e-ISSN : 3063-9611
ICOSSH, Vol. 2, No. 2, 2025
Page 445-460

The Effectiveness of Electronic-Based Village Financial Management through SISKEUDES in Dukuh Tengah Village, Buduran District

Erlidha Catur Difayanti[1], Ilmi Usrotin Choiriyah[2]
[1,2] Muhammadiyah University of Sidoarjo, Indonesia

DOI : https://doi.org/10.61796/icossh.v2i2.285

Sections Info

Article history:
Submitted: April 15, 2025
Final Revised: May 01, 2025
Accepted: May 11, 2025
Published: May 24, 2025

Keywords:
SISKEUDES
Village financial management
Service public
Digitization village

ABSTRACT

Objective: *This study aims to evaluate the effectiveness of the Village Financial System application (SISKEUDES) in supporting financial management within Dukuh Tengah Village, Buduran District, focusing on system quality, information quality, service quality, and user satisfaction.* ***Method:*** *A qualitative descriptive approach was employed, with data collected through interviews, observations, and documentation to capture the practical implementation of SISKEUDES.* ***Results:*** *The findings reveal that SISKEUDES has improved the efficiency of financial reporting, enhanced accessibility to financial information, and strengthened transparency in budget management. Despite these advantages, challenges remain in the form of limited training for operators, technical constraints, and low public understanding of the financial information produced by the system.* ***Novelty:*** *This study contributes to the discourse on village governance by providing an in-depth evaluation of SISKEUDES through multiple quality dimensions, offering insights into both its benefits and limitations, and highlighting the importance of capacity building and infrastructure development to maximize the system's role in ensuring accountable and transparent village financial management.*

INTRODUCTION

Villages are social units that possess autonomous authority to manage governmental affairs, development programs, and community empowerment within their territories. This is emphasized in Law No. 6 of 2014 concerning Villages, which serves as the legal foundation for the autonomous implementation of village governance [1]. This aligns with the provisions set out in Article 1, Paragraph 1 of Law No. 6 of 2014 on Villages [2]. The purpose of this law is to strengthen the autonomy of villages in governance and development, so they can improve living standards and achieve sustainable community welfare [3]. The Government of Indonesia is committed to encouraging villages to manage their affairs more effectively. Villages are expected to govern themselves, preserve natural resources, and empower their communities to attain greater economic prosperity. To achieve these goals, village financial management plays a vital role. Village finances must be managed in a transparent and accountable manner, in accordance with prevailing regulations [4].

Sidoarjo Regency is one of the regions that actively implements the Village Financial System (SISKEUDES). According to data from the Central Bureau of Statistics (BPS) of Sidoarjo Regency in 2023, there are 322 villages and sub-districts that have utilized SISKEUDES in managing their finances (BPS Sidoarjo, 2023). Although the adoption rate of this system is relatively high, its effectiveness remains a subject of debate.

Several villages still face technical challenges in operating the application, limited user comprehension, and a heavy reliance on technical training (*bimbingan teknis* or *bimtek*) that has not been conducted regularly.

Given the significant allocation of funds, village governments are expected to implement strong principles of transparency and accountability in managing their finances [5]. The preparation of financial reports and the provision of information are responsibilities of each village and serve as a reference point for budgeting decisions in future fiscal years. The management of village funds is regulated in the Village Revenue and Expenditure Budget (APBDes), which serves as a guideline for the effective and efficient use of village financial resources [6]. The amount of village fund revenue varies across villages within a single district. For example, in Buduran District, Sidoarjo Regency, this variation is reflected in the following table:

Table 1. Total Village Fund Budget in Buduran District in 2024

No.	Village	Total Budget
1.	Desa Banjarkemantren	1.105.831.000
2.	Desa Banjarsari	769.584.000
3.	Desa Buduran	909.512.000
4.	Desa Damarsi	1.049.254.000
5.	Desa Dukuh Tengah	1.054.838.000
6.	Desa Entalsewu	1.133.197.000
7.	Desa Pagerwojo	1.307.907.000
8.	Desa Prasung	1.061.254.000
9.	Desa Sawohan	873.888.000
10.	Desa Sidokepung	1.337.487.000
11.	Desa Sidokerto	1.317.246.000
12.	Desa Sidomulyo	838.170.000
13.	Desa Siwalanpanji	1.142.596.000
14.	Desa Sukorejo	935.939.000
15.	Desa Wadungasih	1.001.680.000

