

# Siskeudes As A Village Governance Instrument: An Analysis Of Effectiveness And Implementation Challenges

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## ABSTRACT

*The Village Financial System (Siskeudes) was developed by BPKP and the Ministry of Home Affairs as a digital instrument to enhance transparency, accountability, and effectiveness in village financial management. This study aims to analyze the effectiveness of Siskeudes in supporting village financial governance and to identify the challenges encountered during its implementation. The research employs a descriptive qualitative approach, with data collected through in-depth interviews, observations of Siskeudes usage processes, and document reviews, including the Village Budget (APBDes), accountability reports, and application-generated outputs. The research informants include the Village Head, Village Secretary, Finance Officer, Siskeudes operator, Village Consultative Body (BPD), and village facilitators in Suka Damai Village, Kuala Subdistrict, Langkat Regency. The findings indicate that Siskeudes is effective in improving administrative order, accelerating report preparation, minimizing potential irregularities, and strengthening public transparency and accountability. The application also facilitates audits through automatically structured and consistent transaction records. However, the effectiveness of implementation is hindered by limited human resource competencies, inadequate technological infrastructure, reliance on a single operator, suboptimal data synchronization, and updates to the system that are not always accompanied by improvements in village officials' capacities. This study recommends strengthening human resource capacities, improving digital infrastructure, integrating data across institutions, and developing a system that is more adaptive to village needs. These findings affirm that Siskeudes is a strategic instrument for realizing modern and accountable village governance.*

**Keywords:** Siskeudes, village financial management, effectiveness, village governance.

## I. INTRODUCTION

Village governance plays a vital role in supporting national development, as the village is the government entity closest to the community. Villages serve not only as implementers of central and regional government policies but also as managers of resources and finances aimed at improving the welfare of rural communities. Currently, village governments in Indonesia face increasing demands to manage finances in a transparent, accountable, and efficient manner. Since the enactment of Law Number 6 of 2014 concerning Villages, they have been granted autonomous authority to manage revenue sources, including the Village Fund (*Dana Desa*). Consequently, village governments bear a greater responsibility to manage finances in an orderly, effective, and accountable manner to the public. To ensure activities are conducted in a structured way, village governments must fulfill their responsibilities in planning, implementing, reporting, and accounting for village finances in accordance with applicable regulations (Liani, Y., et al., 2024).

Improper village financial management has the potential to lead to irregularities, corrupt practices, and a decline in public trust. Therefore, a financial management instrument is required to guarantee transparency, accountability, and efficiency. In this

context, the Village Financial System (*Siskeudes*), developed by the BPKP in collaboration with the Ministry of Home Affairs, serves as an integrated digital solution. To improve the quality of financial management, the Finance and Development Supervisory Agency (BPKP) developed SISKEUDES as an information technology-based application designed to assist village governments in integrated financial management ranging from planning, budgeting, and implementation to administration, reporting, and accountability. SISKEUDES is designed to generate financial reports that comply with statutory regulations and support the systematic recording of receipts and expenditures (Milenia, H. A., et al., 2022). Its implementation is expected to simplify transaction recording for village officials and produce financial reports that meet legal standards.

Several empirical studies indicate that the implementation of Siskeudes has a positive impact on village financial governance. For instance, research in Grati Village, Lumajang Regency, shows that Siskeudes is effective in increasing the accountability and transparency of financial reports (Mardaw et al., 2022). Similarly, other studies report that the system accelerates administrative processes, improves efficiency, and facilitates auditing (Zuliaty et al., 2025). Furthermore, systematic literature reviews suggest

that when implemented well, systems like Siskeudes contribute significantly to public participation and accountability (Ra'is & Rini, 2024).

