

The Effectiveness of The Siskuedes in Financial Management in Jungwangi Village

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ABSTRACT

Objective: This study aims to measure the effectiveness of the Village Financial System (SISKEUDES) in financial management within Jungwangi Village, Krian District. **Method:** A qualitative research design was employed, with data collected through field observations, interviews with key informants, and documentation analysis. **Results:** The findings, analyzed using the theoretical perspectives of Amas et al. (2020) and Aeni M. et al. (2022), indicate that the implementation of SISKEUDES in Jungwangi Village has been effective, as all stages of financial management have been carried out according to established procedures. However, challenges persist, particularly at the final reporting stage, where the central server often encounters errors or becomes inaccessible. This problem is attributed to high levels of simultaneous access by multiple village operators across different regions, creating system overloads. **Novelty:** This study contributes to the literature by highlighting not only the effectiveness of SISKEUDES in improving village-level financial governance but also by addressing technical barriers related to server capacity and system accessibility, which remain underexplored in previous research on digital financial management systems at the village level.

INTRODUCTION

Siskeudes is a free budgeting, accounting, and village financial reporting application developed by the government. The purpose of the introduction of Siskuedes is to realize clean, effective, orderly, and efficient village financial management, and to realize village financial management in an accountable, transparent, also accountable, and participatory manner. The advantage of the Siskeudes application is the ease of managing village finances and village funds, equipped through an internal management system, easy to use, and integrated with other village fund management applications there.[1]

In the regulation of the Minister of Home Affairs number 37 of 2007 concerning Guidelines for Village Financial Management, it is explained that "village finance is all rights and obligations in the context of the implementation of village government that can be assessed with money, including all forms of wealth related to the rights and obligations of the village". Based on law number 6 of 2014 in article 71 paragraph 1 concerning villages, it regulates "village finance is all village rights and obligations that can be assessed with money, in the form of money and goods related to the implementation of village rights and obligations that generate income, finance, financing, and village financial management". One of the policies implemented in helping village independence is through providing flexibility for villages to get direct financing from the state budget, which is none other than finding an ideal form and format by being able to be placed into a special area in the constitutional system of the Republic of Indonesia.[2]

The Siskeudes application shows that this application is very important to support the village that is guaranteed in managing money. The village will save time in carrying out the management of village money. With this, the Government carries out training, education, as well as technical guidelines in ensuring that with human resources who can manage the Squad by being escorted by the supervision and development agency, and supported by the Village Community Empowerment Office. [3]

Before the existence of the village financial system (siskeudes), in Jungwangi Village, MS-Excel was still used in a substandard format manually to prepare budgets, management, and financial reports. This makes it difficult for the district government to carry out the APBDes evaluation process for village financial statements. Through the existence of Squirrelly, village finances can be managed properly. In 2015, BPKP and the Directorate General of Village Government Development of the Ministry of Home Affairs (Kemendagri) launched Squirrelly, but when 2017, the App Squirrelly was only used in Jungwangi Village. [4] The use of the siskeudes application is expected to be able to improve village financial governance. Squirrelly is developed in Integrity and has inherent internal controls, coordinating all regulations related to village financial management to create financial information effectively.

Table 1. Revenue and Expenditure Budget of Jungwangi Village, Krian District.

Year	Income	Expense	Implementation of the squalid
2024	2.051.834.412,69	2.056.947.647.00	Done
2025	2.336.064.194,00	2.463.756.344,63	Done

Source: Processed from Jungwangi Village Government (2024)

Based on the table above, it shows an increase from 2024 to 2025 of IDR 202,847,377,075, while expenditure also increased by IDR 244,318,686,816. It should be noted that the entire process of village financial management in Jungwangi Village during the period 2024 to 2025 has been integrated with the Village Financial System (Siskeudes) application.[5]

Previous research conducted by [6]Hijeratul and Lukman (2022) examined how effective the Siskeudes application is in Taman Sari Village. The results were obtained by looking at the knowledge or ability of the Siskeudes operator, as well as the availability of information that could be declared effective. By using the theory of stewardship, which states that individuals in general can behave responsibly, there is integrity, trustworthiness, and honesty [7] with a qualitative descriptive approach. This study is not similar to the previous study because it uses different theories.

