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The Role of SISKEUDES in Enhancing Accountable and Transparent Village Financial Governance

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ABSTRACT

This study aims to examine the effectiveness of the implementation of the Village Financial System (SISKEUDES) in strengthening village financial governance in Nunmafo Village during the 2022 – 2024 period. Employing a qualitative descriptive case study approach, data were collected from village officials and SISKEUDES operators through in-depth interviews, direct observation, and document analysis. Primary and secondary data were analyzed using a governance-based effectiveness framework encompassing transparency, accountability, participation, and administrative control. Data validity was ensured through triangulation of interview findings and village financial management documents. The findings indicate that SISKEUDES has contributed positively to improving the accuracy and efficiency of village financial reporting and facilitating financial monitoring processes. However, when assessed against the established effectiveness criteria, the system is categorized as moderately effective due to persistent constraints related to human resource capacity and infrastructure readiness. Limited educational background, insufficient technical training and unstable internet connectivity hinder real-time data processing and optimal system utilization. This study contributes to the existing literature by moving beyond a purely technical evaluation of SISKEUDES and offering a governance-oriented assessment of its effectiveness in a resource-constrained village context. The findings provide practical insights for policymakers and supervisory institutions in designing more context building and infrastructure support strategies to enhance village financial governance.

Keywords: Effectiveness, Implementation, Village financial system, Village financial management

INTRODUCTION

Regional autonomy has provided a significant impetus for village development in Indonesia, particularly following the enactment of Law Number 6 of 2014 concerning Villages (Kadir & Idris, 2021). This law formally recognizes villages as legal community units with territorial boundaries and grants them the authority to regulate and manage governmental affairs and local community interests based on their original rights and local customs. One of the most substantial implications of this regulation is the delegation of authority to villages to independently manage village-level finances, accompanied by a substantial increase in fiscal transfers from the central government (Hamdani & Fauzia, 2022). These financial resources are expected to accelerate rural development and improve community welfare. However, the growing volume of village funds also raises concerns regarding transparency, accountability, and governance capacity (Bakhtiar, 2021), thereby necessitating robust regulatory frameworks and effective financial management systems (Halim & Kusufi, 2016).

In response to these governance challenges, the Financial and Development Supervisory Agency (BPKP) developed the Village Financial System (Sistem Keuangan Desa/Siskeudes) as an integrated application designed to support village financial management processes (Ardiansyah & Wibowo, 2024), including planning, budgeting, administration, bookkeeping, and reporting. The implementation of this system aims to enhance the quality of financial reporting, optimize village financial management, and function as an internal control mechanism to strengthen accountability and transparency at the village level (Watulingas, Kalangi, & Suwetja, 2019). Initially piloted by the West Sulawesi BPKP Representative in 2015, the application was subsequently adopted

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nationally under the supervision of the Deputy for Regional Financial Implementation Supervision of BPKP after passing the Quality Assurance stage.

Despite its national rollout, the implementation of the Village Financial System has not progressed evenly across regions. In East Nusa Tenggara Province, for example, adoption remains relatively limited. As of 2018, only 2,996 villages had implemented the system, with socialization and technical assistance reaching 1,907 villages, while effective implementation was recorded in merely 11 districts/cities covering 1,389 villages, or 46.36% of the total villages in the province (Ministry of Finance, 2018). This uneven and delayed implementation indicates persistent challenges related to infrastructure readiness, human resource capacity, and institutional support, particularly in remote and underdeveloped areas.

Nunmafo Village, located in Amabi Oefeto Timur District, Kupang Regency, represents a unique and relevant empirical context for examining these challenges. The village began implementing the Village Financial System in early 2016, despite severe limitations in internet connectivity and the relatively low formal educational background of village officials (Ginting, et al, 2023). Through strong commitment from village authorities and community support, infrastructure improvements, such as the construction of a signal transmitter tower, were undertaken, and village officials actively participated in system training programs. The transition from manual financial reporting to an application-based system introduced standardized, integrated, and more transparent reporting procedures (Almasria et al, 2025), thereby reducing data inconsistencies and administrative errors (Wibawa & Septianto, 2024). This experience highlights the potential role of the Village Financial System in strengthening village financial governance, even in resource-constrained environments.