However, despite this potential, significant implementation challenges remain. These include limited human resource capacity regarding accounting and technology, inadequate IT infrastructure (such as internet connectivity and hardware), and a lack of information disclosure to the public despite the availability of digital data (Siregar et al., 2025). These challenges can hinder the effectiveness of SISKEUDES as a governance instrument. The effectiveness of the system is measured not only by its ability to generate reports but also by its capacity to improve internal control. Therefore, a comprehensive evaluation is necessary to assess whether SISKEUDES has met its original objectives and to identify the factors that hinder or support its implementation.

Against this background, this study plays a crucial role in exploring the effectiveness of Siskeudes as a village governance instrument and identifying field-level challenges. Ultimately, the findings of this study are expected to provide valuable insights for policymakers, village governments, and stakeholders to strengthen the implementation of Siskeudes and promote better village financial management.

## II. RESEARCH METHODOLOGY

### A. VILLAGE GOVERNMENT GOVERNANCE

Village governance is the application of Good Government principles in administering government at the village level, serving as the frontline unit that interacts directly with the community. Good government emphasizes the capacity and performance of the government as the primary actor in executing public services, development, and community empowerment functions effectively and responsibly. The World Bank, as cited in (Febrianti, R., 2024), defines Good Government as the implementation of reliable and responsible development management aligned with the principles of democracy and efficiency, avoiding improper investment allocations, and preventing political and administrative corruption. The implementation of Good Government in the context of village administration highlights a paradigm shift from a centralized management pattern toward the decentralization of authority, providing space for village governments to manage resources

independently and responsively to community needs.

Based on Good Government Theory, the success of governance is measured by the government's ability to realize public accountability, administrative transparency, bureaucratic effectiveness, and adherence to the rule of law in every policy-making process. Village governments that apply Good Government principles are required to ensure village fiscal sustainability through financial management that is orderly, efficient, and result-oriented. The primary challenge faced is reducing village dependency on central government fund transfers, such as the Village Fund (*Dana Desa/DD*) and Village Fund Allocation (*Alokasi Dana Desa/ADD*), as well as increasing the capacity of village governments to generate Original Village Income (*Pendapatan Asli Desa/PADes*) through the professional and responsible management of village assets and Village-Owned Enterprises (*BUMDes*) (Zuliati, F., 2025).

Village financial management also plays a crucial role in realizing good governance. Villages are required to manage their finances openly, accountably, efficiently, and with community participation. Transparency refers to open management; accountability means that every activity can be accounted for according to legal provisions; effectiveness indicates proper and correct management; while participation emphasizes the importance of community involvement in the process. From the perspective of Good Government Theory, public financial management is seen as a primary instrument for assessing the capacity and performance of the government in executing its functions of service, development, and community empowerment professionally and responsibly.

Various regulations and laws have been issued to support these objectives. In practice, village financial management must adhere to Minister of Home Affairs Regulation (Permendagri) Number 20 of 2018, which states that village finance encompasses all rights and obligations quantifiable in monetary value, as well as everything in the form of money and goods that affect the execution of village rights and obligations. Good Government Theory emphasizes that compliance with financial management regulations and procedures is a prerequisite for creating an effective village government oriented toward the public interest. This law stipulates that villages have the authority to manage finances independently from various revenue sources,

including the Village Fund sourced from the State Budget (*APBN*). It also mandates that village financial management must be conducted in an orderly, efficient, economical, transparent, and responsible manner, respecting the principles of justice, propriety, and benefit for the welfare of the village community (Khasanah, U., & Rodiyah, I., 2025).

## B. THE VILLAGE FINANCIAL SYSTEM (SISKEUDES)

The Village Financial System (*Sistem Keuangan Desa* or Siskeudes) is an application developed by the Finance and Development Supervisory Agency (BPKP) in collaboration with the Ministry of Home Affairs. It serves as an instrument to support village financial management that is transparent, accountable, administratively orderly, and in compliance with prevailing laws and regulations (BPKP, 2018; Ministry of Home Affairs, 2018). The introduction of Siskeudes is a response to the increasing complexity of village financial management following the enactment of Minister of Home Affairs Regulation No. 20 of 2018 concerning Villages, which granted villages broad authority to manage Village Funds and other revenue sources.

