The Influence of Internal Control, Leadership, and Apparatus Competence on Village Fund Accountability in Pringsewu

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Abstract

This study examines the effects of internal control systems, village-head leadership style, and village apparatus competence on village fund management accountability in Pringsewu District, Pringsewu Regency. A quantitative survey and total sampling were applied to 60 officials from ten villages in Bali. The instrument comprised 24 five-point Likert items and was analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM) in SmartPLS 4.0. All constructs met the convergent validity and reliability criteria. The model explained 72.9% of the variance in accountability. Internal control (β=0.420, t=5.986, p<0.001), village-head leadership (β=0.439, t=5.580, p<0.001), and apparatus competence (β=0.478, t=6.149, p<0.001) had positive and significant effects. Village fund accountability requires a combination of formal controls, participatory leadership, and competent personnel. Apparatus competence produced the largest path coefficient. The cross-sectional design, self-reported data from one district, sample of 60 respondents, and unavailable f^2, Q^2, Standardized Root Mean Square Residual (SRMR), Heterotrait-Monotrait Ratio (HTMT), and PLSpredict statistics constrain causal inference and generalizability. The findings provide a policy basis for integrating financial training, the segregation of duties, periodic monitoring, and participatory decision forums.

Keywords: *Apparatus Competence, Internal Control System, PLS-SEM, Village Fund Accountability, Village-Head Leadership*

1. INTRODUCTION

Village governments manage public resources at the level closest to the citizens. Law of the Republic of Indonesia Number 3 of 2024 broadens village authority, while Minister of Home Affairs Regulation Number 20 of 2018 requires orderly planning, implementation, administration, reporting, and accountability in village development. In this setting, accountability is not limited to the complete reports. It also requires consistent data, traceable transactions, timely disclosures, and explanations that can be reviewed by citizens and oversight bodies (Gibran et al., 2021; Permatasari et al., 2024; Sofyani et al., 2022; Wardhani et al., 2025). Village funds can broaden development and strengthen local capacity; however, greater fiscal authority also increases the risk of administrative error, conflicts of interest, and misuse when governance capacity does not develop at the same pace. Previous studies have shown that village fund benefits depend on participation, financial literacy, effective controls, and reliable reporting systems (Annahar et al., 2023; Ardiputra et al., 2025; Ginting et al., 2024). Risk-based supervision is also needed because formal review alone may not identify operational weaknesses at the village level (Ginting et al., 2023; Putri et al., 2023; Wahyudi et al., 2022).

The Pringsewu District provides a focused setting because its ten villages have broadly comparable administrative structures. The 2025 Pringsewu Regency budget archive records an allocation of IDR 894,418,800 for the district, the highest among the listed districts. The scale of resources increases the consequences of weak administration and strengthens the need for substantive accountability. Officials must not only follow procedures and submit evidence but also explain how public resources were used and respond to assessments by citizens and higher-level governments (Bovens & Wille, 2021; Iacuzzi, 2022).

Stewardship theory views village officials as actors entrusted to pursue collective goals, however, this expectation depends on supporting structures and capabilities. Internal control provides risk assessment, authorization, documentation, information flow, and monitoring. Village-head leadership turns formal rules into daily conduct through openness, consultation, delegation, and a common-goal orientation. Apparatus competence enables officials to understand regulations, operate financial systems, process evidence, and prepare reliable reports. Evidence from public organizations supports the relevance of control, integrity, leadership, and applied competence, although the strength of their effects varies across administrative settings (Alam et al., 2019; Backhaus & Vogel, 2022; Bonsu et al., 2023; Boufounou et al., 2024; Kruyen & Van Genugten, 2020).

However, the empirical evidence is not uniform. Several studies have reported that internal control, leadership, and apparatus competence improve village accountability (Diansari et al., 2023; Hardiningsih et al., 2020; Larossa et al., 2026; Ratmono et al., 2023; Savitri et al., 2022; Widianto et al., 2026). In contrast, Sari and Setyaningsih (2025) found that internal control did not significantly affect successful village fund management, while Ikhwan et al. (2024) found no significant effects of apparatus competence or leadership style on accountability. Other models indicate that organizational commitment, report accessibility, prosocial behavior, technology, and participation can alter the operation of the three mechanisms (Dewi et al., 2019; Hidayati et al., 2023; Puspa & Prasetyo, 2020; Savitri et al., 2020). These differences show that the effects cannot be assumed to be automatic or identical across all villages.