Although previous studies have examined the implementation of the Village Financial System in various regions, most focus on adoption levels, technical constraints, or compliance with regulations. Limited attention has been given to assessing the *effectiveness* of the system in strengthening village financial governance, particularly in villages facing infrastructural and human resource limitations such as those in East Nusa Tenggara. This gap underscores the need for context-specific empirical research that evaluates how the Village Financial System functions in practice and contributes to transparency, accountability, and governance quality at the village level.

Therefore, this study aims to analyze the effectiveness of Village Financial System implementation in strengthening village financial governance, using Nunmafo Village as a case study. The findings of this research are expected to contribute theoretically by enriching the literature on public sector financial governance at the village level and practically by providing insights for policymakers and supervisory institutions in improving the implementation strategy of village financial management systems, particularly in underdeveloped regions.

Research Gap

Despite extensive discussion on SISKEUDES implementation, existing studies largely focus on technical efficiency and compliance, with limited attention to governance effectiveness in resource-constrained villages. There is a lack of empirical research that evaluates SISKEUDES effectiveness using an integrated village financial governance perspective, particularly in regions characterized by limited infrastructure and low human resource capacity.

Novelty of the Study

This study differs from previous research in three key aspects. First, it evaluates SISKEUDES effectiveness using a village financial governance framework encompassing transparency, accountability, participation, and administrative control. Second, it focuses on Nunmafo Village in East Nusa Tenggara, a region that remains underrepresented in SISKEUDES studies and faces significant infrastructural and human resource limitations. Third, the study adopts a qualitative analytical approach to capture implementation dynamics and governance outcomes rather than merely assessing system usage or compliance.

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LITERATURE STUDY

Village Government

Law Number 6 of 2014 formally positions villages as autonomous legal community units with authority to manage governmental affairs and local community interests within the Indonesian state system (Silubun, et al, 2020). The Village Government, led by the Village Head and supported by village apparatus, is politically embedded within the national governance structure while retaining local administrative discretion (Zhang & Chen, 2025). Although the regulatory framework clearly defines institutional roles and authority, prior studies tend to focus predominantly on normative legal definitions rather than examining how these roles are operationalized in daily governance practices (Abbott & Snidal, 2021). As a result, there remains limited empirical insight into how village governments translate formal authority into effective financial governance, particularly in villages with constrained administrative capacity.

Effectiveness

Effectiveness is commonly defined as the extent to which outputs achieve predetermined objectives (Turetken, Jethefer, & Ozkan, 2020). In public sector management, effectiveness emphasizes outcomes rather than processes, highlighting the alignment between planned targets and realized results. However, much of the existing literature applies this concept in a general sense without adapting it to the specific governance context of village financial management. Effectiveness is frequently treated as an abstract outcome, often labeled as "effective" or "ineffective," without clearly articulated criteria or dimensions. This conceptual ambiguity limits the analytical depth of previous studies and weakens the comparability of findings across different village contexts.

Measures of Effectiveness

Campbell's effectiveness framework, which includes program success, target achievement, user satisfaction, and input–output comparison (Sharma & Singh, 2019), is widely referenced in evaluating public sector programs. Nevertheless, prior studies on village financial systems often apply these indicators selectively or implicitly, without a systematic analytical structure. Many studies emphasize output achievement, such as timely report submission, while neglecting user satisfaction, governance quality, or institutional learning. Consequently, the effectiveness of SISKEUDES is frequently measured in technical or administrative terms rather than as a comprehensive governance instrument. This limitation suggests the need for an integrated effectiveness framework that explicitly links system performance to governance outcomes.

Village Financial Management

Village financial management in Indonesia is governed by Minister of Home Affairs Regulation Number 20 of 2018 and is guided by principles of transparency, accountability, participation, and orderly budgeting (Anggareka, 2024). While these principles are widely acknowledged in the literature, empirical studies often treat them as normative benchmarks rather than analytically examining their realization in practice. Many studies assume that the introduction of financial management applications automatically enhances governance quality (Ibrahim & Al-Matari, 2022; Banerjee, et al, 2020), without sufficiently exploring whether these principles are internalized by village officials or reflected in day-to-day financial decision-making. This gap indicates that the relationship between regulatory compliance and actual governance improvement remains underexplored.