Source: Regent Regulation (Perbup) of Sidoarjo Number 18 of 2024

Based on the 2024 budget allocation data in Buduran District, variations in funding among villages are evident. These differences reflect diverse development needs, population sizes, and policy priorities specific to each village. Such variations are shaped by factors including development demands, population levels, and the strategic focus of each village in managing finances to improve community welfare. Village governments are responsible for managing and reporting the use of funds transparently, in accordance with the provisions of Minister of Home Affairs Regulation No. 113 of 2014 concerning Village Financial Management [7]. As part of transparency and accountability efforts, each village is required to prepare detailed reports outlining its revenues and expenditures, ensuring that funds are utilized effectively and with clear objectives. Sound financial management not only prevents irregularities but also lays the foundation for villages to achieve financial independence and support sustainable development programs [8].

In an effort to enhance the effectiveness and efficiency of village fund management, the government has developed the Village Financial System (SISKEUDES) as a form of e-Government implementation in village financial governance [9]. This application is designed to accelerate reporting processes, increase transparency, and facilitate oversight by both the government and the public [10]. With the adoption of SISKEUDES, it is expected that village budget management will become more accountable, efficient, and capable of delivering optimal benefits to the village community [11]. Through a more structured system and stricter supervision, each village can ensure that every rupiah allocated is genuinely used for the common good, allowing village development to proceed more effectively and sustainably [12].

The Village Financial System application (SISKEUDES), formerly known as SIMDA Desa, is a collaborative development between the Audit Board of the Republic of Indonesia (BPK-RI), the Financial and Development Supervisory Agency (BPKP), and the Directorate General of Village Government Administration under the Ministry of Home Affairs (Kemendagri) [13]. Although the application was initially launched in 2015 by BPKP and Kemendagri, its widespread use among village governments only began in 2018 [14]. SISKEUDES aims to improve efficiency in village financial management [15]. With its integrated design, the application incorporates internal controls and consolidates various regulations related to village financial governance, thereby producing more accurate and effective financial reports [16]. Although the application was designed with a user-friendly interface to facilitate ease of use, not all available features are being fully utilized. To maximize the benefits of this application, more effective utilization is needed in each village [17].

In Dukuh Tengah Village, Buduran District, the allocation of Village Funds over the past five years has undergone significant changes, reflecting shifts in fiscal policy, economic conditions, and the development needs of the village. Village Funds serve as a key instrument in supporting sustainable village development; therefore, fluctuations in their allocation can have a considerable impact on the implementation of village programs, particularly in areas such as infrastructure, community empowerment, and the local economy. Research indicates that effective management of Village Fund Allocation (ADD) can enhance the overall effectiveness of village development [18]. Furthermore, optimal allocation of village funds plays a crucial role in improving the welfare of rural communities [19].

Table 2. Development of the Village Fund Budget, Dukuh Tengah Village for 2020-2024

Year	Village Fund Budget (Rp)
2020	866.799.000
2021	921.412.000
2022	987.500.000

Year	Village Fund Budget (Rp)
2023	1.902.951.772
2024	1.054.838.000

Source: Dukuh Tengah Village Government

The budget data for Village Funds in Dukuh Tengah Village from 2020 to 2024 shows a significant upward trend, reflecting the government's commitment to strengthening village development. In 2020, the Village Fund budget was recorded at IDR 866,799,000, which served as the foundation for initiating various development programs aimed at improving infrastructure and community welfare. In 2021, the budget increased to IDR 921,412,000, indicating the government's effort to enhance funding allocation so that villages could implement broader and more diverse programs. In 2022, the budget reached IDR 987,500,000, allowing the village to develop more ambitious projects, including better infrastructure and more effective community empowerment initiatives. A notable surge occurred in 2023, when the budget reached IDR 1,902,951,772 an increase that can be interpreted as a response to urgent field needs and a push to accelerate village development in the post-COVID-19 period. Although the projected budget for 2024 is slightly lower at IDR 1,054,838,000 compared to the previous year, this amount still reflects the government's continued commitment to supporting village development.