Therefore, the research gap is both empirical and conceptual. Empirically, prior findings differ across locations and model specifications, and few studies have estimated the three mechanisms together in Pringsewu. Conceptually, accountability is often treated mainly as compliance or report quality, even though answerability also includes disclosure, explanation, response to oversight, and error correction. Separate models cannot show whether each factor retains a direct contribution after considering the other two. A competent official remains vulnerable when duties are not separated, a complete procedure may become ceremonial when leaders do not follow it up, and participatory leadership may still produce weak decisions when the financial capability is limited. Recent governance research also points to a combination of control, capability, openness, and technological adaptation rather than a single policy instrument (Ginting et al., 2023; Permatasari et al., 2024; Putri et al., 2023).

This study addresses this gap by simultaneously testing internal control as a structural mechanism, participatory village-head leadership as a relational mechanism, and apparatus competence as a capability mechanism. It covers officials directly involved in fund management across all ten villages in the Pringsewu District. Compared with studies that examine one or two determinants or include different contextual variables, this model estimates the direct contribution of each mechanism, while the other two are held constant. This contribution is an integrated stewardship explanation that can also guide the order of governance interventions. Accordingly, this study analyzes the effects of internal control systems, village-head leadership style, and apparatus competence on village fund management accountability.

2. LITERATURE REVIEW

2.1 Stewardship Theory and Village Fund Accountability

Stewardship theory views organizational managers as actors who prioritize collective objectives over personal interests under suitable conditions. Donaldson and Davis (1991) argue that governance structures should enable stewards to act effectively while preserving accountability. In village governments, village heads and officials are entrusted with public resources. Their performance is evaluated not only through budget absorption but also through their ability to manage funds according to the mandate, explain decisions, provide evidence, and respond to reviews.

Stewardship theory does not imply that goodwill guarantees accountability. Public trust requires verifiable procedures and meaningful information. Organizational transparency reduces stakeholder uncertainty when the information is timely, relevant, and understandable (Schnackenberg & Tomlinson, 2016). Village accountability and transparency are associated with community trust, but procedural compliance may not produce trust when the information disclosed is not useful to citizens

(Sofyani et al., 2022). Therefore, the theory supports a complementary relationship among control, leadership, and competence. This also explains why empirical results may differ when a study omits one mechanism or examines a setting in which implementation is weak.

2.2 Internal Control and Accountability

Internal control is a continuous process that provides reasonable assurance of operational effectiveness, reporting reliability, asset protection, and regulatory compliance. At the village level, it includes segregation of duties, authorization, documentation, risk assessment, reconciliation, information and communication, and monitoring. Supporting studies have associated these controls with stronger accountability and lower fraud risk (Alam et al., 2019; Fitra et al., 2026; Kerihi, 2024; Putra & Putra, 2025; Savitri et al., 2022; Wahyudi et al., 2021). However, Sari and Setyaningsih (2025) reported no significant effect of internal control on successful village fund management, while studies that include report accessibility, organizational commitment, or other governance conditions indicate that formal controls are not self-executing (Dewi et al., 2019; Hidayati et al., 2023; Puspa & Prasetyo, 2020; Savitri et al., 2020). This contrast suggests that control improves accountability only when procedures are applied consistently and followed up by capable officials and leaders. Therefore, this study tests whether internal control retains a direct effect after leadership and competence are considered.

H_1: Internal control systems positively affect village fund management accountability

2.3 Village-Head Leadership and Accountability

Village heads direct policies and oversee their implementation. Democratic and participatory leadership is reflected in openness to advice, opportunities to voice opinions, deliberation, competence-based delegation, and common goal orientation. Public sector and village studies generally link these practices to integrity and accountability (Backhaus & Vogel, 2022; Bonsu et al., 2023; Diansari et al., 2023; Hidayati et al., 2023; Ratmono et al., 2023; Savitri et al., 2020). Evidence from a decentralized decision-making setting also shows that supportive leadership can influence decision behavior, although its context differs from that of the village government (Mirza. BR & Mareta, 2022). In contrast, Ikhwan et al. (2024) found that leadership style did not significantly affect village fund accountability when competence, participation, and transparency were included. These mixed results indicate that a leadership label is insufficient unless it produces information sharing, appropriate delegation, and follow-up. The present model tests whether leadership retains a direct contribution after internal control and competence are considered.