The Village Financial System (SISKEUDES)

The SISKEUDES application, developed by the Financial and Development Supervisory Agency (BPKP), is designed to simplify and standardize village financial management processes (Mahmudah, Faidah & Purnama, 2025). Prior research consistently reports positive outcomes, such as improved reporting accuracy, administrative efficiency, and compliance with regulations (Fristanti & Choiriyah, 2025). However, these studies largely focus on system usability and

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technical functionality, offering limited critical analysis of contextual constraints such as human resource capacity, infrastructure readiness, and organizational culture. As a result, SISKEUDES effectiveness is often generalized across villages without adequately considering regional disparities and implementation challenges.

Purpose and Governance Implications of SISKEUDES

The primary objective of SISKEUDES is to support clean, transparent, and accountable village financial governance by facilitating budgeting, administration, bookkeeping, and reporting processes (Watulingas et al., 2019). While previous studies confirm its contribution to efficiency and administrative order, they rarely assess whether these improvements translate into stronger governance outcomes, such as enhanced accountability or increased community participation. Furthermore, existing research tends to overlook villages operating under limited infrastructure and low human resource capacity, thereby creating a bias toward more developed village contexts. This limitation highlights an important research gap regarding the effectiveness of SISKEUDES as a governance tool rather than merely a technical application.

Positioning of the Current Study

Based on the above review, existing literature demonstrates that SISKEUDES has potential to improve village financial management, yet its effectiveness is predominantly evaluated from a technical and administrative perspective. There is insufficient critical examination of how SISKEUDES strengthens village financial governance under constrained conditions, particularly in underdeveloped regions. Therefore, this study positions itself as a governance-oriented analysis of SISKEUDES effectiveness by integrating effectiveness measures with principles of village financial governance, namely transparency, accountability, participation, and administrative control. By focusing on a village with limited infrastructure and human resource capacity, this study seeks to address the empirical and conceptual gaps in previous research.

State of the Art

Research on the implementation of the Village Financial System (SISKEUDES) has evolved from an initial focus on technical adoption toward broader concerns related to administrative efficiency and governance quality. Early empirical studies predominantly examined whether SISKEUDES could be implemented effectively as a financial management tool at the village level (Syarifah & Agustina, 2025). For instance, Pujiani and Astuti (2022) demonstrated that SISKEUDES implementation in Jerowaru Village, East Lombok Regency, was both effective and efficient, with all financial management stages executed in accordance with procedural standards and producing reliable financial data. Nevertheless, their findings also revealed persistent operational constraints, including unstable internet connectivity, system disruptions, and data input errors at the administrative stage. These limitations indicate that high procedural compliance does not necessarily eliminate implementation challenges, particularly in villages with infrastructural limitations.

Subsequent studies began to emphasize organizational readiness and human resource capacity as critical determinants of SISKEUDES performance. Watulingas, Kalangi, and Suwetja (2019) reported that while village governments demonstrated adequate institutional preparedness and experienced improvements in reporting efficiency, insufficient understanding of the SISKEUDES application among village officials frequently led to data input errors. This finding suggests that system effectiveness is not solely dependent on technological availability but is strongly influenced by users' competencies, highlighting a gap between system design and practical utilization.

More recent research has expanded the analytical lens by linking SISKEUDES implementation to principles of good village governance. Rizqi and Murahman (2023) argued that SISKEUDES plays a strategic role in promoting transparency, accountability, and participation in village fund management, in line with the mandates of Law No. 6 of 2014. Their study confirmed

