although the HTMT value between Good Governance and Financial Digitalization (HTMT = 0.942) slightly exceeds the recommended cutoff, this result is theoretically understandable because both constructs represent complementary dimensions of public sector governance rather than conceptually independent phenomena. The implementation of financial digitalization in village governance is fundamentally embedded within good governance principles, particularly transparency, accountability, participation, and administrative efficiency. Consequently, a relatively high correlation between these constructs is expected in decentralized public financial management settings. Similar observations have been reported in governance research where institutionally related constructs exhibit substantial conceptual proximity while remaining theoretically distinguishable (Hair & Alamer, 2022b). Therefore, discriminant validity should not be evaluated solely based on HTMT values but also supported by complementary evidence such as indicator loadings, construct reliability, and theoretical justification.

Furthermore, Good Governance represents the institutional framework governing decision-making processes, accountability mechanisms, transparency, and citizen participation, whereas Financial Digitalization refers to the technological capability that facilitates financial management, reporting accuracy, information accessibility, and transaction traceability. Although these constructs are highly related in practice, they capture different theoretical dimensions of governance reform. Thus, the observed HTMT value reflects the complementary nature of governance institutions and digital transformation rather than redundancy between the two constructs.

From a theoretical perspective, Good Governance provides the institutional environment that enables financial digitalization to function effectively. Without transparent governance structures, accountable administrative procedures, and participatory decision-making processes, digital financial systems are unlikely to improve accountability outcomes. Therefore, a high empirical association between these constructs is theoretically consistent with Public Accountability Theory and Digital Governance Theory, both of which recognize governance quality and digital transformation as mutually reinforcing mechanisms rather than isolated institutional factors (OECD, 2023).

4.3. Assessment of Structural Model

Structural model assessment in structural equation modeling (SEM) involves evaluating the relationships between latent variables in the model. Two primary metrics used for this purpose are the coefficient of determination (R^2) and the effect size (f^2). The coefficient of determination, R^2, indicates the amount of variance in the endogenous latent variable explained by its predictors in the model. A higher R^2 value indicates better explanatory power of the structural model. Complementing R^2, the effect size f^2 measures the relative impact of each predictor variable on the endogenous latent variable. This helps determine the substantive importance of specific relationships within the model, going beyond mere statistical significance. When considered together, these two measures provide a comprehensive assessment of the validity and explanatory capacity of the structural model (J. Hair & Alamer, 2022a; J. F. Hair et al., 2019).

Table 5. Collinearity Assessment

Relationship	VIF
GG→VFA	3,016
FD→VFA	3,093
GG→CBM	2,875
FD→CBM	2,875
CBM→VFA	1,640

All VIF values are below the threshold of 3.30, indicating that multicollinearity does not threaten the estimation of the structural model.

Table 6. Structural Model Assessment

Construct	R^2	Adjusted R^2	Q^2	Category
Community-Based Monitoring	0,390	0,384	0.376	Moderate
Village Fund Accountability	0,604	0,598	0.516	Moderate

The endogenous constructs exhibit moderate explanatory power. Good Governance and Financial Digitalization explain 39.0% of the variance in Community-Based Monitoring, whereas Good Governance, Financial Digitalization, and Community-Based Monitoring jointly explain 60.4% of the variance in Village Fund Accountability. The positive Q^2 values confirm the predictive relevance of the proposed model.

Table 7. Effect Size

Relationship	f^2	Category
GG→VFA	0,056	Small
FD→VFA	0,067	Small
GG→CBM	0,049	Small
FD→CBM	0,076	Small
CBM→VFA	0,177	Moderate

Community-Based Monitoring demonstrates the largest effect size on Village Fund Accountability, suggesting that community participation plays a more substantial role in improving accountability than governance quality or financial digitalization alone.