The second research by [8] examining the effectiveness of the implementation of the village financial system application (Siskeudes) in increasing accountability and transparency of financial management of Gelangsar Village is a village in West Nusa Tenggara. This study concludes that the Skuedes application can help accountability and

transparency in financial statements. According to this research, the Squirrelles application has been declared effective. The results in the field prove that the ability of human resources to run the squakedes application is able to support improving the quality of the report results produced by the application. This research is not similar to previous research because the previous research discussed how well the application of the framework is used in the village of Gelangsar, while the current research focuses on how effective the framework is in financial management in Jungwangi village.

The third research conducted by [2] was about the Implementation of the Siskuedes application in Kertak Empat Village, Pengaron District. This study concludes that the application of the skuedes is still not effective or optimal because human resources still cannot understand the application. This research is not similar to previous research because the previous research discussed the use of the siskeudes application in Kertak Empat Village. There are several obstacles when operating the application, while the current research focuses on how effective the siskeudes are in financial management in Jungwangi Village, Krian District.

In this study, entitled Effectiveness of Squalid for Financial Management in Jungwangi Village, this research focuses on indicators of effectiveness by [8] Amas et al., (2020) and Aeni M et al. (2022). 1. The suitability of information is a system application refers to the extent of data and information that must be input in the application program in accordance with the needs of village financial reporting. 2. Suitability of the type of report, namely the ability of the application to produce several types of financial and village administration reports in accordance with village government reporting, 3. accuracy and certainty of the time of the report, namely the ability of the system to ensure that the entire village financial reporting process is according to the schedule set by regulations, 4. The conformity of the procedure is the level of compatibility between the stages, conditions, and procedures of village financial management. 5. Feedback plays an important role in evaluation and response mechanisms used to assess and improve the implementation and results of the Village Financial System (Siskeudes) application [9].

RESEARCH METHOD

This method has the purpose of analyzing the effectiveness of cystic fibrosis management in Jungwangi Village, Krian District, Sidoarjo Regency. Utilizing a descriptive qualitative approach, which uses observation, interview, and documentation data. This research is focused on the effectiveness of the application of the financial system in Jungwangi Village, Krian District, as follows: information suitability, report type suitability, timeliness and certainty, suitability of procedural requirements and feedback. By referring to the effectiveness indicators by [8] Amas et al. (2020) and Aeni M et al. (2022). The results of this study are intended to be able to show a comprehensive picture of the effectiveness of the squakedes in financial management in Jungwangi Village.

RESULTS AND DISCUSSION

Results

Jungwangi Village is a village located in Krian District, Sidoarjo Regency. It is one of 22 villages in Krian District. Jungwangi Village is also one of the villages that manages village finances based on Siskuedes (Village Financial System). [10]



Figure 1. Initial view of the Siskuedes Application

Source: Squirrel from Jungwangi Village (2025)

In the image, it can be seen that in the Siskuedes Application, there is a display of *User authentication* to enter at the beginning of the Village Financial System Application (Siskuedes). In the use of the Siskuedes application, it can be said that it is effective if it has fulfilled the purpose of the Siskuedes application. This research will examine the Effectiveness of Skeptics in Financial Management in Jungwangi Village, Krian District. To find out the Effectiveness of the Squakedes of this research, the author utilizes the theory described from [8]Amas et al. (2020) and Aeni M et al. (2022), which has several indicators, including the following.

1. Conformity of Information

The ability of the Village Treasurer to utilize the Siskuedes application and the ease of access to information needed in the Siskuedes program can be used as a reference in determining the level of ease of access to information requested in the program. The following are the results of the interview conducted with the head of finance of Jungwangi Village and as the operator of the Siskuedes Application, namely Mr. Agus, as follows:

"Yes, I have thoroughly mastered the way to operate the Siskeudes application because I have participated in training organized by the district regarding the use of Siskeudes in village financial management. This can actually be said to be not too intense, because there are only a few socializations related to the latest version, so sometimes it is difficult to contact, so we as Siskeudes operators in the village also have difficulties in coordinating the use of the Siskeudes application. The socialization is almost similar, because the content is almost the same, so they tend to prefer

to learn from friends from other village officials. Because the socialization was attended by many people, it was not too intense and difficult to focus. If you study with friends, it's better because you can understand it immediately, and if you want to ask questions, it still feels comfortable. If any changes or issues arise, we usually look for technical instructions available within the app or look for additional tutorials to understand more."

