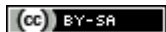


The Implementation of E-Government Through the Village Financial System Application (SISKEUDES) in Pagerwojo Village, Buduran Sidoarjo

Febby Dwi Agustin¹, Lailul Mursyidah²
^{1,2} Muhammadiyah University of Sidoarjo, Indonesia



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ABSTRACT

Objective: This study aims to analyze the implementation of the Village Financial System Application (SISKEUDES) as a form of E-Government in improving financial management in Pagerwojo Village, Buduran District, Sidoarjo Regency. **Method:** The research employs a qualitative descriptive approach with data collected through interviews, observations, and documentation. **Results:** The findings show that the implementation of SISKEUDES has enhanced efficiency, accountability, and transparency in village financial management. Prior to its adoption, financial reporting was conducted manually, which often led to errors and delays, whereas with SISKEUDES, financial processes became more structured and aligned with regulatory standards. Nevertheless, challenges persist, including limited human resources, inadequate internet infrastructure, and suboptimal transparency toward the community. Moreover, based on Indrajit's (2005) six components of E-Government, the aspect of Citizen Interaction remains weak, as the village lacks a dedicated digital platform such as a website or community service application. **Novelty:** This study contributes by providing an evaluative perspective on SISKEUDES not only as a financial management tool but also as a catalyst for strengthening governance, emphasizing the need for capacity building and digital infrastructure development to ensure sustainability and inclusivity in village-level E-Government practices.

INTRODUCTION

Based on Law No. 6 of 2014, it is explained that a village is a legal community with territorial boundaries that has the power to regulate government affairs and the interests of the local community. The village is led by the village head, who has power in financial management. Village finance includes rights and obligations related to village property. Villages can manage their finances in accordance with applicable regulations, with the principles of accountability, transparency, and budget discipline. Each village also has the right to prepare financial reports to show information on village financial management and economic activities carried out, as a guide in the preparation of the next budget [1].

The Village Financial System Application (SISKEUDES) is an application prepared by the Financial and Development Supervisory Agency (BPKP) to assist village governments in financial reporting. The SISKEUDES application is easy to use because it has features that are easy to understand, although it looks simple but this application is very effective. The SISKEUDES application has been adjusted to the process and stages of financial reporting as well, and the documents to be inputted have been accurately stated. The village's financial management process must be carried out appropriately so

that there is no fraud in the management of the village budget. The following is an attachment of the image of the SISKEUDES application.



Figure 1. Initial Appearance of Village Financial System Application (2024))

Source: <https://images.app.goo.gl/cDkDZFhg93DBqRLy9> (2024)

Through the SISKEUDES application, the government hopes that villages will be more independent and also work harder to manage the natural resources contained by the village. The SISKEUDES application was only issued by BPKP in 2016 and has been used in several villages. In 2016, a number of obstacles were found, such as limited features, data security issues, inadequate technology, and a lack of understanding and socialization. The Village Government must utilize accountability to manage village finances. The activities of implementing village orders must be accountable to be accountable for the village community; therefore, the realization of good governance (*Good Village Governance*), [2].

Prior to the existence of the Village Financial System (SISKEUDES) application, village financial management in Pagerwojo Village was carried out manually through the use of software such as *Microsoft Word* and *Excel*. This leads to slow processes of administration and village financial reporting, as well as ineffectiveness and a range of errors and data manipulation. In addition, there is also a lack of accountability and transparency for the management of village funds, which is not optimal because the recording system is still manual and does not have a strict control mechanism. Meanwhile, after the implementation of the Village Financial System application (SISKEUDES) in 2016, village financial management in Pagerwojo Village became more structured, efficient, and accountable. With the SISKEUDES application, financial data can be input directly into the system, so that financial reporting can be generated quickly and in accordance with the regulations set [3].

From the explanation above, there are several findings of previous research that discuss the application of the village financial system, which was carried out from [4] entitled "Analysis of the Application of the Village Financial System (SISKEUDES) in

Village Financial Management in Kukutio Village, Kolaka Regency". The results of this study stated that the implementation of SISKEUDES showed a positive influence, but there were still some technical and administrative obstacles, such as obstacles in data importation that could not be changed after posting, and delays in disbursing village funds to hinder the implementation of financial management.

Second, previous research carried out by [5] entitled "The Effectiveness of the Implementation of Village Financial System Applications (SISKEUDES) in Financial Management of Kertak Empat Village, Pangaron District". The results of this study state that it is still not effective or maximum in the implementation of the SISKEUDES application. Even though it has been implemented, there are still many village officers who are using it in *Microsoft Word* and *Excel* to record finances due to limited technical capabilities and also a lack of further assistance.

