

Examining The Use of Information Technology Applications to Improve Village Financial Management Accountability Sigi Regency

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Abstract. This study evaluates SISKEUDES effectiveness in enhancing village financial accountability. Using case study analysis, data were collected through direct observation and in-depth interviews with 15 informants from Kalukubula, Jono Oge, and Lolu Villages in Sigi Biromaru District, Sigi Regency, Central Sulawesi Province. Results show that challenges include limited knowledge of SISKEUDES, inadequate infrastructure, and resistance to change. Advantages include adherence to financial regulations, improved performance of village officials, and simplified financial reporting. The study highlights the need for addressing obstacles to support accountability in village financial management. Decision-makers at provincial and national levels should prepare thoroughly, focusing on the village apparatus and technology infrastructure. This research lays the foundation for future studies on village financial management accountability.

Keywords: Accountability, Financial management, Local Government, Village Financial System, Application.

1 Introduction

Accountability for village financial management has become a major issue in the last decade since the allocation of Village Funds and Village Allocation Funds in 2015 Harun, [8]. Several researchers agree that transparent and accountable financial management is a key factor in the development and progress of a region, including at the village level Rahma, [22]; Maharani, [14]; Lestari, [13]; Laka, [12]; Juardi, [11]; Irma, [10]; Hardianto, [9]; Faradhiba, [6]. As an independent government entity, the village has the responsibility to manage budget and resources efficiently and effectively to meet the needs of the local community. The central government through regional autonomy has encouraged local governments to be more independent in managing their resources Laka, [12]. However, the challenge that is often faced by villages in Indonesia is the absence of an adequate mechanism to ensure accountability in financial management. Therefore, the Financial and Development Supervisory Agency (BPKP) seeks to support village governments to increase their financial accountability by utilizing information technology.

In the era of advances in information technology, the Indonesian government has implemented various applications and electronic systems to assist in financial management at the village level. One of the applications that has been introduced is SISKEUDES (Village Financial System) since 2015 by BPKP. This application has the main objective of increasing transparency, accountability, and efficiency of financial management in villages (BPKP, 2015). Increased accountability for village financial management in accordance with the demands of Law no. 6 of 2014 concerning Villages, explains that a village is a legal community that has territorial boundaries that regulate and manage government affairs, local community interests based on community initiatives, origin rights or traditional rights that are recognized and respected in the system of government of the unitary state of the Republic of Indonesia. Thus, the Village as the lowest autonomous region (Sumpeno, [26]; Trisnadewi, [27]) has an obligation to present accountability in managing the resources owned based on their authority. This became the trigger for the creation of SISKEUDES (BPKP, 2015).

After several years of implementation involving the use of large resources, and related to village financial accountability which has reached hundreds of trillions Nababan, [19], it is important to evaluate the application Abdullah, [1]. As with any new technology implementation, a critical evaluation of the application's use needs to be carried out to understand the extent to which the application is effective in achieving the desired goals. In this context, this article aims to critically evaluate the use of the SISKEUDES application in increasing village financial management accountability. This case study is focused on the villages of Kalukubula, Jono Oge Village, and Lolu Village which are in Sigi Biromaru District, Sigi Regency, Central Sulawesi Province. This district was chosen because it represents many districts in Indonesia that have adopted the SISKEUDES application. Data were collected and analyzed based on the results of direct observation and in-depth interviews with informants, which totaled 15 people involved in managing village finances, namely 1 person from each village that was observed, including the village head, village secretary, head of financial affairs, head of general affairs, and finance and administrative staff.

The results of data analysis in this study show the challenges, advantages, and impacts of using the SISKEUDES application in increasing financial management accountability in villages in Sigi Biromaru District. The results of the study show two main challenges and three advantages of the SISKEUDES application to increase village financial management accountability. The main challenges include the village apparatus' limited knowledge of the SISKEUDES application, lack of infrastructure support, and the attitude of maintaining the previous method of financial management. Furthermore, the three main findings of using the SISKEUDES application to increase village financial management accountability are: First, these villages are more able to follow complex financial management accountability rules, namely planning, budgeting, implementing, administering, reporting, and monitoring thanks to support from SISKEUDES application. This is in accordance with Pratiwi, [21] which shows the importance of accountability in the APBDesa preparation process, particularly decision making in setting general policy directions, priority scales and determining allocations, as well as resource distribution involving community participation. Second, the use of the SISKEUDES application supports improving the performance of village officials in managing village finances, which at the same time supports transparency and accountability in village financial management. Thus, this study shows that the implementation of SISKEUDES supports accountability if it is able to reduce the obstacles encountered.

This research contributes to decision makers at the provincial and national levels, that more thorough preparation is needed in implementing the SISKEUDES application to support accountability in village financial management, both from the dimensions of village apparatus and village technology infrastructure. Originally, this research provides an in-depth look at further researchers to examine the accountability of village financial management. Thus, this article is important in the context of the Indonesian government's efforts to encourage the use of information technology in village financial management, as well as to contribute to the development of more effective and sustainable policies in improving the welfare of rural communities throughout Indonesia.