H_2: The village-head leadership style positively affects village fund management accountability

2.4 Apparatus Competence and Accountability

Apparatus competence includes regulatory knowledge, role understanding, technical ability, initiative, ethics, and reporting. A sound system cannot function if implementers cannot identify risks, perform procedures, or explain transactions. Public sector and village studies generally find a positive relationship between competence and financial accountability (Hardiningsih et al., 2020; Indrijawati et al., 2024; Kerihi, 2024; Kruyen & Van Genugten, 2020; Pangayow & Patma, 2021; Widianto et al., 2026). Accurate transaction recognition, measurement, presentation, and reconciliation are practical expressions of this capability (Mareta et al., 2024). Digital disclosure also requires adequate digital literacy (ElMassah & Mohieldin, 2020; Rodríguez-Navas et al., 2021). Nevertheless, Ikhwan et al. (2024) found no significant competence effect, and evidence on management effectiveness shows that participation and *Badan Permusyawaratan Desa/BPD* supervision also matter (Mutiara et al., 2026). Therefore, competence may be necessary but insufficient when participation, oversight, or work procedures are weak. This study tests its direct effect after internal control and leadership are considered to be present.

H_3: Village apparatus competence positively affects village fund management accountability

2.5 Conceptual Framework

The conceptual framework treats accountability as the outcome of three mechanisms operating at distinct but interdependent levels. Internal control establishes structural arrangements through divided authority, evidence standards, information flow, and monitoring. Leadership supplies the relational conditions under which these arrangements are accepted, discussed, and applied consistently. Competence supplies the individual and collective ability to translate rules into planning, recording, reporting, and explanations that can be examined by others. Therefore, the model does not assume that one mechanism substitutes for another. Instead, each mechanism is expected to make a direct contribution to accountability quality after considering the other two are taken into account.

This integration is particularly relevant to small village organizations, where policy formulation, execution, recording, and oversight may be closely related. Such proximity can accelerate coordination but may also weaken functional separation unless the procedures and capabilities are adequate. Control creates traceability, leadership provides space for correction and participation, and competence enables accurate information processing. The positive directions of H_1–H_3 consequently follow not only from prior empirical associations but also from stewardship logic: actors entrusted with public resources need enabling structures, collective norms, and applied capability to discharge a public mandate in a verifiable manner.

3. RESEARCH METHODOLOGY

This study used a quantitative explanatory cross-sectional survey. The population comprised officials directly involved in fund management across ten villages in the Pringsewu District, namely village heads, village secretaries, heads of financial affairs, heads of planning affairs, heads of welfare sections, and Village Consultative Body members. Six positions represented each village, resulting in a population of 60. Total sampling was applied because the entire population was accessible. All 60 questionnaires were returned and were usable. Primary data were collected using a five-point Likert questionnaire ranging from 1 (strongly disagree) to 5 (strongly agree). The instrument contained 24 items, with six indicators for each of the four constructs. This count is consistent with the instrument tables, descriptive statistics, and SmartPLS measurement models. Table 1 summarizes the operationalization of these constructs.

Table 1. Construct operationalization

Construct	Dimensions/indicators	Items	Scale
Internal control system	Control environment, risk assessment, control activities, information and communication, and monitoring	6	Likert 1–5
Village-head leadership	Openness, participation opportunity, decision involvement, common goals, delegation, and deliberation	6	Likert 1–5
Apparatus competence	Knowledge, understanding, technical ability, initiative/responsibility, ethics, and standards compliance	6	Likert 1–5
Village fund accountability	Honesty/openness, compliance, procedural conformity, information sufficiency, completeness, and timeliness	6	Likert 1–5

Partial least squares structural equation modeling (PLS-SEM) was performed using SmartPLS 4.0 because the model is prediction-oriented, uses reflective constructs, and has a relatively small sample. The measurement model was assessed using outer loadings of at least 0.70, average variance extracted above 0.50, and Cronbach's alpha, rho_A, and composite reliability above 0.70 (Benitez et al., 2020; Hair et al., 2019; Hair et al., 2020). Discriminant validity was evaluated using cross-loadings and the Fornell-Larcker criterion. A HTMT below 0.90 is recommended as an additional criterion (Henseler et al., 2015). The structural model was evaluated using R-squared, adjusted R-squared, standardized path coefficients, and bootstrapping with a two-tailed threshold of t greater than 1.96 and $p<0.05$. VIF, effect size, predictive relevance, SRMR below 0.08, and PLSpredict are recommended complementary checks, but the source output does not provide these statistics (Shmueli et al., 2019). They were not reconstructed and are therefore considered limitations of this study.