Third, previous research conducted by [1] entitled "Analysis of the Application of the Village Financial System (SISKEUDES) in Financial Management in Banyudono Village, Dukun District". The results of this study stated that the implementation of SISKEUDES in Banyudono Village is quite effective and helpful for village financial management, but there are still obstacles in terms of technicians and accuracy in data input that need to be improved to improve efficiency in the use of the application. The following is a recapitulation of the 2025 Siskeudes APBDes Data Report.

Table 1. Recapitulation of the 2025 Fiscal Year APBDes Data Report of Pagerwojo Village Government

Description	Budget
1. Village Revenue	IDR 3,231,836,823.00
Village Original Income	IDR 141.000.000.00
Transfer Income	IDR 3,002,036,823,00
Miscellaneous Income	IDR 88,800,000,00
2. Village Shopping	
Employee Spending	IDR 836,966,400.00
Shopping for Goods and Services	IDR 1,627,208,127,57
Capital Expenditure	IDR 657,119,587.83
Unexpected Shopping	IDR 180,000,000.00
Spending amount	IDR 3,301,294,115.40
Surplus/Deficit	IDR (69,457,292.40)
3. Village Financing	
Financing Acceptance	IDR 69,457,292,40
Silpa the Year Before	IDR 69,457,292,40
Net Financing	IDR 69,457,292.40

Source: Processed from Pagerwojo Village Government (2025)

Based on the table, the Pagerwojo Village APBDes report for the 2025 fiscal year has been input in the SISKEUDES application. With this, the Pagerwojo Village Government has used the application effectively. The table above also shows that the data input that has been entered covers all aspects, ranging from Village Revenue, Village Expenditure, to Village Funding. Regulation of the Minister of Home Affairs Number 20 of 2018 concerning village financial management, the government encourages the use of digital systems, including SISKEUDES, to increase transparency and accountability of village funds. The Sidoarjo Regency Community and Village Empowerment Office (DPMD), that 2023, around 80% of villages in the Sidoarjo area have implemented the SISKEUDES application, including in Pagerwojo Village, Buduran District. However, based on my interview with the treasurer and Pagerwojo village officials, it was still found that there were still obstacles in its implementation. Among them is the limited human resources (HR) to understand the SISKEUDES application system, especially for village officials who are not familiar with technology. In addition, there are network constraints that are unstable and take longer to open or enter data. Financial reporting to the public is also still considered not optimal, even though the management system is digital-based.

Indrajit said E-Government is the use of information technology by the government to provide opportunities for the government to transform relations with the community or in the business sector with those who have an interest in the practice. According to Richardua Eko Indrajit (2005:18), 6 (six) main components are practiced in the implementation of E-Government, including *Content Development, Competency Building, Citizen Interfaces, Connectivity, Cyber Laws, and Capital*.

Based on the above research, I took this research with the title *Implementation of E-Government through the Village Financial System application (SISKEUDES) in Pagerwojo Village, Buduran Sidoarjo* which discusses related to the application of the Village Financial System (SISKEUDES) in improving the ease of financial reporting, not only that in managing village finances optimally but also becoming a benchmark for village financial management that is in line with the principles *good governance*.

RESEARCH METHOD

The research method applied for this study utilizes qualitative methods through a descriptive approach. The qualitative definition is in-depth research to understand phenomena naturally, direct research with the subject to gain social insight [6]. This research is located in the Pagerwojo Village Government, Buduran District, Sidoarjo Regency. The purpose of this study is to analyze the Application of Village Financial System Applications (SISKEUDES) in Pagerwojo Village, Buduran, Sidoarjo.

The types of data sources used for this study include Primary Data and Secondary Data. Primary Data is data obtained directly from interviews with village treasurers and observations about the use of the SISKEUDES application. Meanwhile, Secondary Data

is a fact obtained from supporting documents such as village financial statements and activity documentation.

The data collection techniques used in this study include interviews, observations, and documentation. The interview was conducted at the Pagerwojo village government office, through the village treasurer or other village officials. Meanwhile, the observation was carried out directly to find out how the village government implemented *E-Government* through the Village Financial System Application (SISKEUDES). And Documentation in obtaining data through the way of recording data and voice recordings that have been described [6].

The data analysis technique for this study utilizes *Miles and Huberman's analysis techniques*. Based on the technical analysis of the two experts, there are three data analysis processes, namely the reduction of data that is useful to filter and simplify the data from the interview results that have been obtained, the presentation of data that is in the form of compiling data in the form of *natasi* so that it is easier to understand, and concluding, namely to draw the meaning and conclusions of the data that has been obtained during interviews at the Pagerwojo village government office.