2 Literature Review

2.1 Implementation of Information Technology-Based Village Finance Applications

The village financial system application (namely SISKEUDES) is an application developed by the Financial and Development Supervisory Agency (BPKP) in Indonesia since 2015 (BPKP, 2015). This application is specifically designed to assist financial management at the village level with the main objective of increasing transparency, accountability and efficiency in managing village finances in accordance with Minister of Home Affairs Regulation No. 20 of 2018 (Directorate General of Village Administration, 2021).

SISKEUDES is one of the Indonesian government's initiatives in applying information technology to improve the financial management system at the village level (Directorate General of Village Government Development, 2021). This application gives villages access to an integrated platform to record, track and report their financial transactions. By using SISKEUDES, villages can carry out various financial activities, including receiving and disbursing funds, monitoring budgets, recording assets, and financial reporting. This system is also useful for providing a channel for the public to submit complaints that are found and the development of problem resolution Maharani, [14]; Mooduto, [16]. Based on the financial management guidelines from the Directorate General of Village Administration (2021), the main features of SISKEUDES include:

1. **Recording of Income and Expenditure:** This application allows villages to record and track all their sources of income and expenses in a systematic manner. This helps ensure that every financial transaction is properly documented and accountable.
2. **Financial Reporting:** SISKEUDES provides a reporting feature that allows villages to generate financial reports automatically. These reports include balance sheets, income statements and other reports required for financial reporting and monitoring purposes.
3. **Budget Monitoring:** This app helps villages in monitoring their budget usage. Villages can organize and manage their budgets more effectively, ensuring that allocated funds are used according to plans and needs.
4. **Data Security and Accessibility:** SISKEUDES maintains the security of village financial data by providing limited access and security controls. Only authorized users can access and modify financial data, maintaining the confidentiality and integrity of the information.

In using SISKEUDES, BPKP acts as a supervisor and supporter in the implementation and

development of this application (Directorate General of Village Government Development, 2021). BPKP provides training, guidance and supervision to villages using SISKEUDES to ensure effective use and maximize the benefits of the application. With the adoption of SISKEUDES, it is hoped that village financial management will become more efficient, transparent and accountable. This app is an important step in the Indonesian government's efforts to improve financial governance at the village level and support sustainable development throughout the country. The village government in running the village information system includes village financial reports that can be seen and monitored by anyone. This system is also useful for providing a channel for the public to submit complaints found and the development of problem resolution Juardi, [11].

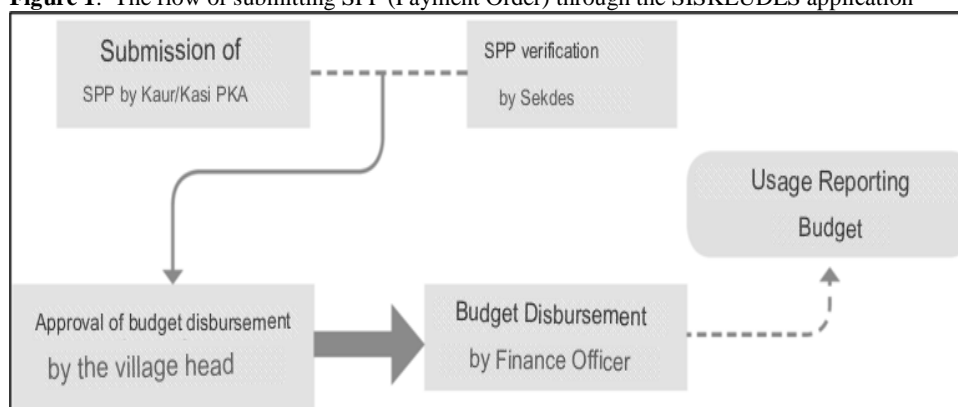
BPKP as the SISKEUDES application developer certainly has the right to determine the use of the application. Thus, local governments that intend to use the application for villages in their area should coordinate with the local BPKP. The implementation process is of course through formal and informal coordination. Finally, approval for the use of the application is carried out by providing a local government validation and SML code that is officially issued by the BPKP Lestari, [13]. After the Village implements the SISKEUDES application, the output generated from the application consists of:

1. Payment Request Letter (SPP);
2. Administration Documents;
3. Receipt;
4. Letter of Payment of Taxes (SSP); And
5. other documents.

Then, several reports are generated from the SISKEUDES application, including:

1. Administration Report (General Cash Book, Bank Book, Tax Book, Supporting Book, and Register, Cost Budget Plan).
2. Budgeting Report (Village Regulation of Village Revenue and Expenditure Budget, Village Revenue and Expenditure Budget per source of funds). The budget implementation process in the SISKEUDES application follows Permendagri No. 20 of 2018 (see Figure 1).