Overall, the Village Fund budget data in Dukuh Tengah Village shows a positive trend in fund allocation that supports sustainable development in the village, with significant increases in funding offering hope for Dukuh Tengah to become more self-reliant and competitive in managing its resources and improving the welfare of its community.

Research on the effectiveness of the Village Financial System (SISKEUDES) in enhancing transparency and accountability in village financial management has been widely conducted. These studies offer a range of findings that enrich the understanding of the system's impact on village financial governance. To provide a more comprehensive perspective on this topic, several relevant previous studies are presented below, which may significantly contribute to the further development of research on SISKEUDES effectiveness. Hayati (2021), in her study conducted in Taman Sub-district, Sidoarjo Regency, found that the effectiveness of SISKEUDES is strongly influenced by human resource competence, system quality, and supporting policies from the local government. The study highlights that although the system has been widely adopted, technical issues and users' limited understanding of the available features remain as challenges. However, this research did not specifically explore the impact of system quality on user satisfaction, which is the primary focus of this study [20].

A similar study was conducted by Kairatu (2022), which examined the effectiveness of SISKEUDES implementation in Ambon City and Kairatu Sub-district. The findings revealed that information technology support and user skills were the primary factors contributing to the successful implementation of the system. However, this study focused more on how the system enhances village financial transparency, without measuring the extent to which system quality affects user satisfaction [21].

In addition, Setiowati and Khairani (2022), in their study conducted in Permisan Village, Jabon Sub-district, Sidoarjo Regency, found that technical issues such as frequent system crashes and limited internet connectivity were the main obstacles to the effective use of SISKEUDES. The study highlighted that although the system can improve the efficiency of village financial reporting, system stability remains a concern and must be enhanced to ensure optimal use by village officials [22].

Based on field observations, the implementation of the Village Financial System (SISKEUDES) in Dukuh Tengah Village, Buduran District, has encountered several issues that hinder its effectiveness. One of the primary problems is system instability, which often results in errors and technical disruptions within the application. This condition forces village officials to redo previously completed financial reports, as the system cannot function optimally. Additionally, the limited training provided to village staff on how to operate the features within SISKEUDES poses a significant challenge. As a result, many staff members struggle to fully utilize the application. Another issue is the discrepancy in recorded data within financial reports, which is suspected to stem from users' lack of understanding in properly operating the system. These findings suggest that although SISKEUDES is intended to enhance transparency and accountability in village financial management, its effectiveness is heavily influenced by the quality of the system and the level of understanding and satisfaction of village officials in operating the application. Therefore, further evaluation is necessary to assess the extent to which system quality and training can improve the effectiveness of SISKEUDES in supporting village financial administration [23].

To evaluate the effectiveness of SISKEUDES implementation in Dukuh Tengah Village, this study adopts the DeLone & McLean Information System Success Model as its theoretical framework. Developed by DeLone and McLean (1992, 2003), the model has been widely used to assess the success of information systems by referring to six core dimensions: System Quality, Information Quality, Service Quality, Use, User Satisfaction, and Net Benefits. This study, titled *"The Effectiveness of Electronic-Based Village Financial Management through SISKEUDES in Dukuh Tengah Village, Buduran District,"* focuses specifically on the dimensions of System Quality and User Satisfaction to analyze how these two factors influence the effectiveness of SISKEUDES in improving the quality of financial management at the village level.

System Quality measures the extent to which SISKEUDES is reliable, easy to use, and stable in supporting village financial operations [24]. A high-quality system will assist village officials in preparing financial reports, managing budgets, and ensuring compliance with relevant regulations. Conversely, if the system frequently experiences technical disruptions, has limited features, or is difficult to navigate, its effectiveness may decrease, ultimately hindering transparency and accountability in village financial management [25]. Meanwhile, User Satisfaction reflects the level of comfort and ease experienced by village officials when operating SISKEUDES. If officials encounter technical difficulties, receive limited training, or lack understanding of the available features, their satisfaction with the system may decline, which in turn can negatively affect the overall effectiveness of SISKEUDES usage [26]. Therefore, this study analyzes System Quality and User Satisfaction to understand how both factors contribute to the effectiveness of village financial management in Dukuh Tengah Village, Buduran District.