Ethical safeguards were followed in the information provided in the questionnaire. Respondents were informed of the academic purpose of the study, the confidentiality of their responses, and that the data would be used only for research. Questionnaire completion was voluntary, individual names were not reported, and the results were presented in aggregate. The source thesis did not record a formal ethics committee approval number. The final submission should therefore state the applicable approval or exemption and consent procedures required by the journal.

4. RESULTS AND DISCUSSION

4.1 Respondent Characteristics

Table 2. Respondent profile (n=60)

Characteristic	Category	n	%
Gender	Male	47	78.33
	Female	13	21.67
Age	26–35 years	21	35.00
	36–45 years	13	21.67
	≥46 years	26	43.33
Education	Senior high school	27	45.00
	Diploma	10	16.67
	Bachelor	23	38.33
Position	Village head, secretary, finance, planning, welfare, and BPD	10 each	16.67 each

Table 2 shows each administrative position was represented by ten respondents. Most respondents were men (78.33%), at least 46 years old (43.33%), and high school graduates (45.00%). This profile is important because perceptions of control, leadership, and competence may be shaped by experience and education. Nevertheless, the census design ensured coverage of every principal village financial-management function. The diversity of respondent characteristics provides a comprehensive perspective on the implementation of financial governance and internal control practices at the village level.

4.2 Measurement Model Evaluation

Table 3. Measurement model summary

Construct	Loading range	AVE	Alpha	rho_A	rho_C
Internal control	0.817–0.921	0.776	0.942	0.957	0.954
Leadership	0.831–0.918	0.760	0.936	0.939	0.950
Competence	0.858–0.929	0.807	0.952	0.955	0.962
Accountability	0.742–0.852	0.663	0.898	0.900	0.922

Table 3 shows all outer loadings exceeded 0.70. The AVE ranged from 0.663 to 0.807, whereas Cronbach's alpha and composite reliability were above 0.898. Therefore, the constructs met the convergent validity and internal consistency criteria. The square root of the AVE on each Fornell-Larcker diagonal also exceeded the inter-construct correlations. These results support the empirical separation of the four constructs, although HTMT verification is still recommended before the final submission.

Table 4. Fornell-Larcker criterion

Construct	IC	Leadership	Competence	Accountability
Internal control	0.881			
Leadership	0.001	0.872		
Competence	0.319	0.006	0.898	

Construct	IC	Leadership	Competence	Accountability
Accountability	0.573	0.442	0.615	0.814

Table 4 shows the Fornell-Larcker criterion results indicate that all constructs meet the discriminant validity requirement, as the square roots of AVE (diagonal values) are higher than the correlations with other constructs. Internal control (0.881), leadership (0.872), competence (0.898), and accountability (0.814) demonstrate adequate construct distinctiveness. These findings confirm that each latent variable measures a unique concept and can be reliably used for further structural model analysis.

4.3 Structural Model and Hypothesis Tests

The accountability R-squared was 0.729, and the adjusted R-squared was 0.714. Therefore, internal control, village-head leadership, and apparatus competence explained 72.9% of the accountability variance within the sample. The remaining 27.1% may reflect transparency, community participation, technology use, external oversight, organizational culture and commitment. This is substantial in-sample explanatory power, but it is not evidence of out-of-sample prediction because predictive relevance and PLSpredict results were not available.

Table 5. Structural model results

Path	β	t	p	Decision
Internal control → Accountability	0.420	5.986	<0.001	H_1 supported
Leadership → Accountability	0.439	5.580	<0.001	H_2 supported
Competence → Accountability	0.478	6.149	<0.001	H_3 supported

Table 5 shows the structural model results show that all proposed hypotheses are supported, with internal control, leadership, and competence having significant positive effects on accountability. Internal control has a positive effect on accountability (β=0.420, t=5.986, p<0.001), while leadership (β=0.439, t=5.580, p<0.001) and competence (β=0.478, t=6.149, p<0.001) also demonstrate significant contributions. These findings confirm that stronger internal control systems, effective leadership, and higher employee competence enhance accountability performance.