4.4. Hypothesis Testing

Table 8. Direct Effects

Hypothesis	Relationship	Original Sample (O)	t-value	p-value	Decision
H1	Good Governance → Village Fund Accountability	0,259	3,272	0,001	Accepted
H2	Financial Digitalization → Village Fund Accountability	0,286	3,469	0,001	Accepted
H3	Good Governance → Community-Based Monitoring	0,293	3,352	0,001	Accepted
H4	Financial Digitalization → Community-Based Monitoring	0,364	3,757	0,000	Supported
H5	Community-Based Monitoring → Village Fund Accountability	0,340	5,301	0,000	Supported

Source: SmartPLS 4 Output, Processed Data, 2026.

Table 8 presents the results of the structural model assessment for the direct relationships among the research constructs. The findings indicate that all proposed direct hypotheses are statistically significant, as evidenced by t-values exceeding the critical threshold of 1.96 and p-values below the 0.05 significance level.

Specifically, Good Governance has a positive and significant effect on Village Fund Accountability (β = 0.259, t = 3.272, p = 0.001), thereby supporting Hypothesis 1 (H1). This result indicates that improvements in governance practices are associated with higher levels of accountability in Village Fund management.

Similarly, Financial Digitalization exerts a positive and significant influence on Village Fund Accountability (β = 0.286, t = 3.469, p = 0.001), confirming Hypothesis 2 (H2). The findings suggest that the adoption of digital financial systems contributes to enhancing accountability in the administration of Village Funds.

Regarding the antecedents of Community-Based Monitoring, Good Governance demonstrates a positive and significant effect (β = 0.293, t = 3.352, p = 0.001), supporting Hypothesis 3 (H3). Likewise, Financial Digitalization positively influences Community-Based Monitoring (β = 0.364, t = 3.757, $p < 0.001$), providing support for Hypothesis 4 (H4).

Finally, Community-Based Monitoring has a positive and statistically significant effect on Village Fund Accountability (β = 0.340, t = 5.301, $p < 0.001$), supporting Hypothesis 5 (H5). Among all direct relationships examined, this path exhibits the highest t-value, indicating that Community-Based Monitoring is the most statistically robust predictor of Village Fund Accountability within the proposed structural model.

Overall, the results demonstrate that all five direct hypotheses are supported, confirming the significant roles of Good Governance, Financial Digitalization, and Community-Based Monitoring in explaining Village Fund Accountability.

4.5 Mediation Analysis

Table 9. Indirect Effects

Hypothesis	Indirect Relationship	β	t-value	p-value	Mediation
H6	Good Governance → Community-Based Monitoring → Village Fund Accountability	0,099	2,825	0,005	Partial
H7	Financial Digitalization → Community-Based Monitoring → Village Fund Accountability	0,124	2,996	0,003	Partial

Source: SmartPLS 4 Output, Processed Data, 2026.

Table 9 presents the results of the mediation analysis examining the indirect effects of Good Governance and Financial Digitalization on Village Fund Accountability through Community-Based Monitoring.

The results indicate that Community-Based Monitoring significantly mediates the relationship between Good Governance and Village Fund Accountability ($\beta = 0.099$, $t = 2.825$, $p = 0.005$), thereby supporting Hypothesis 6 (H6). The positive indirect effect demonstrates that improvements in Good Governance contribute to higher Village Fund Accountability through enhanced Community-Based Monitoring.

Similarly, Community-Based Monitoring significantly mediates the relationship between Financial Digitalization and Village Fund Accountability ($\beta = 0.124$, $t = 2.996$, $p = 0.003$), supporting Hypothesis 7 (H7). The positive coefficient indicates that Financial Digitalization enhances Village Fund Accountability indirectly by strengthening Community-Based Monitoring.

Because the corresponding direct effects of Good Governance and Financial Digitalization on Village Fund Accountability (see Table 7) remain statistically significant ($p < 0.05$), while the indirect effects are also significant, the mediation can be classified as partial mediation. This finding indicates that Community-Based Monitoring strengthens, rather than fully explains, the relationships between Good Governance, Financial Digitalization, and Village Fund Accountability.