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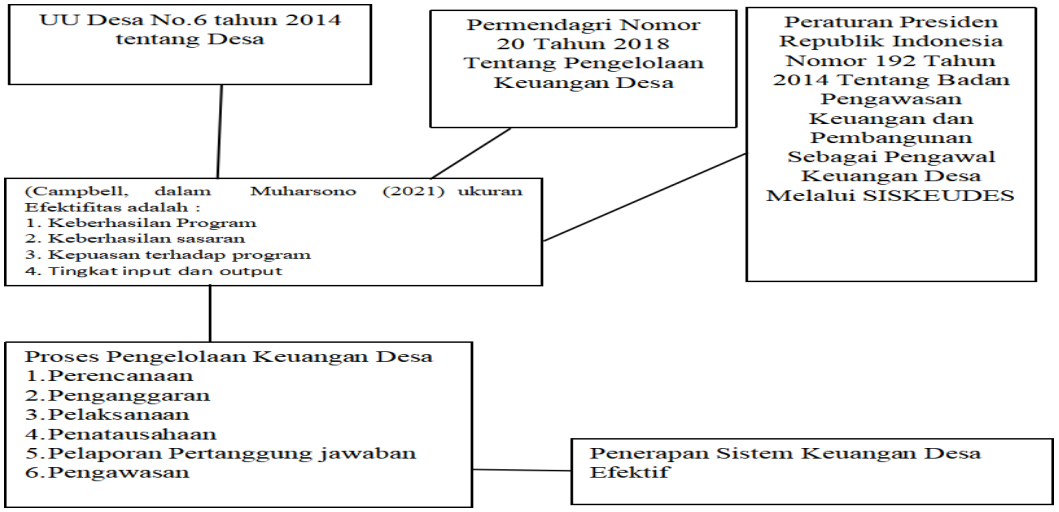
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positive impacts on employee performance and community involvement in planning and evaluation processes. However, this line of research remains largely normative, as it tends to assume that governance improvements naturally follow system implementation, without sufficiently examining contextual variations such as disparities in infrastructure readiness and human resource capacity. Rachman (2022) further emphasized that these contextual factors should be incorporated as key dimensions in assessing SISKEUDES effectiveness, yet empirical studies applying such an integrated framework remain limited.

Earlier empirical evidence by Dewila (2025) reinforced the view that SISKEUDES contributes to time and cost efficiency, improved accountability, and increased activeness of village officials. Despite these positive findings, most existing studies are concentrated in villages with relatively favorable conditions and rely on descriptive evaluation approaches. Consequently, the literature tends to generalize SISKEUDES effectiveness without adequately addressing implementation dynamics in underdeveloped or resource-constrained regions.

Overall, the state of the art indicates a clear shift in SISKEUDES research, from technical efficiency toward governance-oriented perspectives, yet significant gaps persist. Current studies rarely integrate effectiveness measurement with village financial governance principles in a single analytical framework, nor do they sufficiently explore SISKEUDES implementation in regions characterized by limited infrastructure and low human resource capacity. Therefore, this study advances the existing literature by positioning SISKEUDES effectiveness as a governance outcome rather than merely a technical or administrative achievement, focusing on a context that has been underrepresented in prior research.

Figure 1 Conceptual Framework



Source: Data Processed, 2026

METHOD

This study employs a descriptive qualitative method with a case study approach to explore the effectiveness of the implementation of the Village Financial System (SISKEUDES) in Nunmafo Village during the 2022 – 2024 period. The case study approach was selected to allow an in-depth examination of implementation dynamics and governance outcomes within a specific village context. Informants were selected using purposive sampling based on their direct involvement and responsibility in village financial management and SISKEUDES operation. The informants included the Village Head, the Village Secretary, the Village Treasurer, SISKEUDES operators, and representatives of village institutions involved in financial oversight. These informants were chosen because they possess firsthand knowledge of planning, budgeting, reporting, and monitoring processes related to village finances, thereby ensuring the relevance and credibility of the data collected.

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The data sources comprised primary and secondary data. Primary data were obtained through in-depth, semi-structured interviews and direct observation of SISKEUDES implementation practices. Secondary data included village financial documents, accountability reports, regulations, and other official records related to village financial management from 2022 to 2024. Data collection techniques consisted of interviews, observation, and documentation to capture both procedural and contextual aspects of system implementation. Data analysis was conducted using qualitative descriptive analysis following systematic stages: data reduction, data display, and conclusion drawing. Interview transcripts and observational notes were coded and categorized according to predefined analytical dimensions of effectiveness, including transparency, accountability, participation, and administrative control. The categorized data were then interpreted to identify patterns, relationships, and implementation challenges affecting SISKEUDES effectiveness. To ensure data validity and reliability, this study applied triangulation techniques as suggested by Sugiyono (2019). Source triangulation was conducted by comparing information obtained from different informants, while method triangulation involved cross-checking interview data with observations and documentary evidence. This triangulation process strengthened the credibility and consistency of the findings and minimized potential researcher bias.

RESULTS AND DISCUSSION

Results

The findings show that the Village Financial System Application (SISKEUDES), developed by the Financial and Development Supervisory Agency (BPKP), has been implemented in Nunmafo Village since 2019 as a follow-up to Law Number 6 of 2014 concerning Villages and its derivative regulations. The implementation was preceded by guidance and technical training provided to designated operators to ensure that the system could be operated in accordance with established procedures and applicable regulations.