4.4 Discussion

4.4.1 Effect of Internal Control

H_1 was supported with a standardized path coefficient of 0.420. Holding leadership and competence constant, a one-standard-deviation increase in internal control was associated with a 0.420 standard deviation increase in accountability. In practical terms, the relationship becomes visible when authorization, recording, asset custody, and review are separated, supporting documents are retained, and irregularities are followed up on. Therefore, internal control is an infrastructure for traceable decisions rather than just a compliance checklist.

This finding is consistent with public-sector evidence that internal control strengthens information integrity and accountability (Alam et al., 2019; Bonsu et al., 2023; Boufounou et al., 2024) and with Indonesian village studies linking control with accountability and fraud prevention (Diansari et al., 2023; Fitra et al., 2026; Kerihi, 2024; Puspa & Prasetyo, 2020; Wahyudi et al., 2021). This differs from the findings of Sari and Setyaningsih (2025), who found no significant effect on successful village fund management. This difference may reflect the outcome definition, local implementation, or the interaction of controls with other governance conditions. From a stewardship perspective, controls protect officials, clarify standards, and provide evidence that public mandates have been discharged. Village governments should map out incompatible duties, use a simple risk register, periodically reconcile records, and document the follow-up of findings. *Anggaran Pendapatan dan Belanja Desa/APBDes* and realization information published on noticeboards or websites should agree with the underlying data. Digital disclosure improves accountability only when access rights, verification, and user capability are maintained (ElMassah & Mohieldin, 2020; Rodríguez-Navas et al., 2021).

4.4.2 Effect of Village-Head Leadership

H_2 was supported by a standardized path coefficient of 0.439. Holding internal control and competence constant, a one-standard-deviation increase in participatory leadership was associated with a 0.439 standard-deviation increase in accountability. The coefficient is slightly larger than the internal control coefficient, but the difference was not formally tested. This implies that formal procedures are more likely to be applied when leaders accept input, involve relevant officials, delegate responsibilities, and discuss financial decisions before implementation.

This result agrees with the positive public leadership-outcome association reported by Backhaus and Vogel (2022) and with village studies that identify leadership as an accountability determinant (Diansari et al., 2023; Hidayati et al., 2023; Ratmono et al., 2023; Savitri et al., 2020). This contrasts with Ikhwan et al. (2024), who found no significant effect when competence, participation, and transparency were included. This comparison indicates that leadership affects accountability through actual information sharing, participation, and follow-up and not through formal authority alone. Therefore, stewardship requires a relational climate that enables officials to raise problems and make correct decisions.

Village heads should hold periodic financial review meetings, record decisions and responsibilities, allow reasoned disagreement, and avoid concentrating all decisions on one person. The village consultative body should receive sufficient and timely information so that it can request explanations without taking over the executive functions. These practices strengthen horizontal accountability while preserving the authority of legitimate leadership.

4.4.3 Effect of Apparatus Competence

H_3 was supported by a standardized path coefficient of 0.478. Holding internal control and leadership constant, a one-standard-deviation increase in apparatus competence was associated with a 0.478 standard-deviation increase in accountability. This was the largest observed coefficient, but it did not establish a uniquely strong causal factor because coefficient differences were not tested and effect size statistics were unavailable. The practical implication is that regulatory understanding, bookkeeping ability, initiative, standard compliance, and ethics are central levers within the model.

This finding supports studies that connect competence with village financial management and accountability (Hardiningsih et al., 2020; Indrijawati et al., 2024; Kerihi, 2024; Pangayow & Patma, 2021; Savitri et al., 2022; Widianto et al., 2026), but it differs from Ikhwan et al. (2024). This contrast suggests that competence is most visible when officials can apply it through clear procedures and when participation and BPD supervision support the work process (Mutiara et al., 2026). Because 45% of respondents had a senior high school education, task-based development is more useful than relying on formal credentials alone.

Capacity development should begin with position-specific needs and use real documents from budgeting, evidence verification, reconciliation, reporting, village financial systems, and audit follow-ups. Training should be followed by mentoring, assessment of document quality, and repeated errors. This approach connects knowledge with observable work performance and supports the integrated development of financial literacy, oversight, and digital capabilities (Ardiputra et al., 2025; Ginting et al., 2024; Wardhani et al., 2025).