Table 10. Summary of Hypothesis Testing

Hypothesis	Structural Relationship	β		t-value	p-value	Decision	Type of Effect
H1	Good Governance → Village Fund Accountability	0,259		3,272	0,001	Accepted	Direct
H2	Financial Digitalization → Village Fund Accountability Financial Digitalization → Village Fund Accountability	0,286		3,469	0,001	Accepted	Direct
H3	Good Governance → Community-Based Monitoring	0,293		3,352	0,001	Accepted	Direct

Hypo thesis	Structural Relationship	β		t-value	p-value	Decision	Type of Effect
H4	Financial Digitalization → Community-Based Monitoring	0,364	0,364		0,000	Accepted	Direct
H5	Community-Based Monitoring → Village Fund Accountability	0,340		5,301	0,000	Accepted	Direct
H6	Good Governance → Community-Based Monitoring → Village Fund Accountability	0,099		2,825	0,005	Accepted	Partial Mediation
H7	Financial Digitalization → Community-Based Monitoring → Village Fund Accountability	0,124		2,996	0,003	Accepted	Partial Mediation

Source: SmartPLS 4 Output, Processed Data, 2026.

Village Fund Accountability (β = 0.259, *t* = 3.272, *p* = 0.001), supporting Hypothesis 1. This result indicates

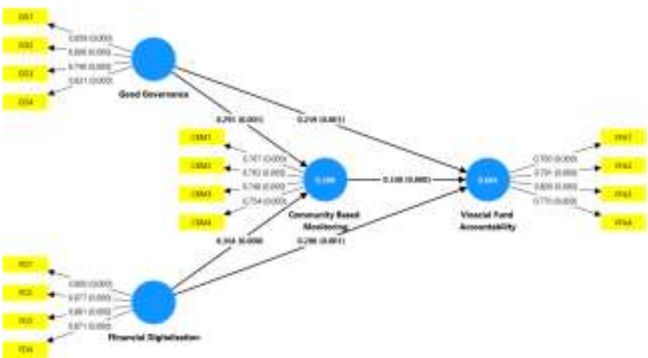


Fig. 1. SEM Results

5. Discussion

The results of the structural model analysis using Partial Least Squares Structural Equation Modeling (PLS-SEM) indicate that all hypotheses in this study are accepted because they have T-statistics values greater than 1.96 and p-values less than 0.05, meaning the relationships between variables are statistically significant (J. Hair & Alamer, 2022a).

5.1 Good Governance and Village Fund Accountability

The empirical findings demonstrate that Good Governance positively and significantly influences that villages implementing stronger governance principles—including transparency, accountability, participation, responsiveness, and rule compliance—tend to achieve higher levels of accountability in Village Fund management. Although the effect size is relatively small ($f^2 = 0.056$), the relationship remains statistically significant, suggesting that governance quality constitutes an essential institutional foundation for accountable public financial management.

The positive relationship can be explained by the governance mechanisms embedded within village administration. Good governance promotes transparent budgeting, participatory planning, open access to financial information, and systematic reporting, thereby reducing information asymmetry between village governments and stakeholders. As transparency increases, opportunities for opportunistic behavior and misuse of public resources decline, while citizens gain greater confidence in local institutions. Consequently, governance quality strengthens administrative discipline, improves compliance with financial rocedures, and reinforces accountability throughout the Village Fund management cycle.

These findings reinforce Public Accountability Theory proposed by Bovens (2007, 2009), which conceptualizes accountability as a social relationship in which public officials are obliged to explain and justify their decisions to authorized stakeholders. Within this theoretical perspective, good governance functions as an institutional mechanism that establishes clear reporting obligations, enhances transparency, and facilitates external scrutiny. Therefore, accountability is not merely an administrative output but also the consequence of governance arrangements that enable answerability, transparency, and public oversight throughout public financial management.

The findings are consistent with previous studies reporting that governance quality improves accountability in public financial management. Studies by (Anto & Yusran, 2023; Mediaty et al., 2025; Permatasari et al., 2024). similarly conclude that transparency, participation, and accountability principles significantly enhance the quality of financial governance in village administrations. However, unlike previous research, the present study demonstrates that governance quality should be understood not only as a direct determinant of accountability but also as a catalyst that strengthens community participation through monitoring mechanisms, thereby providing a more comprehensive explanation of accountability formation.