Empirically, SISKEUDES has been utilized across all stages of village financial management, including planning, budgeting, administration, bookkeeping, and reporting. The application has facilitated the preparation of village financial reports, particularly accountability reports for village funds, in a more structured and standardized manner. The reporting outputs generated by SISKEUDES comply with prevailing village financial management regulations and enable timely submission of financial accountability documents.

However, the findings also reveal several operational constraints. Human resource limitations remain a significant challenge, as village officials and system operators generally possess limited formal education and insufficient technical background in financial management and information technology. In addition, limited access to stable internet connectivity requires data input to be conducted offline, resulting in delays in real-time data synchronization. These constraints affect the optimal utilization of SISKEUDES, despite its functional availability.

Discussion

The findings indicate that SISKEUDES plays an important role in supporting village financial administration and reporting in Nunmafo Village, particularly in enhancing procedural compliance and standardization. This supports previous studies that emphasize the contribution of SISKEUDES to administrative efficiency and reporting accuracy (Darwin, 2017; Juardi et al., 2018). The system's ability to generate structured and regulation-compliant reports reflects its effectiveness as a technical tool for village financial management.

Nevertheless, when examined through a governance-oriented effectiveness framework, the implementation of SISKEUDES in Nunmafo Village can be categorized as moderately effective. While the system improves accountability and administrative control, its effectiveness is constrained by human resource capacity and infrastructure readiness. This finding aligns with Watulingas et al. (2019), who highlight that limited understanding of the application among village officials often leads to operational errors, despite institutional readiness.

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Furthermore, the need to conduct data input offline due to inadequate internet infrastructure limits transparency and real-time monitoring, which are key elements of good village financial governance. This condition supports Rachman's (2022) argument that infrastructure readiness should be treated as a critical determinant in assessing SISKEUDES effectiveness. Unlike studies that assume governance improvements automatically follow system implementation (Risqi & Murahman, 2023), this study demonstrates that governance outcomes are highly context-dependent.

By focusing on Nunmafo Village, which operates under infrastructural and human resource constraints, this study extends existing literature by showing that SISKEUDES effectiveness should not be assessed solely based on system availability or reporting outputs. Instead, effectiveness must be understood as the extent to which the system strengthens transparency, accountability, participation, and administrative control in practice. Thus, this study reinforces the argument that SISKEUDES is not merely a technical application but a governance instrument whose success depends on contextual and institutional factors.

Observations at the Nunmafo Village office revealed that village financial management using the Siskeudes application can be divided into several input stages:

Planning Stage

The planning stage begins with the process of establishing organizational goals, determining strategies to achieve these goals as a whole, formulating a comprehensive planning system to integrate and coordinate all organizational activities, and ultimately achieving organizational goals. Planning is carried out by the village government in collaboration with the local community through village deliberations to effectively accommodate community aspirations and plan activities that meet their needs. When planning a program or activity, the village government must consider the village development priority scale, as focusing on this scale allows for equitable development across the community.

Village development planning is prepared on a periodic basis and stipulated in Village Regulations, including the Village Medium-Term Development Plan (RPJM Desa) for a six-year period and the Village Annual Development Plan (RKP Desa) for a one-year period. Both the RPJM Desa and RKP Desa are prepared based on the agreements reached in the village deliberations, and implementation is scheduled no later than June of the fiscal year.

Based on an interview with Mr. Maksen Teuf, the village treasurer, he stated:
"In the planning stage, the Nunmafo Village Government must first hold a village meeting with several stakeholders through the Village Musrenbag (Village Development Planning Forum) to hear community aspirations regarding proposed programs. Following the meeting, the village government will review the RPJMDesa with the RKP team. If it is satisfactory, it will be incorporated into the RKPDesa. After that, the planned and budgeted programs will be input into the SISKEUDES application."

Administration Stage

Village financial administration is carried out by the Village Treasurer and activity implementers using forms, documents, and books. The Village Treasurer is responsible for recording all transactions, including receipts and expenditures, and for systematically and chronologically recording these financial transactions in the Siskeudes application.

According to an interview with Mr. Maksen Teuf, the Village Treasurer, he stated:
"The administration stage has been carried out well, but there are still challenges in inputting each transaction. Input must be consistent with the relevant field, such as village government expenditures, development, empowerment, and so on. Any input errors will impact other areas. Therefore, this stage is quite time-consuming and requires careful data input into the Siskeudes application."