4.5 Theoretical and Practical Implications

Together, these three paths support a complementary interpretation of stewardship. Internal control supplies boundaries and evidence, leadership creates the conditions for discussion and correction, and competence enables accurate execution of the strategy. Each mechanism retained a direct contribution after the other two were considered. Therefore, the findings support an integrated model but do not prove that the mechanisms are interchangeable or establish a universal causal ranking.

The practical contribution of this study is to treat accountability as a process rather than only a final report. Useful process indicators include timely reconciliation, follow-up of findings, consistency between APBDes and realization data, documented review forums, BPD access to information, and correction of recording errors. These indicators connect compliance with the capacity to provide explanations and accept assessments (Bovens & Wille, 2021; Iacuzzi, 2022). The coefficients were interpreted as associations within one cross-sectional sample. All constructs were measured from the same respondents at the same time, so the estimates may partly reflect common perceptions and the organizational image. They show which relationships are most prominent in this model, not the causal return from a specific intervention.

4.6 Implementation Agenda for Village and Regency Governments

Implementation can begin by mapping the village fund process from planning to accountability. Each stage should have a process owner, reviewer, evidence document, deadline, and escalation route for any irregularities. Mapping helps identify points at which one person holds too many functions or information does not move at the right time. The regency government can provide a common risk-register format and minimum control checklist while allowing adaptation to each village's capacity. Such standardization should support learning and oversight, rather than adding administrative work unrelated to risk.

The second agenda is to combine competence development with changes in work practices. Training should differ by position and use actual errors found in budgets, transaction evidence, reconciliations, reports and audit follow-ups. Success should not be measured only by attendance, evaluation should examine case-solving ability, document quality after mentoring, and reduction in repeated corrections. Village finance clinics or peer assistance across villages can help officials apply their learning to current tasks. Digital support should include data guidance, access rights, backup, and correction procedures so that technology strengthens controls and disclosure instead of transferring process weaknesses into an electronic system.

The third agenda is to strengthen the leadership and accountability forums. Village heads can establish periodic review meetings covering realization, risks, deviations, findings, and follow-up plans, with minutes and clear responsibility. BPD should receive readable information and be able to request explanations without taking over executive functions. Public information should be concise, consistent, and linked to supporting documents. At the regency level, development outcomes can be monitored through a combination of process and result indicators and used to target further assistance. In this sequence, control, leadership, and competence become a mutually reinforcing governance-improvement cycle, rather than three separate programs.

5. CONCLUSIONS

5.1 Conclusion

Internal control systems, participatory village-head leadership, and apparatus competence each contribute positively to village fund management accountability in Pringsewu District. The main contribution is an integrated stewardship explanation in which controls create traceability, leadership opens up space for coordination and correction, and competence enables accurate implementation. Therefore, village and regency governments should combine clear segregation of duties and risk monitoring with participatory financial reviews and position-specific training. Strengthening only one mechanism is unlikely to produce the same level of accountability improvement as a coordinated package.

5.2 Research Limitations

This study is limited by its cross-sectional design, same-source perceptual data, and sample of 60 officials from one district. Self-assessment and social desirability bias may also have influenced the responses. In addition, the source output does not provide the HTMT, complete VIF, effect size, predictive relevance, SRMR, PLSpredict, common method bias controls, or the number of bootstrap subsamples. Therefore, the findings should be interpreted as contextual associations rather than broad causal estimates.

5.3 Suggestions and Directions for Future Research

Future studies should include more districts, use longitudinal or panel designs, and combine official perceptions with reporting timeliness, audit findings, APBDes disclosures, and oversight follow-ups. Models may add transparency, community participation, technology use, organizational commitment, external pressure, and ethical culture as mediators or moderators. Further PLS-SEM studies should report the HTMT, VIF, effect size, predictive relevance, SRMR, and PLSpredict. Qualitative work can explain how deliberation, informal practices, and village heads and BPD relations shape everyday accountability.

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AUTHOR CONTRIBUTIONS

MKW conducted the source thesis research, data collection, and empirical analysis, and prepared the initial manuscript draft. FM contributed to the manuscript development and critical academic review. DA supervised the study and contributed to the critical review and finalization of the manuscript. All three authors have reviewed and approved the final version of the manuscript.

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