This study contributes to the governance literature by demonstrating that Good Governance remains an important institutional driver of Village Fund Accountability within an increasingly digital governance environment. More importantly, the findings indicate that governance quality alone is insufficient to maximize accountability unless it is accompanied by mechanisms that facilitate citizen participation and oversight. This perspective extends previous governance research by positioning accountability as an outcome of institutional quality that interacts with participatory governance mechanisms rather than as a purely administrative consequence.

5.2 Financial Digitalization and Village Fund Accountability

The results of the structural model analysis indicate that Financial Digitalization has a positive and significant effect on Village Fund Accountability ($\beta = 0.286$, $t = 3.469$, $p = 0.001$), thereby supporting Hypothesis 2. This finding demonstrates that the implementation of digital financial systems contributes significantly to improving accountability in Village Fund management. Villages that adopt digital technologies for budgeting, financial recording, reporting, and transaction management tend to exhibit higher levels of transparency and accountability than those relying on conventional administrative procedures. Although the effect size is categorized as small ($f^2 = 0.067$), the statistically significant relationship confirms that digital transformation constitutes an important institutional mechanism for strengthening public financial accountability at the village level.

The positive relationship between Financial Digitalization and Village Fund Accountability can be explained through the transformation of administrative and information management processes. Digital financial systems improve the accuracy, timeliness, and traceability of financial transactions while reducing manual errors and opportunities for document manipulation. Moreover, digital platforms facilitate real-time access to financial information for government officials, supervisory institutions, and community members. Increased accessibility to financial information enhances transparency and reduces information asymmetry between village governments and citizens, thereby strengthening public trust and encouraging more responsible financial management. Consequently, digitalization not only improves administrative efficiency but also creates an environment in which accountability becomes more observable, measurable, and enforceable.

These findings support the perspective of Digital Governance Theory, which argues that digital technologies improve public sector performance by enhancing transparency, administrative efficiency, responsiveness, and accountability through technology-enabled governance processes. Digital governance shifts accountability from conventional paper-based reporting toward integrated, transparent, and data-driven financial management systems that enable continuous monitoring and evidence-based decision-making. Furthermore, from the perspective of Public Accountability Theory (Bovens, 2007, 2009), digital financial systems function as institutional instruments that strengthen the obligation of public officials to provide timely, accurate, and verifiable financial information to stakeholders. Therefore, financial digitalization should be understood not merely as technological modernization but as a governance mechanism that reinforces institutional accountability through improved information quality and transparency.

The findings of this study are consistent with previous research demonstrating that financial digitalization improves accountability in public financial management. Studies by Omar et al. (2024), Bawono et al. (2025), Handayani et al. (2025), and Razak et al. (2024) reported that digital financial management systems increase transparency, reduce administrative inefficiencies, improve reporting accuracy, and minimize opportunities for fraud and budget irregularities within public institutions. However, this study extends previous findings by showing that digital financial systems contribute not only to administrative efficiency but also to strengthening accountability within decentralized village governance. Unlike earlier studies that primarily emphasized technological adoption, the present study demonstrates that the effectiveness of financial digitalization is closely associated with institutional governance quality and community oversight mechanisms, indicating that technology alone is insufficient to ensure accountable financial management.

This study contributes to the literature by extending the understanding of digital governance in the context of decentralized public finance. The findings demonstrate that Financial Digitalization should be viewed as an institutional capability that enhances accountability through improved transparency, financial traceability, information accessibility, and administrative efficiency rather than merely as a technological innovation. More importantly, this study provides empirical evidence that digital transformation operates within a broader governance ecosystem in which technological systems, governance quality, and community participation collectively determine accountability outcomes. Accordingly, the study advances previous research by positioning Financial Digitalization as a strategic governance instrument that supports sustainable accountability in Village Fund management rather than simply improving operational efficiency.