This study focuses on four key indicators used to measure the effectiveness of implementing the Village Financial System (SISKEUDES): system quality, information quality, use, and user satisfaction. These four aspects are selected because they represent essential elements in the success of public information systems, particularly in the context of village financial governance.

RESEARCH METHOD

This research was conducted in Dukuh Tengah Village, Buduran District, Sidoarjo Regency, during the period from January to March 2025. The study aims to analyze the effectiveness of the implementation of the Village Financial System (SISKEUDES) application in financial reporting within Dukuh Tengah Village. SISKEUDES is an information system developed by the Financial and Development Supervisory Agency (BPKP) in collaboration with the Ministry of Home Affairs, designed to support the financial management processes of villages in a more transparent, accountable, and regulation-compliant manner. In the context of village governance, SISKEUDES serves as a crucial instrument for improving the quality of financial governance, from planning and implementation to reporting and accountability stages.

This study employs a qualitative descriptive approach aimed at gaining an in-depth understanding of the observed situation from the perspective of informants and actual field conditions [27]. Data were collected through field observations of SISKEUDES application usage, semi-structured interviews with key informants, and a review of documents related to village financial reports and the use of the application [28].

Throughout the research process, the researcher adhered to academic ethical standards, including obtaining informed consent prior to interviews, ensuring the confidentiality of informants' identities, and using the collected data solely for scholarly purposes. Informants were provided with complete information regarding the objectives and benefits of the research, and their personal information and identities were protected. All data were stored using appropriate security protocols and were used strictly for academic purposes.

This study focuses on four key indicators from the Information System Success Model namely system quality, information quality, usage level, and user satisfaction to evaluate the effectiveness of SISKEUDES implementation at the village level [29]. The system quality dimension encompasses the assessment of the system's reliability, ease of use, and operational stability in supporting financial reporting activities. The information quality dimension evaluates the extent to which the information generated by the SISKEUDES application is accurate, relevant, timely, and complete to effectively support decision-making processes and village financial reporting.

The service quality (user) dimension refers to users' assessment of the support provided by the system administrators, including responsiveness to issues, availability of technical assistance, and the capability of services to meet users' needs while operating the SISKEUDES application. Meanwhile, the user satisfaction dimension reflects users' subjective perceptions of the system's benefits, ease of use, and overall comfort when interacting with the application [30].

The theoretical framework used in this study refers to the DeLone and McLean Information System Success Model, which consists of six dimensions:

1. System Quality
2. Information Quality
3. Use
4. User Satisfaction
5. Individual Impact
6. Organizational Impact

Informants were selected using a purposive sampling technique, in which individuals were chosen based on their knowledge and direct experience with the use of the SISKEUDES application in Dukuh Tengah Village [31]. The primary informant in this study was Mr. Muh Alfin Khusaini, the SISKEUDES operator, who has firsthand experience in managing and operating the system in Dukuh Tengah Village. Interviews were conducted to explore his experiences, perceptions, and the challenges encountered in using the SISKEUDES application [32].

The data analysis technique used in this study refers to the interactive model developed by Miles and Huberman, which consists of four systematic stages: data collection, data reduction, data display, and conclusion drawing [33]. This model was chosen because it provides a structured analytical framework that facilitates the identification and understanding of emerging patterns from the collected data.

Through the applied approach and methodology, this study is expected to provide a comprehensive overview of the extent to which the SISKEUDES application can be considered effective in supporting financial reporting at the village level [34]. Furthermore, the findings of this study are also expected to serve as a reference for other village governments in optimizing the use of information technology in financial management, as well as a basis for system developers to evaluate and enhance the quality and functionality of the SISKEUDES application in the future [35].

RESULTS AND DISCUSSION

Results

This section presents the findings obtained through interviews, direct observations, and document analysis conducted during the research in Dukuh Tengah Village, Buduran District. All data were analyzed qualitatively to assess the effectiveness of the SISKEUDES application in village financial governance. The analysis focuses on four main indicators: system quality, information quality, service quality, and user satisfaction. Each indicator is discussed comprehensively by linking empirical field findings with relevant literature and previous studies.