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Reporting or Accountability Stage

At this reporting stage, a financial report will be produced that can be used as a form of accountability for implemented work programs or realized budgets, for example, in the case of development. This stage will produce an accountability report if each stage is completed properly and correctly. However, if there are errors in any of the stages mentioned above, the accountability report will not appear in the system. Therefore, precision and focus are required when inputting or processing data from the planning stage to the reporting or accountability stage. The financial report generated from the village financial management process will be used as a source for reporting on previously allocated budgets, thus upholding the principles of transparency and accountability in the use of funds. Once the financial report as an accountability report has been produced, the Village Head is obliged to transparently report the information contained in the accountability report to the relevant parties.

As a strategy to improve the quality of village financial management services, the central government has implemented an offline and online application for village governments, the Village Financial System (SISKEUDES). The SISKEUDES application was developed in accordance with Ministerial Regulation No. 113, issued by the Ministry of Home Affairs as the regulator, ensuring that the application's use complies with applicable regulations. The purpose of the SISKEUDES policy, issued by the Financial and Development Supervisory Agency, is closely tied to various influencing factors, ensuring its effectiveness aligns with government and community expectations. Policy effectiveness is a key step in the policy process, where implementation occurs when a policy has a clear objective: managing village finances.

To determine the effectiveness of the SISKEUDES application in Nunmafo Village, we can examine the facts found in the field. Data collection is based on observations and answers to questions, and analysis of the application's implementation is based on the theory used to describe the effectiveness of the SISKEUDES application in Nunmafo Village using the Input, Process, Output, and Outcome approach.

Input Approach

The input approach refers to all inputs or elements used in a development program to ensure its successful implementation. The effectiveness of the implementation of the Siskeudes application in Nunmafo Village can be measured through human resources (HR), village budget/funds, and facilities.

Human Resources (HR)

Human resources are a crucial component in village governance, as they are the primary drivers of activity implementation. Better human resources (HR) will naturally result in better performance. Village financial management requires qualified human resources for effective implementation. For effective village financial management, the village government must have adequate human resources, supported by adequate educational backgrounds and skills. The educational level of village officials is 2 with a Bachelor's degree, 1 with a Diploma 3 degree, and 8 with a High School degree, including those running the village financial system application.

This shows that the level of education possessed by village officials is quite capable in managing village finances based on the skills and competencies possessed by each village official, especially in financial management, those who have competencies in financial management are required, such as a bachelor's degree in accounting. Considering that the Siskeudes application is an information system used for villages that receive computerized village funds, village officials must master computers so that making village financial reports through the Siskeudes application becomes better and more effective. The quality of human resources seen from the education and skills of the officials in Nunmafo Village in implementing the Siskeudes application consists of the Village Head as the village leader, the Village Secretary as the person in charge of village administration, the Village Treasurer as the maker of village financial report accountability and the Siskeudes application operator.

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The Siskeudes application is operated by only one operator, the village treasurer. In managing village finances through the Siskeudes application, the operator coordinates with the village head to ensure data input is more valid. This is illustrated in an interview with the Siskeudes application operator in the village: "The management of the Siskeudes application is carried out by only one person, myself. I have been given responsibility by the village head and the development and empowerment government for the input process of village financial data."

Based on the interview results, the researcher can explain that the management system in Nunmafo Village, within the Village Financial System, can only be managed by one person, the Siskeudes application operator. However, direct coordination with the village head is necessary to ensure that every management process is valid and effective, both in terms of existing and future input, and in accordance with village financial application system standards.

The Village Head of Nunmafo echoed this sentiment, explaining:

"The human resources in Nunmafo Village are quite adequate. Therefore, the Siskeudes application in Nunmafo Village is managed by one person, who is competent enough to run the application, assisted by other relevant village officials."

Based on the interview results, it can be concluded that such management requires someone who truly understands, or at least possesses reliable human resource capabilities. This is to ensure the proper and directed operation of every system within the village government based on current modern technology. Another observation made by the researcher is that the Nunmafo Village Government itself is still a relatively remote village in Kupang Regency, and the population is also small. This makes it highly likely that the financial system management falls to a single person.