5.3 Good Governance and Community-Based Monitoring

The empirical results demonstrate that Good Governance has a positive and significant effect on Community-Based Monitoring ($\beta = 0.293$, $t = 3.352$, $p = 0.001$), thereby supporting Hypothesis 3. These findings indicate that villages implementing stronger governance principles are more likely to encourage active community participation in monitoring Village Fund management. Although the effect size is categorized as small ($f^2 = 0.049$), the statistically significant relationship confirms that governance quality serves as an important institutional antecedent of Community-Based Monitoring. This finding suggests that improvements in transparency, accountability, participation, responsiveness, and adherence to legal procedures create favorable conditions for strengthening citizen involvement in public oversight.

The positive relationship between Good Governance and Community-Based Monitoring can be explained through the institutional mechanisms created by transparent and participatory governance practices. When village governments disclose financial information openly, involve citizens in development planning, and establish accountable decision-making processes, communities obtain greater access to information and become more confident in participating in monitoring activities. Transparent governance reduces information asymmetry between government officials and citizens, while participatory governance increases opportunities for dialogue and collaborative decision-making. These conditions foster public trust, which subsequently encourages citizens to engage in monitoring the allocation, implementation, and reporting of Village Fund expenditures. Therefore, Good Governance strengthens Community-Based Monitoring by creating an institutional environment that supports transparency, trust, citizen empowerment, and collective oversight.

The findings are consistent with Public Accountability Theory (Bovens, 2007, 2009), which argues that accountability is realized through continuous interactions between public officials and stakeholders who possess the authority to evaluate government performance. Accountability extends beyond formal reporting obligations and requires effective external oversight to ensure that public resources are managed responsibly. Within this framework, Community-Based Monitoring functions as a horizontal accountability mechanism, enabling citizens to evaluate government actions, question financial decisions, and demand corrective actions when irregularities occur. Furthermore, the findings are consistent with principles of Participatory Governance Theory, which emphasizes that effective governance depends on meaningful citizen engagement throughout the policy cycle rather than merely during policy implementation. Consequently, Good Governance creates institutional arrangements that facilitate citizen participation, strengthen public oversight, and reinforce accountability in decentralized financial management.

The results corroborate previous studies demonstrating that governance quality significantly influences citizen participation and public oversight. Brinkerhoff and Wetterberg (2016) argued that transparency and participatory governance increase civic engagement by providing institutional opportunities for citizens to monitor government performance. Similarly, Yap et al. (2024) and Ardiputra et al. (2025) reported that transparent governance practices improve community participation in monitoring village development programs and financial management. However, this study extends previous literature by empirically demonstrating that Community-Based Monitoring should be viewed as an institutional outcome of Good Governance rather than merely an independent participatory activity. While earlier studies primarily focused on participation as a governance indicator, the present research identifies governance quality as the enabling condition that activates community monitoring through improved transparency, information accessibility, and public trust.

This study contributes to the literature by providing empirical evidence that Good Governance influences accountability indirectly through its capacity to strengthen Community-Based Monitoring. Rather than conceptualizing governance solely as a determinant of administrative performance, the findings demonstrate that governance quality establishes the institutional foundation necessary for effective public oversight. This perspective extends existing governance literature by integrating institutional governance with participatory accountability mechanisms in the context of decentralized public financial management. The study therefore highlights that accountability is strengthened not only through internal governmental controls but also through active community participation that emerges from transparent, participatory, and accountable governance practices. This contribution enriches the understanding of governance reform by positioning Community-Based Monitoring as a strategic mechanism linking governance quality to sustainable Village Fund Accountability.

5.4 Financial Digitalization and Community-Based Monitoring

The results of the structural model analysis reveal that Financial Digitalization has a positive and statistically significant effect on Community-Based Monitoring ($\beta = 0.364$, $t = 3.757$, $p < 0.001$), thereby supporting Hypothesis 4. This finding indicates that the implementation of digital financial systems significantly enhances the effectiveness of community participation in monitoring Village Fund management. Although the effect size is categorized as small ($f^2 = 0.076$), the significant positive relationship demonstrates that digital transformation plays an important role in facilitating community oversight within decentralized public financial management. These findings suggest that villages adopting digital financial technologies create more favorable conditions for citizens to participate in monitoring government financial activities.