1. System Quality

The system quality aspect reflects the level of reliability, ease of operation, flexibility, and responsiveness of an information system. According to DeLone and McLean (2003), a high-quality system provides strong technical support to users, thereby enhancing work effectiveness. An intuitive, stable system with a user-friendly interface is more likely to be accepted and effectively utilized by village officials (Elfirar & Putri, 2024).

System quality serves as a primary dimension in evaluating the success of the SISKEUDES (Village Financial System) implementation in Dukuh Tengah Village. This dimension encompasses aspects such as usability, system stability, flexibility, and operational efficiency.

Figure 1. Main Display of Siskeudes
Source: Dukuh Tengah Village Government

The SISKEUDES application version 2.0.7 was designed with a focus on usability, clarity of information structure, and accessibility. This is reflected in the login interface, as shown in Figure 4.1, which presents a simple and efficient layout of system elements. The User ID, Password, and Fiscal Year fields are arranged systematically, making the initial authentication process easier for users.

Users from various backgrounds, including village officials with limited digital literacy, are able to operate the application more easily due to its minimalist design. The simple navigation structure also facilitates smoother and faster input of village financial data.

The SISKEUDES application is perceived to significantly simplify financial management, according to interviews with village officials. Previously, the preparation

of financial reports would take approximately two weeks, but now it only requires three to five days, indicating that the system is highly efficient and user-friendly.
"*In the past, we had to prepare reports manually using Excel, retype them, print them out, and then recheck everything it was a long process. Now, with SISKEUDES, we just input the data, and the reports are generated automatically. It's very helpful.*" (Interview with Head of Finance Section, February 20, 2024)

However, from a technical reliability perspective, several issues such as unstable internet connections during the data synchronization process have affected data entry and reporting activities, especially when approaching the deadline for report submission to the district government. This condition indicates that although the system has accelerated work processes, the overall reliability of the application still depends heavily on supporting infrastructure.

Table 3 Findings Related to the System Quality of SISKEUDES in Dukuh Tengah Village

Evaluated Aspect	Findings
Ease of Use	The majority of staff found the application easy to understand
Operational Efficiency	The time required for report preparation was significantly reduced
Technical Limitations	Internet disruptions slowed down data synchronization
System Support	Automation features and internal validation tools are available

Source: Results of Interview with Dukuh Tengah Village Officials

Table 3 illustrates that, in general, village officials in Dukuh Tengah Village assessed the SISKEUDES system positively. Most of the officials stated that the application is easy to understand, making its operation straightforward. Due to its faster and more systematic processes, the use of this application has reduced the time required for report preparation, thereby enhancing operational productivity.

However, technical limitations remain an issue, particularly those related to internet disruptions, which can slow down the data synchronization process. This indicates that the village's network infrastructure still affects the system's reliability. Meanwhile, SISKEUDES offers automation and internal validation features, which are highly beneficial in maintaining the accuracy and completeness of the reported data. These features are part of the system's support mechanism.

These findings align with the study by Hayati (2021), which found that information system quality—such as ease of use, access speed, and system reliability—are critical factors influencing the successful implementation of SISKEUDES in improving the efficiency of village officials' work and accelerating the financial reporting process.

2. Information Quality

Information quality in public information systems reflects the extent to which the information produced by the system can be considered accurate, relevant, timely, comprehensible, and trustworthy. According to Wang and Strong (1996), high-quality information should meet intrinsic dimensions (such as accuracy and clarity), contextual dimensions (such as relevance and timeliness), and accessibility dimensions (ease of access and usability). In the context of village financial management, information quality plays a crucial role in supporting transparency and public accountability (Utomo, 2023). The quality of information generated by SISKEUDES is a key factor in ensuring transparent and accountable governance. This dimension includes aspects such as accuracy, timeliness, readability, and relevance of data.

Based on interview findings, most informants stated that the structure and flow of village financial information have become easier to understand since the implementation of the SISKEUDES application. The presentation of information in a structured and real-time format is considered highly beneficial for evaluation and budget decision-making processes. "*We can immediately see the remaining budget directly on the dashboard. That's very helpful so during deliberation meetings, we're not confused about the budget status.*" (Interview with Village Secretary, February 22, 2024)

The following visualization displays the reporting menu interface in the SISKEUDES application used by the Dukuh Tengah Village Government. This interface presents systematically classified financial data structures, both in terms of budget planning and financial administration.