Table 2. How to manage finances on the Siskuedes Application

Feedback Feature	Output (Document)
Planning	Resta desa, RPJM desa, and RKP village
Budgeting	APBDesa
Administration	Receipts and Expenses
Bookkeeping	Village Finance

Source: processed by Jungwangi Village Government (2025)

Based on the above statements associated with the indicators of conformity of the Information by [8]Amas et al. (2020) and Aeni M et al. (2022). From the statement, visible Clear that one of the factors that supports the availability of data according to the needs of the program is the ability of the Village Treasurer to deeply use the application. In financial management using the Siskeudes application in Jungwangi Village, Krian District, it can be said that it is in accordance with the goals stated in Law Number 3 of 2024, namely to strengthen village financial management so that it is more effective, transparent, and accountable. Law Number 3 of 2024 is an amendment to Law Number 6 of 2014 concerning Villages. This Law explains that the use of the Village Financial System application (Siskeudes) [11] It is very important in managing village finances. Therefore, the Siskeudes application is something that must be done by all village governments your manage village finances. The Village Financial System Operator (Siskeudes) in Jungwangi Village also stated that there is a difference Deep the use of the Siskeudes application compared to the manual way. The difference occurs because of the differences Deep the time of the work. The Village Financial System Application (Siskuedes) has several features, as shown in Table 2, namely Planning, Budgeting, Administration, and Bookkeeping. This aims to make it easier for the user or operator of Siskuedes to report Village Finances.

2. Report Type Suitability

The suitability of the type of report in the Siskeudes application is the ability of the application to produce various forms of financial and village administration reports in accordance with regulatory requirements and reporting standards set by the village government.

The quality of human resources is inseparable from the type of reports produced by the Siskeudes application in making village financial management reports. To avoid errors in data entry, the Village Treasurer and the Planning Head first make a report manually related to their budget and report. The Siskeudes program produces reports that follow the guidelines outlined in Permendagri No. 20 of 2018, concerning Village Financial Management. This research is supported by the results of interviews conducted by the head of finance of Jungwangi Village, namely Mr. Agus, as follows:

"For manual data required for input into the Siskeudes application, the data needed is RAB and SK. This is because in the process of entering the data, it is in the entry menu, which contains general village data. In the general data of the village, there is a column that must be filled in regarding the biodata of the village apparatus; therefore, a Village Decree is required. Regarding the RAB that will be input into the Siskeudes application, we first create it manually to avoid errors during input. Because one wrong or inappropriate number can cause problems, so we need to be very careful in terms of making RAB to accountability."

Based on the above statement said by the Jungwangi Village Squad operator from the indicator of suitability of the type of report is the type of report that must be made by the Village Treasurer is available in the "Report" menu in the Siskeudes application. The resulting report is the result of data that has been entered through the "Entry" menu in the previous Siskeudes application. The reports produced by the siskeudes application are in accordance with the stages in managing village finances. This conformity ensures that the village's financial statements are produced by the Siskeudes.

3. Accuracy and timeliness of reports

The accuracy and certainty of the timing of reports in the Siskeudes application is the ability of the system to ensure that the entire village financial reporting process is carried out according to the schedule set by regulations, so that village financial management runs transparently, accountably, and on time[12]. Timely, accurate, and reliable reporting is also in line with the deadline set by the central government, in the regulation of the Minister of Home Affairs Number 20 of 2018.

Siskeudes obtains financial reports as its output, so that it is able to improve the accuracy and consistency in the presentation of financial reports. By holding village financial management accountable, the reporting deadline becomes more predictable. Not only that, but the existence of quality human resources also supports accuracy and efficiency in the reporting process. As has been said by the head of finance of the Jungwangi Village Government, and also as the operator of the Siskeudes application, namely Mr. Agus.

"Using Siskeudes is very helpful for the village treasurer in compiling accountability reports, both monthly and annually. With one input, the system will produce a report that can be used to provide accountability to the village head every month, as well as to the regent through the sub-district head for semester and annual reports. However, in the year of the Siskeudes Application, the application is quite complicated; if possible, the application is opened every day. If you have never opened the application, you don't know, because the flow is quite extensive and

must be checked regularly. So as an operator, you have to regularly check if you can every day. The ability and initiative of the Siskeudes application operators are urgently needed."

That is why Based on the interview above, Human resource capabilities are Deep. This is something that the Siskeudes application operator feels quite adequate in the preparation of accountability reports. This can be seen from the initiative of the Jungwangi Village Siskeudes application operator, who routinely monitors or runs the Siskeudes application every day. Village Financial System application operators (Siskeudes) have a very important role. A high level of ability and initiative must be possessed by Siskeudes application operators to learn and operate the Siskeudes application effectively. [13]

4. Conformity of procedure requirements

Training and technical guidance are provided by the Financial and Development Audit Agency (BPKP) to assist the Village Government in initiating the village financial management supervision program. This shows that the consistency of village financial management with the standards set by BPKP and compliance with the rules and procedures for reporting village financial management is a signs that the requirements, processes, and stages of reporting village financial management are effective. As said by the head of finance of the Jungwangi Village Government and also as the operator of the Siskeudes application, namely Mr. Agus.