The positive relationship between Financial Digitalization and Community-Based Monitoring can be explained through improvements in information accessibility, transparency, and communication enabled by digital technologies. Digital financial systems provide more accurate, timely, and accessible financial information, allowing citizens to monitor budget allocations, expenditure realization, procurement activities, and financial reports more efficiently than conventional paper-based systems. Increased accessibility reduces information asymmetry between village governments and citizens, enabling communities to identify inconsistencies, evaluate financial performance, and provide constructive feedback throughout the implementation of Village Fund programs. Moreover, digital platforms facilitate two-way communication between government institutions and local communities, encouraging broader public participation in oversight activities.

The findings support the principles of Digital Governance Theory, which argues that information and communication technologies improve governance quality by enhancing transparency, citizen engagement, responsiveness, and collaborative decision-making. Digital governance transforms traditional administrative systems into more transparent and interactive governance processes, allowing stakeholders to access information and participate actively in monitoring government performance. From the perspective of Public Accountability Theory (Bovens, 2007, 2009), accountability depends not only on the obligation of public officials to disclose information but also on the ability of stakeholders to obtain, evaluate, and use that information for oversight purposes. Accordingly, financial digitalization strengthens Community-Based Monitoring because digital technologies increase information availability and reduce barriers that previously limited meaningful citizen participation in public financial oversight.

The findings are consistent with previous studies demonstrating that digital technologies enhance transparency and citizen participation in public governance. Razak et al. (2024) and Bawono et al. (2025) found that digital financial management systems improve public access to financial information and strengthen monitoring processes in local governments. Similarly, Srinivasan et al. (2024) and Fırtın et al. (2025) reported that digital governance initiatives increase civic engagement by facilitating information sharing and expanding opportunities for public participation in government oversight. However, the present study extends these findings by demonstrating that Financial Digitalization contributes to Community-Based Monitoring through a broader socio-technical governance process rather than solely through technological innovation. Unlike previous studies that primarily emphasized administrative efficiency, this research shows that digital transformation enhances community monitoring because it improves transparency, financial traceability, information accessibility, and citizen awareness simultaneously.

This study contributes to the literature by demonstrating that Financial Digitalization should be conceptualized as a governance-enabling capability rather than merely an information technology innovation. The findings indicate that digital transformation improves Community-Based Monitoring because it creates a transparent information environment that empowers citizens to participate actively in financial oversight. This perspective extends previous digital governance studies by integrating technological capability with participatory governance mechanisms within the context of decentralized public finance. Consequently, the study provides empirical evidence that sustainable Village Fund accountability depends not only on the adoption of digital financial systems but also on their capacity to encourage informed community participation and strengthen horizontal accountability. This contribution broadens the understanding of digital governance by positioning technology as a strategic instrument that connects institutional transparency with community-based oversight.

5.5 Mediating Role of Community-Based Monitoring

The mediation analysis demonstrates that Community-Based Monitoring significantly mediates the relationships between Good Governance and Village Fund Accountability ($\beta = 0.099$, $t = 2.825$, $p = 0.005$) as well as between Financial Digitalization and Village Fund Accountability ($\beta = 0.124$, $t = 2.996$, $p = 0.003$). Since both the direct and indirect effects remain statistically significant, Community-Based Monitoring functions as a partial mediator, indicating that governance quality and financial digitalization improve Village Fund Accountability both directly and indirectly through strengthened community participation in monitoring public financial management.

These findings suggest that accountability is not achieved solely through institutional reforms or technological innovation but also through the active involvement of citizens in monitoring government performance. The findings extend Public Accountability Theory (Bovens, 2007, 2009), which conceptualizes accountability as a dynamic relationship between public officials and stakeholders involving answerability, transparency, and external scrutiny. While traditional accountability frameworks primarily emphasize reporting obligations and institutional control mechanisms, the present findings demonstrate that accountability also depends on the capacity of citizens to participate actively in monitoring government performance. Community-Based Monitoring therefore functions as a horizontal accountability mechanism, transforming transparency and access to financial information into effective public oversight. Furthermore, the findings align with Participatory Governance Theory, which argues that accountability is strengthened when citizens move beyond passive recipients of information to become active partners in supervising government decision-making and resource allocation.