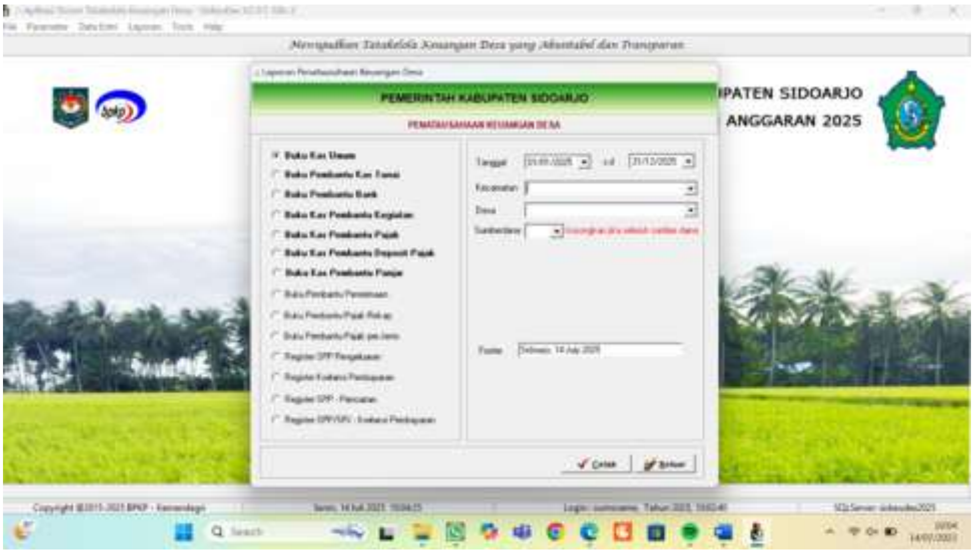

Figure 1. Village Financial Administration Menu
Source: Dukuh Tengah Village Government

The displayed interface supports interview findings which indicated that the financial information structure within the application is not only easily accessible but also logically and relevantly organized. This serves as visual evidence of the information quality that supports the effectiveness of village financial management. Additionally, the system facilitates budget performance evaluation by generating reports that are automatically classified based on expenditure and revenue categories.

However, due to limited public outreach and socialization, some members of the general public still face difficulties in understanding the contents of the reports. This suggests that although the information provided is of high quality, its practical effectiveness also largely depends on the level of public literacy. These findings are supported by Kairatu (2022), who explained that the success of a village information system is determined not only by data accuracy but also by the extent to which the information can be accessed, understood, and utilized by both internal and external users.

3. Use

In the context of information systems, use refers to the extent to which users actively and routinely utilize the system in their daily operational activities, as well as how well the system is integrated into regular workflows. DeLone and McLean (2003) emphasize that system use is a critical indicator for determining whether a system is needed, accepted, and consistently employed by its users. A high frequency of use reflects the system's perceived utility and its ability to directly support organizational tasks (Wisang, 2023).

According to the results of an interview with the SISKEUDES operator (Muh Alfin Khusaini, February 20, 2024), the application is extensively used for various village financial management tasks, ranging from planning to reporting. The operator stated that SISKEUDES serves as the primary tool for preparing the Village Budget (APBDes), budget realization reports, and monthly and annual financial summaries.

However, the current implementation of SISKEUDES still heavily relies on a few individuals who possess the necessary technical skills. This gap in understanding among users creates vulnerability, particularly in situations involving staff turnover or the absence of the main operator. This condition indicates a pressing need for comprehensive training strategies to ensure a more equitable distribution of knowledge across all village personnel.

These findings suggest that although the application is actively used, it has not yet been fully optimized by all village officials. Broader dissemination of knowledge and further training are required to ensure that the use of SISKEUDES does not remain dependent on a single individual.

This is consistent with the study conducted by Wisang (2023), which asserts that the level of system use is influenced not only by the availability of the application but also by users' familiarity, usage frequency, and their willingness to explore all available features.