Functionally, Siskeudes is designed to support all stages of village financial management, from planning to accountability (BPKP, 2018). These stages include:

1. Administration: The systematic recording of all village cash receipts and expenditures.
2. Bookkeeping: The automated generation of various village financial books, such as the general cash book, bank book, and tax book.
3. Reporting and Accountability: The preparation of village financial reports and accountability statements, both for the interests of the local government and as a form of accountability to the community.

The primary advantage of Siskeudes lies in its ability to record transactions in real-time, allowing every financial activity to be monitored directly and accurately. Furthermore, Siskeudes utilizes standardized financial management procedures on a national scale, thereby minimizing administrative discrepancies between villages. Although Siskeudes is designed with a relatively simple interface, intensive training and mentoring remain necessary for villages to utilize the system to its full potential. Without sustained intervention, a digital divide may emerge between advanced

villages and those that are technologically lagging (Siregar, M. N., 2025).

From the perspective of oversight and accountability, Siskeudes facilitates the auditing process because all transaction data is stored systematically and is well-documented. This reduces the risk of recording errors, data manipulation, and financial misappropriation (Sari & Wahyudin, 2020). Additionally, Siskeudes enhances the work efficiency of village officials as calculations are performed automatically, reducing the burden of manual administration. Thus, Siskeudes acts as a preventive government internal control system. The system is designed to ensure that all village financial transactions are conducted within regulatory corridors (such as the Minister of Home Affairs Regulation on Village Financial Management), minimizing administrative and financial deviation risks (Widyasari, A., 2022). Nevertheless, digitalization through Siskeudes significantly improves village bureaucratic efficiency by reducing data processing time and increasing the accuracy of cash balance calculations and budget realization (Farizi, S., 2025).

## C. EFFECTIVENESS OF PUBLIC INFORMATION SYSTEMS

The effectiveness of the Village Financial System (Siskeudes) as a public information system is measured by the extent to which the technology can optimize the managerial functions of the village government in producing financial information that is relevant, timely, and possesses high verifiability (Agustina, S., 2024). In the public sector, the effectiveness of information systems also plays a vital role in enhancing service quality, transparency, and accountability to the community. Generally, the effectiveness of an information system is measured through three main dimensions: system quality, information quality, and its impact on organizational performance. System quality encompasses ease of use, reliability, and accessibility. Information quality includes accuracy, relevance, completeness, and timeliness. Meanwhile, the impact on organizational performance is demonstrated through increased work efficiency, accelerated administration, and improved reporting quality (Wahyudin, 2020).

In the context of village financial management, the effectiveness of public information systems like Siskeudes can be observed through improved administrative order, the accuracy of financial reports, the reduction of potential irregularities, and the strengthening of oversight. Information

technology is a tool used to achieve objectives by providing information as part of the village government’s management information technology. As village officials become more proficient in utilizing information technology, the value of the resulting information improves, providing a more reliable reference for decision-making (Setiyaningsih, A., 2025).

D. RESEARCH TYPE AND APPROACH

This study employs a qualitative approach with a descriptive-analytical research design. The qualitative approach was selected to gain a deep understanding of the effectiveness of Siskeudes implementation and the various challenges that arise at the village government level. The research was conducted in Suka Damai Village, Kuala District, Langkat Regency. This approach allows the researcher to explore the experiences, perceptions, and practices of village financial management through direct interaction with relevant informants. The descriptive-analytical study aims to factually describe the phenomenon of Siskeudes usage while simultaneously analyzing the factors that influence its success and the constraints in supporting transparent, accountable, and effective village governance.