The results are consistent with previous studies suggesting that community participation strengthens accountability in decentralized governance. Brinkerhoff and Wetterberg (2016) reported that participatory monitoring improves government responsiveness and public accountability by increasing transparency and civic engagement. Likewise, Fox (2015) argued that transparency alone rarely produces accountability unless accompanied by effective citizen monitoring capable of transforming information into collective action. Recent studies by Razak et al. (2024) and Bawono et al. (2025) further emphasized that digital governance initiatives become more effective when supported by active public participation. However, unlike previous studies that examined governance quality, digitalization, or citizen participation separately, this study empirically demonstrates that Community-Based Monitoring represents the central mechanism through which Good Governance and Financial Digitalization jointly enhance Village Fund Accountability. This integrated socio-institutional mechanism has received limited empirical attention within the context of decentralized village financial management.

This study makes an important theoretical and empirical contribution by demonstrating that Community-Based Monitoring is not merely an additional governance variable but the institutional mechanism that transforms governance quality and digital financial capability into accountable public financial management. The findings suggest that accountability emerges from the interaction of three complementary dimensions: institutional governance, digital governance capability, and community participation. Accordingly, this study extends Public Accountability Theory by proposing that accountability is generated through a collaborative governance ecosystem, in which transparency, digital information accessibility, and citizen engagement interact to strengthen public oversight.

Unlike previous studies that conceptualized accountability primarily as the outcome of administrative compliance or governance quality, the present research demonstrates that effective accountability is achieved when governance institutions create transparency, digital technologies enhance information accessibility, and citizens actively utilize that information to monitor public financial management. This integrated perspective constitutes the principal novelty of the study and contributes to the growing literature on decentralized governance, digital public administration, and participatory accountability.

The mediating effect of Community-Based Monitoring occurs because governance reforms and financial digitalization create institutional conditions that encourage citizens to participate more actively in public oversight. Good Governance enhances transparency, openness, procedural fairness, and public participation, thereby increasing citizens' trust in village institutions. As public trust grows, communities become more willing to engage in monitoring government activities, evaluating financial reports, and supervising Village Fund implementation. At the same time, Financial Digitalization improves the accessibility, accuracy, and timeliness of financial information, enabling citizens to obtain reliable information necessary for effective monitoring. Consequently, informed and empowered communities are better able to identify irregularities, provide constructive feedback, and encourage government compliance with financial regulations. These processes ultimately strengthen Village Fund Accountability.

5.6 Theoretical Contribution

This study makes an important theoretical contribution by extending Public Accountability Theory through demonstrating that Village Fund Accountability is not solely determined by governance quality or financial digitalization independently but emerges from the interaction between institutional governance, digital governance, and community participation through Community-Based Monitoring. While previous studies have predominantly examined Good Governance, Financial Digitalization, and accountability as separate determinants, this study conceptualizes Community-Based Monitoring as the critical institutional mechanism that transforms governance principles and digital financial systems into effective accountability outcomes. The findings therefore advance the existing accountability literature by proposing an integrated socio-technical governance framework in which Good Governance enhances transparency and public trust, Financial Digitalization improves information accessibility and financial traceability, and Community-Based Monitoring converts these institutional and technological capabilities into sustainable Village Fund Accountability. This integrated perspective enriches the theoretical understanding of decentralized public financial management by demonstrating that accountability is co-produced through the dynamic interaction of governance institutions, digital transformation, and active citizen participation rather than through administrative compliance alone.

5.7 Practical Implications

The findings of this study provide several practical implications for village governments, policymakers, and public sector oversight institutions in strengthening Village Fund Accountability. First, village governments should prioritize the implementation of Good Governance by institutionalizing transparent budgeting, participatory development planning, timely financial reporting, and open access to financial information. These governance practices should be complemented by the broader adoption of digital financial management systems that facilitate real-time financial reporting, transaction traceability, and public access to Village Fund information. At the regulatory level, the Ministry of Home Affairs, the Ministry of Villages, Development of Disadvantaged Regions and Transmigration, the Financial and Development Supervisory Agency (BPKP), and local inspectorates should strengthen regulatory frameworks by promoting standardized digital financial platforms, improving the interoperability of village financial information systems, and providing continuous technical assistance to enhance the digital competencies of village officials. Such initiatives are expected to improve transparency, reduce administrative errors, minimize opportunities for fraud, and strengthen institutional accountability across village administrations.