RESULTS AND DISCUSSION

Results

SISKEUDES is an application developed by the joint financial audit agency for the Ministry of Home Affairs in 2015 to increase the transparency of village financial management. The SISKEUDES application must be in accordance with ministerial regulations to assist in computerized planning, implementation, administration, reporting, and financial accountability. To make management cleaner, orderly, effective, efficient, transparent, and accountable, Pagerwojo Village, Buduran District, Sidoarjo Regency has implemented the Village Budget System Application (SISKEUDES). The SISKEUDES application is very convenient for the village treasurer to manage and record expenses and prepare financial reports more efficiently and accurately. The importance of the effectiveness of the SISKEUDES application is to ensure smooth, accurate, and reliable financial management.

The Village Financial System Application (SISKEUDES) was developed from the Financial and Development Supervisory Agency (BPKP) together with the Ministry of Home Affairs (Kemendagri). The SISKEUDES application was designed with the aim that village governments are able to manage finances better using sophisticated technology, as well as be able to create processes more effectively and efficiently.

From the results of the research that has been carried out, it can be obtained that Pagerwojo Village has implemented the Village Financing System Application (SISKEUDES), which began in 2018 with guidance and training in advance so that the treasurer can run and operate the SISKEUDES application in a structured and harmonious manner with the established process. The use of the SISKEUDES application in Pagerwojo Village has been quite effective in supporting village financial management,

which can be shown in the use of the application in the reporting process. In the reporting process, this report is accounted for on programs that are able to be made and reported in a timely manner in a report that is in line with regulations.

Discussion

Based on the research topic, the focus of this research is on the Application of Village Financial System Applications (SISKEUDES) in Pagerwojo Village. The reference in the use of SISKEUDES can refer to the opinion of Indrajit (2005), which includes *Content Development, Cyber Laws, Citizen Interfaces, Competency Building, Connectivity, and Capital*. The analysis of the implementation of SISKEUDES in Pagerwojo Village is very related to the use of information and communication technology (ICT) in creating a more transparent and accountable village financial reporting system.

1. Content Development

The first thing I saw in the implementation of SISKEUDES was *Content Development*, in the context of E-Government, referring to the availability and accountability as well as digital services provided by the government to the public (Indrajit, 2005). This includes the development of software, websites, or applications that facilitate the delivery of information and interaction. This research was strengthened by the results of interviews conducted with the treasurer of Pagerwojo Village, and also with the one who runs the SISKEUDES application, namely Mrs. Ana. Based on the interview, Pagerwojo Village does not have an application or website. The community still has difficulty getting the latest information about village activities. Information is still provided manually, such as through direct visits to the village hall or coming directly to the intended house. (interview April 10, 2025)

Based on the explanation above, if related to previous research, it often highlights the importance of digital platforms for the dissemination of information. For example, a study by [4] and [5] implicitly shows that even though SISKEUDES helps internally, transparency to the community is still a challenge if it is not supported by a public platform. The absence of a digital platform in Pagerwojo Village shows that the *Content Development* for the public is still weak, even though SISKEUDES itself implements content development internally.

2. Competency Building

This is related to the development of Human Resources (HR) competently in their fields, especially for the use of information and communication technology (ICT) in supporting the implementation of E-Government (Indrajit, 2005). One of the main components in preparing for E-Government is human resources through training. Therefore, based on the results of interviews in Pagerwojo Village, namely in the formation of competencies, it is very important in the implementation of the SISKEUDES application. Village financial management must be balanced with competent human resources to use information and communication technology to prepare village financial reports in a timely and appropriate manner. Pagerwojo Village has been providing guidance and training for village treasurers since 2018 to run the SISKEUDES application

in a structured manner. However, there are still limitations in human resources in understanding the SISKEUDES application system, especially for village officials who are still not familiar with technology. (interview April 10, 2025)

According to the description, when related to previous research, this finding is consistent with the research [5], which states that even though SISKEUDES has been implemented, there are still many village officers who use manual methods due to limited technical capabilities and a lack of further assistance. Thus, [1] found that technical and thorough constraints in data collection still need to be improved, which identified the need to improve human resource competence.