E. OPERATIONAL DEFINITIONS

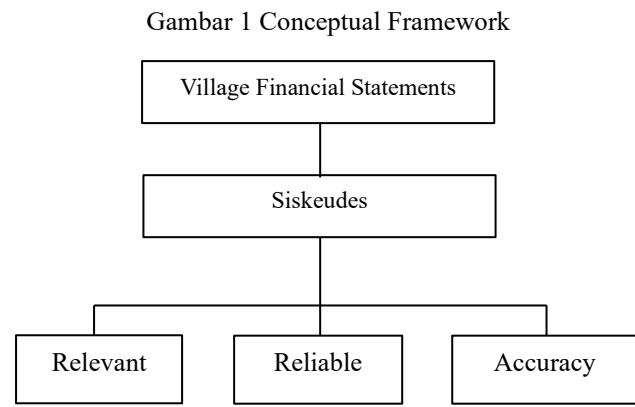
Tabel 1 Operational Definitions Table

NO	Item	Definisi	Instrumen
1	Siskeudes	An application developed by the BPKP and the Ministry of Home Affairs, utilized by village governments to manage village finances in an integrated manner, spanning from planning and budgeting to implementation, administration, reporting, and financial accountability.	Interview and Observation

2	Evektivitas	The success rate of Siskeudes implementation in supporting village financial governance that is transparent, accountable, efficient, and consistent with the provisions of laws and regulations	Interview and Observation
3	Challenges in Implementing Siskeudes	Various obstacles faced by the village government in the implementation of Siskeudes that affect the optimization of its utilization	Interview and Observation

Source : Processed Data, 2025

F. CONCEPTUAL FRAMEWORK



Source : Processed Data, 2025

III. DISCUSSION

A. THE EFFECTIVENESS OF SISKEUDES IN VILLAGE GOVERNANCE

Research findings indicate that the implementation of Siskeudes has exerted a positive impact on enhancing the quality of financial governance in Suka Damai Village. The effectiveness of Siskeudes can be observed through four primary aspects: transparency, accountability, administrative efficiency, and data consistency. These four aspects not only strengthen financial management practices in accordance with regulatory provisions but also support the realization of village governance that is open, professional, and responsive (Mahmudi, 2015).

In the context of the latest regulations, the Minister of Villages, Development of Disadvantaged Regions, and Transmigration (Permendes PDTT) Regulation No. 2 of 2024 concerning Operational



Guidelines for the Focus of Village Fund Utilization for 2025 emphasizes that the use of Village Funds must be conducted in a participatory, transparent, efficient, and accountable manner. This regulation mandates that every stage of the development process funded by the Village Fund must involve the community, from planning and implementation to evaluation. This provision aligns with the demands of modern village governance based on information disclosure and reinforces the function

No. 2 of 2024 emphasizes that 2025 Village Funds should be directed toward fulfilling basic community services, boosting productive economies, strengthening basic infrastructure, and mitigating social risks. This provision reinforces that the village budget must not only be absorbed but must generate tangible outcomes for community welfare. Efficiency also constitutes a key aspect of the regulation, particularly through budget management that is economical, appropriate, and oriented toward measurable development results (Mahmudi, 2015).

In today's digital era, the implementation of Siskeudes serves as a strategic instrument for achieving good village governance. Siskeudes enables accurate recording of financial transactions, timely preparation of reports, and facilitates the oversight and audit processes (Bastian, 2010). Moreover, information systems increase community access to public information, thereby promoting transparency, strengthening accountability, and building public trust in the village government (Pratiwi & Nurkholis, 2019).

### 1. Increased Transparency

Siskeudes enables the disclosure of village financial information because reports are prepared systematically and are easily accessible. Both the community and supervisory parties can clearly understand budget utilization. Thus, the implementation of the Village Financial System (Siskeudes) significantly enhances the quality and timeliness of village financial reporting, particularly in planning (APBDesa) and administration. This finding is consistent with the research by Mardaw et al. (2022), which states that Siskeudes strengthens transparency through standardized reporting mechanisms.