4. User Satisfaction

User satisfaction represents the subjective evaluation of users regarding their experience in utilizing an information system. According to DeLone and McLean (2003), user satisfaction is influenced by perceived system quality, information quality, and service quality. When users perceive the system as helpful in performing their tasks, easy to access, and capable of providing tangible benefits, their level of satisfaction tends to increase (Reza & Febriani, 2024). In the context of village officials, such satisfaction also contributes to their consistency and enthusiasm in using SISKEUDES.

User satisfaction results from positive perceptions of the system's usability, convenience, and usefulness. Most village officials interviewed expressed that the SISKEUDES application greatly facilitated their work, particularly in financial reporting and budgeting. The verification process, which previously required repeated manual checks, can now be streamlined due to the system's automation features.

Because financial reports can now be generated quickly without repeated manual verification, village officials find the system highly supportive of their duties. Nevertheless, members of the general public, who are not directly involved, still consider the system difficult to understand. "*We are satisfied because our work is now faster and clearer. But ordinary citizens sometimes ask questions since they are not familiar with the budget terminology.*" (Interview with Village Head, 23 February 2024)

This indicates that while a high level of satisfaction is experienced by internal stakeholders (village officials), there remains a need for ongoing education and outreach efforts to improve understanding among the external community.

These findings align with Reza and Febriani (2024), who emphasized that user satisfaction is significantly influenced by the ease of information access, users' comprehension of system content, and the extent to which they perceive the system as beneficial in supporting their tasks and service delivery.

Discussion

The discussion of this study highlights several important insights regarding the implementation of SISKEUDES in Dukuh Tengah Village. First, from the system quality perspective, the application has proven to significantly simplify and accelerate financial reporting processes, reducing the preparation time from weeks to just a few days. This indicates that SISKEUDES provides operational efficiency and user-friendly features that are well-received by village officials. However, the system still faces technical challenges, particularly unstable internet connectivity, which often disrupts synchronization processes. These findings reinforce the importance of adequate infrastructure support as a determinant of the system's overall reliability and sustainability.

Second, in terms of information quality and user satisfaction, SISKEUDES has improved the structure, timeliness, and accessibility of financial information, allowing village officials to make more informed decisions during budget planning and evaluation. The automation features enhance transparency and accountability by minimizing manual errors and providing real-time data. Nevertheless, limited public literacy and lack of regular outreach reduce the practical impact of this information on the wider community. While officials express high satisfaction with the system, ordinary citizens still find the technical language difficult to understand. This suggests that the effectiveness of SISKEUDES is not only dependent on internal user capacity but also on the degree of public socialization and education to foster inclusivity.

Third, the findings indicate that the overall use of SISKEUDES remains highly dependent on a few technically skilled individuals. This creates vulnerabilities when staff turnover or operator absence occurs. Although the system is actively integrated into financial management workflows, the limited distribution of knowledge and skills poses a sustainability challenge. To address this, comprehensive and continuous training programs are necessary to build broader competence among village officials. Such capacity building would not only ensure long-term sustainability but also maximize the benefits of digital governance at the village level. Therefore, strengthening human resources and improving supporting infrastructure are critical strategies for enhancing the long-term effectiveness of SISKEUDES in promoting transparency, accountability, and participatory village financial governance.

CONCLUSION

Fundamental Finding : The study demonstrates that the implementation of SISKEUDES in Dukuh Tengah Village has significantly improved financial management, particularly in terms of efficiency, transparency, and accountability, with system quality and user satisfaction identified as the most influential factors in ensuring effectiveness. **Implication :** These findings highlight the need for continuous investment in human resource capacity building through technical training and the enhancement of digital infrastructure to optimize system performance, while also positioning SISKEUDES as a replicable model for digital transformation in village-level governance. **Limitation :** Nonetheless, the study is limited by its focus on a single village and a restricted research period, which may not fully capture the diverse challenges and dynamics of SISKEUDES implementation across different contexts. **Future Research :** Therefore, further studies should adopt comparative and longitudinal approaches across multiple regions to provide broader insights into the system's sustainability, adaptability, and long-term impact on local governance effectiveness.

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Erlidha Catur Difayanti
Muhammadiyah University of Sidoarjo, Indonesia
Email: erlidhac@gmail.com

* **Ilmi Usrotin Choiriyah (Corresponding Author)**
Muhammadiyah University of Sidoarjo, Indonesia
Email: ilmiusrotin@umsida.ac.id