The Nunmafo Village Secretary conveyed the same sentiment in an interview, stating, "Human resources in Nunmafo Village are still lacking, particularly in terms of synergy among village officials, who are unable to carry out their duties."

The interview revealed that the human resources available in Nunmafo Village, particularly those directly involved in the Village Financial Management System (Siskeudes), are quite capable of implementing the application in accordance with applicable regulations. During the data input process, the Siskeudes application operator coordinates with the village head to ensure data validity. Furthermore, more detailed information is needed to ensure better control and coordination of financial management in Nunmafo Village, ensuring that all village development budgets are effectively and on target.

Village Budget/Funds

The Village Fund Budget aims to provide village government services, development, and community services within its authority. It also enhances the capacity of village community institutions in planning, implementing, and controlling development through direct community participation. Therefore, the government must implement the Village Budget (APBDes) preparation and implementation process. The government will prepare the APBDes, which comprises revenue, expenditure, and financing. The overall APBDes budgeting process can be referred to as the village government activity plan. Deliberations are held for subsequent approval with the Village Consultative Body (BPD). The budget prepared will then be stipulated in village regulations. This is consistent with the following statement from a Siskeudes operator during an interview:

"The purpose of the budget in the Siskeudes application is that we first have to prepare a draft of the Village Budget (APBDesa) that has been determined, after which we input the data into the Siskeudes application. However, we usually do it manually first, because directly inputting it into the application is quite time-consuming due to the need to input the details. Then, if there are input errors, it is also difficult to delete the stored data. However, with the manual method, we can simplify it so the document can be completed on time."

Based on the above interviews, it was discovered that this budget was carried out in accordance with the procedures provided by the Financial and Development Supervisory Agency (BPKP). Budget management and the process of fund use were already known because the draft

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APBDesa had to be prepared first and then input it into the Siskeudes application. However, the input process was done manually because it involved a lot of details, and if errors occurred, it was difficult to delete the stored data. After that, they input it into the Siskeudes application.

Facilities Required for the Sişkeudes Application

Facilities are essential competencies to support office activities, facilitating work and activities. Complete facilities can also result in optimal performance. The Nunmafo Village office has one computer, one laptop, one printer, and other facilities such as desks, chairs, and other office supplies used to assist the village government in carrying out its duties. The existing facilities in Nunmafo Village are quite adequate, but it would be beneficial to add additional equipment, as computers are known to be a very helpful tool in carrying out work, especially in processing data, both in the form of letters and numbers.

To run the Siskeudes (Village Finance System) application, the Nunmafo Village government requires computer facilities to support its operation. Considering that the application is operated by only one person, the existing facilities in Nunmafo Village are considered sufficient to support its operation. To run the application, the Siskeudes operator requires a laptop or computer, a printer, and other facilities, including a desk and chair, as well as office supplies to support the application. The following is an interview with the Siskeudes operator:

"The facilities required to implement the Siskeudes application include a computer or laptop, a printer, and other facilities such as a desk, chair, and other office supplies, which are sufficient to assist the village government and support office activities in using the Siskeudes application."

The Village Head of Nunmafo echoed this sentiment in an interview, stating, "The facilities in Nunmafo Village are sufficient for daily office activities. Computers, laptops, and printers are especially available for running the Siskeudes application. I believe the necessary facilities are met." Furthermore, the Village Operator and Treasurer of Nunmafo Village stated, "The facilities in Nunmafo Village are quite good and sufficient for office activities, such as computers, laptops, and printers. These facilities are sufficient to support the implementation of the Siskeudes application in Nunmafo Village."

Based on the interview above, it was found that the facilities used are sufficient for the implementation of the Siskeudes application. The output approach is a measure of effectiveness that emphasizes the output or results of the program, while the objective approach measures effectiveness based on the extent to which an organization achieves its intended goals. Evaluation of the output of the Siskeudes implementation method in Nunmafo Village can be viewed from two aspects: achievement of results and the effectiveness of the Siskeudes method.