Furthermore, the findings emphasize that sustainable Village Fund Accountability cannot be achieved solely through governance reforms or technological innovation but requires active collaboration among government institutions, local communities, civil society organizations, and oversight bodies. Therefore, policymakers should develop mechanisms that encourage meaningful Community-Based Monitoring, including participatory budgeting forums, digital complaint and feedback platforms, public financial information portals, and regular community evaluation meetings. Capacity-building programs should also be provided to community representatives and Village Consultative Body (BPD) members to improve financial literacy, digital literacy, and monitoring competencies, enabling citizens to participate more effectively in public financial oversight. By integrating institutional governance, digital transformation, and community participation within a collaborative governance framework, policymakers can establish a more transparent, inclusive, and accountable Village Fund management system that supports sustainable rural development and strengthens public trust in decentralized governance.

6. Conclusion

This study investigated the relationships among Good Governance, Financial Digitalization, Community-Based Monitoring, and Village Fund Accountability within the context of decentralized public financial management. The empirical findings confirm that both Good Governance and Financial Digitalization positively influence Village Fund Accountability directly while simultaneously strengthening Community-Based Monitoring. Furthermore, Community-Based Monitoring significantly enhances Village Fund Accountability and partially mediates the relationships between Good Governance, Financial Digitalization, and accountability. These findings indicate that accountable Village Fund management is achieved not only through institutional governance reforms and digital financial transformation but also through active citizen participation in monitoring public financial management.

This study makes an important contribution to the public sector accountability literature by extending Public Accountability Theory through the integration of governance quality, digital governance capability, and community participation into a unified accountability framework. Unlike previous studies that primarily examined governance quality or digital financial systems as independent determinants of accountability, this study demonstrates that Community-Based Monitoring serves as the critical institutional mechanism that transforms transparency, information accessibility, and public participation into sustainable Village Fund Accountability. Accordingly, the findings offer a more comprehensive understanding of accountability as the outcome of interactions among institutional governance, digital technologies, and collaborative public oversight.

From a practical perspective, the findings suggest that policymakers should not focus solely on improving governance regulations or expanding digital financial systems but should also strengthen institutional mechanisms that encourage meaningful community participation. Enhancing financial transparency, improving access to digital financial information, developing citizen monitoring platforms, and strengthening the capacity of Village Consultative Bodies (BPD) and community organizations are essential strategies for improving accountability in Village Fund management. These integrated governance initiatives are expected to reinforce public trust, reduce opportunities for financial irregularities, and support sustainable rural development.

Despite these contributions, this study has several limitations. The analysis was based on a **cross-**sectional research design, which limits the ability to capture changes in governance practices and accountability over time. In addition, the study was conducted within a specific regional context, which may limit the generalizability of the findings to other institutional settings. Future studies are therefore encouraged to employ **longitudinal research designs**, incorporate broader geographical coverage, and examine additional contextual variables, such as organizational culture, leadership, institutional capacity, or digital governance maturity, to further explain variations in Village Fund Accountability across different regions.

Declarations

Author Contributions

The following statements should be used: Conceptualization: St Salmah Sharon, Mustika Kusuma Basir, **Methodology:** St Salmah Sharon, Mustika Kusuma Basir, Muh Arif, **Formal Analysis:** Muh Arif, Lince Bulutoding, Muchtar **Investigation:** St Salmah Sharon, Harmina, Muchtar **Data Curation:** Lince Bulutoding, Muh Arif, **Writing – Original Draft Preparation:** St Salmah Sharon, **Writing – Review & Editing:** Mustika Kusuma Basir, Muchtar, Harmina, **Supervision:** Mustika Kusuma Basir, **Validation:** Mustika Kusuma Basir, Muchtar, **Project Administration:** Harmina. All authors have read and agreed to the published version of the manuscript.

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