3. Connectivity

Forms of connectivity that refer to the availability of infrastructure that supports the implementation of E-Government include a stable internet network and adequate hardware (Indrajit, 2005). Good infrastructure is essential for smooth operations in a digital system. According to the results of interviews in Pagerwojo Village, the infrastructure is well available, allowing the village treasurer to access the SISKEUDES application using information and communication technology. However, there are still network constraints that are unstable and take longer to open applications and import data. (interview April 10, 2025)

Based on the explanation above, if it is related to previous research, namely, even though village infrastructure is available, the problem of network stability found in Pagerwojo Village is a common obstacle in the implementation of technology in the region. Research by Surianto Ilham, Kadek Evi Lusiani, a.d) also mentioned technical obstacles that can hinder financial management, which can indirectly include connectivity problems.

4. Cyber Laws

Referring to the need for a framework and legal framework that regulates the use of information technology in government, including applications such as SISKEUDES (Indrajit, 2005). These regulations ensure legality, safety, and operational standards. Based on the results of interviews in Pagerwojo Village, SISKEUDES has been designed with Permendagri No. 113 of 2014 and Permendagri No. 20 of 2018 concerning village financial management. This policy requires the use of the SISKEUDES application to make it easier for village treasurers to budget, administer, and report, while increasing transparency, accountability, and reducing corruption. All financial reporting is input into the SISKEUDES application. (interview April 10, 2025)

Based on the explanation above, if related to previous research, the implementation of SISKEUDES is based on clear regulations, as mentioned in various studies [2]. Decision against *Cyber Laws* is an important foundation for the successful implementation of SISKEUDES. Ensuring that village financial management is carried out in accordance with predetermined standards.

5. Citizen Interfaces

A real form of cooperation between the government and the community, by providing opportunities for the public to access government information and services easily through digital platforms (Indrajit, 2005). This includes village websites, public service applications, or information portals. Based on interviews in Pagerwojo Village, it still does not have an application or village website. The community still relies on manual methods to obtain information, such as direct announcements at the village hall, regular meetings of residents, delivery of information through village apparatus, and WhatsApp groups called Rt or Rw. Transparency of financial reporting to the community is still considered not optimal. (interview April 10, 2025)



Figure 2. Interview with the Village Treasu

Source: 2025 interview documentation and Village Secretary

Based on the explanation above, if it is associated with previous researchers, Pagerwojo Village is still weak, which is a significant obstacle in achieving the principle of E-Government to the maximum. This study states that the aspect of *Citizen Interfaces* is still weak because the village does not have a digital platform, such as a website or community service application, and this is also one of the challenges that is still not transparent in financial reporting to the community.

6. Capital

In the context of E-Government, it is related to the capital pattern of the project, including the cost of implementation, maintenance, and development of the system (Indrajit, 2005). That is, the availability of an adequate budget is very important for the sustainability of the system. Based on the results of the interviews, village funds are used to support the implementation of village government as a whole, in accordance with funding needs and priorities. The better availability of village funds is expected to make the village more independent in managing finances. Reporting on budget usage is also carried out to demonstrate accountability and transparency. The Pagerwojo Village Budget Report for the 20205 fiscal year has been input into the SISKEUDES application, showing that village funds are allocated and recorded through the SISKEUDES application. (interview April 10, 2025)

Based on the explanation above, if related to previous research that the financial management of village funds through SISKEUDES, as explained in Permendagri No. 20 of 2018, aims to increase the transparency and accountability of village funds. This shows that the Capital aspect and its management have been integrated with the SISKEUDES application, although challenges in implementation remain.

CONCLUSION

Fundamental Finding : This study concludes that the implementation of the Village Financial System (SISKEUDES) in Pagerwojo Village has significantly improved efficiency, accuracy, and accountability in internal financial management, yet remains constrained by limited digital infrastructure, human resource capacity, and underdeveloped citizen interaction, particularly in the aspects of Citizen Interface and Competency Building as outlined by Indrajit (2005). **Implication :** These findings imply that the success of E-Government at the village level relies not only on the availability of applications but also on the readiness of digital infrastructure, the competence of human resources, and effective communication strategies to foster transparency and participatory governance. **Limitation :** The limitation of this study lies in its narrow focus on Pagerwojo Village and its exploratory qualitative design, which does not fully capture community satisfaction or the direct impact of SISKEUDES on public participation in financial oversight. **Future Research :** Subsequent studies should broaden the scope to include multiple villages with varying levels of technological adoption, employ quantitative approaches to measure the effects of SISKEUDES on transparency and trust, and further investigate the integration of information technology-based platforms to enhance community engagement in village governance.

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Febby Dwi Agustin

Muhammadiyah University of Sidoarjo, Indonesia

Email: febbyagustin62@gmail.com

*** Lailul Mursyidah (Corresponding Author)**

Muhammadiyah University of Sidoarjo, Indonesia

Email: lailulmursyidah@umsida.ac.id