### 2. Guaranteed Accountability

The automated bookkeeping system generates well-documented transaction tracks, facilitating the audit process and reducing the risk of data manipulation. A high level of accountability,

manifested through the submission of easily understandable accountability reports to the Village Consultative Body (BPD) and the community, directly strengthens public trust and reduces potential irregularities. An active BPD performing its supervisory function has proven to be a vital variable in minimizing administrative errors and ensuring that work programs align with community priorities. This indicates that Siskeudes contributes to increasing public trust in the village government, consistent with the findings of Sari & Wahyudin (2020).

### 3. Administrative Efficiency

Administrative efficiency involves optimizing the use of resources (time, labor, cost) to achieve maximum results through an organized system with minimal errors and smooth processes. The goal is to increase productivity, accelerate task completion, reduce waste, and support strategic decision-making. Siskeudes helps accelerate village financial administration. The preparation of Budget Plans (RAB), APBDes, Accountability Letters (SPJ), and realization reports can be completed faster through automated calculation features. Village officials no longer work manually, which previously was time-consuming and error-prone. This efficiency impacts the productivity of village officials, as working hours can be allocated to public services and development planning.

### 4. Data Consistency

Data consistency is a condition where data is identical, accurate, and uniform across all systems, applications, and time, ensuring all users see the same version of data to prevent conflicts and errors. It serves as a cornerstone of data quality and reliability for accurate decision-making. This means data is non-contradictory (e.g., bank balances being consistent between the internal system and bank accounts), valid, and compliant with established business rules. Siskeudes stores financial data centrally, facilitating consistency across documents and reducing information discrepancies between cash, bank, and tax reports. The system also allows for chronological transaction tracking, making irregularities easier to detect early on. This finding reinforces the research by Ra'is & Rini (2024), which identifies database integration as the key to creating accurate and reliable village financial statements.

### 5. Accountability

The Village Financial System (Siskeudes) has been implemented to enhance transparency and

accountability in village financial management. According to research by Milenia et al. (2023), Siskeudes has been effective in improving the accountability of financial reports. This study indicates that Siskeudes assists village governments in managing finances better and increasing transparency to the community. The effectiveness of Siskeudes has also been proven in other research by Wibowo (2020), which shows that Siskeudes improves the quality of village financial accountability and helps manage finances more effectively and efficiently.

However, several obstacles remain in Siskeudes implementation, such as the completeness of Accountability Letters (SPJ) during reporting. Therefore, continuous evaluation and improvement are necessary to enhance the effectiveness of Siskeudes in village governance. Overall, Siskeudes has demonstrated effectiveness in improving transparency and accountability, but further efforts are needed to improve implementation quality and overcome existing constraints (Wibowo, 2020).

## B. CHALLENGES IN SISKEUDES IMPLEMENTATION

Despite providing numerous benefits, the implementation of Siskeudes still faces several obstacles that affect the optimization of its utilization.

### 1. Human Resource (HR) Limitations of Village Officials

Not all village officials possess adequate technological literacy or accounting skills, thus requiring intensive training. The limitation of human resources is a primary constraint in village governance, characterized by low HR quality, minimal training, a lack of understanding of management and technology, resistance to change, and a shortage of skilled personnel in administration and regulatory drafting. This impacts public services—which remain suboptimal—leads to less effective village fund management, and creates barriers to the implementation of village development programs (Widiyatama, 2020).

### 2. Insufficient Technological Infrastructure

Villages with minimal technological infrastructure, such as unstable internet networks or inadequate power supply, face difficulties in accessing digital banking services. This causes delays in financial transactions, including aid distribution, salary payments for village officials,

and local business transactions, which still rely on time-consuming manual processes. Village financial systems that still operate conventionally (paper-based) without adequate information technology support pose a high risk to transparency. The lack of a centralized and real-time digital financial reporting system complicates the monitoring of village fund allocations and usage by both the community and authorities, thereby increasing the potential for budget misuse. Some villages still experience internet connectivity issues and limited or outdated computer hardware, which hinders daily operations (Azline et al., 2017).