Achievement of Results

Regarding the results of the implementation of the Siskeudes application in Nunmafo Village, the Village Operator and Treasurer stated: "The results of the Siskeudes application have both positive and negative aspects. The positive aspect is that the Siskeudes application has greatly assisted the Nunmafo village government in making financial reports easier to review and systematize, thus facilitating audits. Before using this application, we used a manual method, namely handwriting, which was ineffective because it took a significant amount of time. The negative aspect of the Siskeudes application was that it was constantly being updated, so when an update was available, I found it confusing to input data because it was different from before." The solution chosen to address these issues was the Siskeudes application implementers taking various initiatives and improvising, such as creating a relay system and establishing a WhatsApp group with other village treasurers to facilitate communication between implementers when they encountered difficulties in data input and other obstacles. The success of the implementation of the Siskeudes Application is also influenced by the commitment of policy implementers who always provide socialization and technology guidance to village treasurers as officials tasked with operating the Siskeudes Application. In the future, the Siskeudes application, through various updates, is expected to transform the entire village financial management process.

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Based on field research, it can be concluded that the implementation of the Siskeudes application in Nunmafo Village has both strengths and weaknesses. The weakness is that the Siskeudes application is constantly being updated, which can cause confusion for operators when entering data. The strength is that the Siskeudes application significantly simplifies the preparation of financial reports. Previously, financial reports were prepared manually.

To address these challenges, the Siskeudes application implementers implemented various initiatives and improvisations, such as creating a relay system and establishing a WhatsApp group with other village treasurers to facilitate communication between implementers when they encountered difficulties in data input and other obstacles. The success of the Siskeudes application implementation is also influenced by the commitment of policy implementers, who consistently provide technology outreach and guidance to village treasurers, the officials tasked with operating the Siskeudes application. In the future, the Siskeudes application, through various updates, is expected to be able to change the entire village financial management process.

Assessment of the Effectiveness of the Village Financial Management System

The Siskeudes application helps village governments improve their financial management, making it more effective and efficient. This is evident in the improved performance before and after the application's implementation. Prior to the Siskeudes application, village financial management was carried out manually, which was quite time-consuming. Using the Siskeudes application also reduces the risk of data loss because it has already been inputted into the application.

The Village Financial System (Siskeudes) application, developed by the Financial and Development Supervisory Agency (BPKP), aims to improve the quality of village financial governance. Therefore, an assessment mechanism from the Village Development Agency (PMD) is required. According to Village Secretary Nunmafo, he stated : "The assessment of the Siskeudes application was carried out by the PMD Service. This government-developed application is very helpful in managing existing village finances, because it only requires inputting existing data and does not require a long time to create financial reports. This is different when compared to using manual methods that require a long time to compile financial reports. Judging from its effectiveness, the implementation of the Siskeudes application in Nunmafo Village can be said to be quite effective and can greatly assist the Nunmafo Village government in managing village finances. The resulting financial reports are also of higher quality, more detailed and easier to understand. Furthermore, the financial reports that have been created also do not require a long time as using manual methods. The preparation of this application takes a short time, then the input in this application includes programs that have been implemented by the Nunmafo Village government which are compiled based on the Village Medium-Term Development Plan (RPJM) and Village Work Plan (RKPDesa).

CONCLUSION

Based on the research results, it can be concluded that the Implementation of the Village Financial System Application in Nunmafo Village is running well but is considered quite effective. This is because every supporting element such as the Nunmafo Village Apparatus has tried to carry out their obligations according to applicable regulations in implementing policies and managing village finances digitally to improve accountable and transparent village financial management. Although it is said to be running well, it does not mean that the implementation of the Village Financial System Application is running perfectly without any obstacles. Some obstacles in the implementation of the Siskeudes Application include those related to human resource capabilities, where education and basic knowledge are sufficient regarding village financial management, resulting in a lack of understanding among village treasurers regarding the standards and objectives of implementing the Village Financial System Application, resulting in less ability to master the Siskeudes Application. In addition, there is a lack of accuracy and understanding regarding village financial literacy, such as each financing transaction will enter which post, so that sometimes input

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errors often occur, and require improvements before the final report. Other obstacles are the internet network and system updates, which sometimes require adjustments to new features, while the old ones are not yet fully mastered. If assessed according to the effectiveness measure, then: The success of the program can help village officials in managing village finances quite effectively, because it depends on the ability of human resources. Regarding the success of the village financial system target, it is considered effective because village officials can be assisted through this village financial system in preparing planning, budgeting, administration, reporting and accountability because it is already in the system so it is standard for all villages. Satisfaction with the program has been effective because village officials feel helped in the standard that must be carried out by each village to avoid mistakes in village financial management. The input and output levels have been effective although improvements need to be made.

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