"Yes, without a doubt, the Siskeudes application is implemented in accordance with the technical instructions issued by the BPKP. Because this is a task given by BPKP to the village government, which is to be facilitated and managed by the village government itself. So that we at the village level no longer need to look for new ways to submit accountability reports."

The Siskeudes application, which was developed in collaboration with the Directorate General of Village Government Development, Ministry of Home Affairs, has met all the technological requirements set by BPKP. Compliance with BPKP technology standards ensures that the application automatically meets village financial management standards. In addition, the application also complies with village financial management regulations, including various supporting materials such as Statement Letters (SPJ) of activities, as well as village regulations such as Perdes, Perkades, and APBDes. On the indicator

5. Feedback

Feedback on the Siskuedes application is the responsibility of BPKP, the Ministry of Home Affairs, and DPMD as developers and persons in charge of monitoring the use of village finances, especially related to Village Funds. This feedback is useful for evaluating the reports generated by the Siskeudes application. This is very important for the progress and development of the Siskeudes application. As said by the head of finance of the Jungwangi Village Government and also as the operator of the Siskeudes application, namely Mr. Agus, as follows:

"For feedback from this office, thank God, there is none; only last year, there was a little input from the inspectorate because in the past, it had just started using the Siskeudes application in managing village finances. This started using the Ciskuedes application after getting an order

from the district government that all villages are required to use Ciskuedes in 2017, although in 2017, not all used Ciskuedes; there were manual ones as well."

Based on the statement made by the operator of the Siskeudes application, it can be concluded that the Jungwangi Village Government has benefited a lot from the input regarding the use of the Siskeudes Application in village financial management. The use of this application has a considerable impact on the speed and timeliness of reporting, as well as affecting the quality of human resources. Thus, the availability of adequate facilities, infrastructure, and human resources will affect the level of accuracy and consistency in the implementation of village financial management.

Discussion

The obstacles in the use of the Siskuedes application in Jungwangi village, Krian district are as follows:

In the Siskuedes application, there must be advantages and disadvantages. The Jungwangi village government feels supported and happy because of this application. At the end of each year, it is possible to report the results of the work in the right way is also thorough. Shipping process report to the party Navel also becoming simpler [14]. There are several obstacles faced by the Jungwangi Village government, Krian District in operating the village financial system application, including:

1. Human Resources (HR)

Human Resources (HR) in this context refers to village financial system operators who are directly responsible for operating village financial system applications. The obstacles experienced by operators when the application undergoes a change in version, they must immediately learn to understand the application so that they can quickly adjust and re-know the changes that occur. Not only that, operators are also agile and meticulous when there is a sudden change in the spending budget, such as the budget to handle disasters. Any budget change Done carefully and carefully as such changes may affect the budget plan Cost.[15]

2. Applications of Village Farming System

Some of the obstacles that are directly related to the Siskuedes application are 1. Every year, there is a change in the version of the village financial system application, so it is necessary to reintroduce and retrain the process, and re-study the version change. 2. If the reporting deadline has passed, the operator can no longer enter the report data because it has been locked by the central server, so it must be on time. 3. When it has entered the final reporting stage, the central server often experiences errors or cannot be accessed. This may be due to the large number of village operators accessing the system to report

CONCLUSION

Fundamental Finding : This study concludes that the implementation of SISKEUDES in Jungwangi Village has generally supported effective financial management, with indicators such as type of report suitability, accuracy, timeliness, procedural conformity, and feedback showing satisfactory performance, though the

indicator of information suitability remains less optimal due to limited socialization and high participant loads. **Implication** : These findings imply that the effectiveness of SISKEUDES is closely tied not only to compliance with technical guidelines and reporting standards but also to the quality of communication and training, highlighting the need for more intensive and targeted socialization to maximize system use. **Limitation** : The limitation of this study lies in its reliance on qualitative evaluation at a single village level, which restricts the generalizability of results and does not fully capture broader variations in system effectiveness across different contexts. **Future Research** : Further studies should incorporate comparative multi-village analyses and adopt quantitative or mixed-method approaches to measure the impact of SISKEUDES on transparency, accountability, and public trust, while also assessing the long-term sustainability of its implementation.

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