### 3. Dependence on a Single Operator

Several villages rely on only one operator who is proficient in Siskeudes. If the operator is unavailable, financial management processes become obstructed.

### 4. Lack of Data Synchronization

Between Institutions Discrepancies occasionally occur between data at the village, district, and regency levels due to the absence of comprehensive system integration.

### 5. System Updates and Technical Bugs

Changes in regulations demand periodic application updates; however, these are not always accompanied by an immediate increase in human resource capacity. Conclusion of Findings, Overall, the research results indicate that the effectiveness of Siskeudes implementation is highly influenced by the integration of technology quality, human resource capacity, and available infrastructure support. Siskeudes has proven to be a strategic instrument in realizing transparent, accountable, and efficient village financial governance; however, these benefits can only be achieved if the village government possesses competent human resources supported by adequate technological facilities. This finding is consistent with previous research, such as Pratiwi & Nurkholis (2019), which emphasizes that the effectiveness of village information systems is heavily influenced by organizational resource readiness, and Sari & Wahyudin (2020), which demonstrates that the successful implementation of Siskeudes depends on the ability of village officials to operate the application accurately and consistently, rather than merely on the quality of the application itself.

## IV. CONCLUSION

Conceptually, this study confirms that the implementation of the Village Financial System

(Siskeudes) holds a strategic position as an instrument of village financial governance integrated with the principles of good governance, particularly transparency, accountability, efficiency, and information consistency. Siskeudes functions not merely as a technological tool for financial recording and reporting, but also serves as a vital foundation in establishing modern, high-integrity village governance that is responsive to public demands. Its utilization proves that digitalization is capable of strengthening internal controls, improving administrative quality, and increasing public trust through more open and accurate access to information. Nevertheless, conceptually, the effectiveness of Siskeudes shows a strong dependency on three main pillars: institutional capacity, human resource readiness, and policy and technological infrastructure support. The implementation hurdles identified in this research demonstrate that technological innovation is insufficient without strengthening the supporting ecosystem, such as continuous training, inter-agency system integration, and regulatory adaptation that aligns with the dynamic needs of the village. Consequently, from a conceptual standpoint, this research positions Siskeudes not just as a financial administration tool, but as a fundamental component in the architecture of digital-based village governance oriented toward enhancing public organizational performance and development sustainability.

## G. RECOMMENDATIONS

Based on the findings and conceptual analysis, this study provides several strategic recommendations to strengthen the implementation of Siskeudes as an instrument for village financial governance:

1. Human Resource Capacity Building: Village governments should enhance human resource capacity through regular training, technical assistance, and competency reinforcement in accounting and information technology. This ensures that the use of Siskeudes is not merely administrative but also analytical and strategic.
2. Strengthening Digital Infrastructure: There is a need to reinforce digital infrastructure, particularly internet connectivity, computer hardware, and integrated data storage systems, to ensure that the reporting and data synchronization processes can be conducted more rapidly, securely, and accurately.

3. Inter-Agency Data Integration: Central and regional governments are advised to strengthen data integration policies across institutions—such as BPKP, the Ministry of Home Affairs, and the Ministry of Villages, Development of Disadvantaged Regions, and Transmigration—to support a more efficient and transparent reporting and auditing workflow.

4. System Flexibility and Adaptation: The development of the Siskeudes system should be directed toward increasing flexibility and adaptation to regulatory changes, village-specific needs, and the complexity of financial transactions.

5. Promoting Transparency and Participation: A village governance culture based on transparency and community participation must be continuously strengthened through the use of easily accessible public information systems. This enables the community to be actively involved in the monitoring, evaluation, and accountability of Village Fund utilization.

By implementing these recommendations, it is expected that Siskeudes will function optimally as a primary pillar in realizing modern, effective, responsive, and sustainable village governance in the digital era.

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