Figure 1: The flow of submitting SPP (Payment Order) through the SISKEUDES application



Source: Directorate General of Village Government Development, 2021

2.2 Village Financial Accountability

Village financial accountability refers to village obligations and responsibilities in maintaining transparency, integrity and openness in managing their finances. This involves ensuring that village financial resources are used efficiently, effectively, and in accordance with applicable regulations Harun, [8]. Village financial accountability includes several important aspects, including:

1. **Transparency:** Villages must openly and clearly communicate their financial information to the community. This includes disclosure of receipts and disbursements of village funds, as well as assets owned and used. With high transparency, the public can understand how village funds are used and ensure that their use is in accordance with the public interest. This public transparency simultaneously supports public accountability which guarantees in principle that every activity of the village government can be accountable to all levels of society in an open manner.
2. **Community Involvement:** The village must involve the community in the decision-making process related to financial management. This can be done through participatory forums, public meetings, or other mechanisms involving villagers. By involving the community, the village can obtain better input, monitoring and supervision of the use of village funds.
3. **Recording and Reporting:** The village must have an accurate and regular financial recording system. All financial transactions, both receipts and expenditures, must be recorded clearly and completely. In addition, villages must also be able to compile reliable and up-to-date financial reports, which include information on financial position, financial performance, and use of village funds.
4. **Internal and External Oversight:** The village must have a strong internal oversight mechanism, such as a financial committee or internal audit unit, to ensure that the financial management process runs well and complies with applicable regulations. In addition, external monitoring, such as external audits by related institutions, is also needed to check and evaluate village compliance with financial accountability standards.
5. **Law Enforcement and Sanctions:** Villages must be prepared to face legal consequences and sanctions if violations occur in financial management. This includes legal action against corruption, misuse of funds, or other violations involving the use of village funds. Firm law enforcement can be an effective law enforcement agent and a deterrent to future violations. In the context of regulations, Muryadi [17] explains four important dimensions of public accountability, namely:
 - a. Honesty and legal accountability (accounting for probity and legality);
 - b. Process accountability;
 - c. Program accountability; and
 - d. Policy accountability.

Overall, the application of the principles of village financial accountability is more likely to create village financial management that is more transparent, efficient, and has a positive impact on the development and welfare of village communities. In addition, village financial accountability also creates community trust in the village government and increases the active participation of citizens in making decisions related to village financial management.

3 Methodology

This research approach uses a case study approach. This research follows the principles of data collection and analysis based on the case study protocol of Stake, [25] and Yin, [31]. Through a case study approach it is more possible to interpret the phenomenon of accountability in the implementation of the SISKEUDES application, separately from the accountability of the village apparatus internally and the demands of the community externally. This study argues that the application of SISKEUDES as an instrument to support village apparatus activities to achieve financial management accountability. Thus, the case study in this study refers to the issue of the role of the SISKEUDES application in improving financial management, which is referred to as a case (iota) or an instrumental case study by Stake, [25]. The case study protocol is very relevant for examining in depth the implementation of the SISKUDES application which has been going on for several years and consumes a lot of resources to support village financial management accountability.

The research location is located in three villages in Sigi Biromaru District, Sigi Regency, the three villages are Kalukubula Village, Jono Oge Village and Lolu Village. According to statistical data (BPS Sigi, 2023), Kalukubula Village has an area of 10,000 hectares with a population of 7,313 people and the village revenue and expenditure budget or APBDes in 2022 is IDR 1,759,084,652. Then, Jono Oge Village has an area of 15,000 hectares with a population of 4,935 people and the village income and expenditure budget or APBDes in 2022 is IDR 1,329,663,109. Finally, Lolu Village has an area of 8,000 hectares with a population of 8,473 people and the village income and expenditure budget or APBDes in 2022 is Rp. 1,294,324,207. The description of the villages which are the observation areas is shown in Table 1.

Table 1: Village descriptive information from research in 2022

	Village Kalukubula	Village Jono Oge	Village Lolu
An Area	10.000 Ha	15.000 Ha	8000 Ha
Total Population	7.313 Souls	4.935 Souls	8473 Souls
ABPDs	Rp1.759.084.652	Rp1.329.663.109	Rp1.294.324.207

Note: BPS Sigi (2023).

Data were collected by direct observation and in-depth interviews freely with informants in three villages, namely Kalukubula Village, Jono Oge Village and Lolu Village which are in Sigi Biromaru District, Sigi Regency, Central Sulawesi Province. The research informants totaled 15 people involved in village financial management, namely 1 person each from each observed village, including the village head, village secretary, head of financial affairs, head of general affairs, and financial and administrative staff. Interviews were conducted over a period of three months, from March to May 2023, within 30 minutes, the shortest to 60 minutes, the longest. We have not included the full names of the informants in this article to protect their privacy.

Data analysis in research goes through the process of compiling data, parsing data, recombining, interpreting, and drawing conclusions Yin, [31]. Data compilation is done by grouping data based

on field data criteria and archival data. Archival data was obtained during direct observation, which includes data on village financial documents and village administration books. In addition, data is also obtained via the internet which is published and accessible. Furthermore, interview data were obtained by conducting interviews with informants who had been selected based on their involvement in village financial management. Furthermore, data parsing is carried out to draw the substance of each data collected based on research problems, namely financial management accountability. The next stage is to recombine the substances from each data to determine categories to form certain topics to answer research problems. Next, interpreting the meaning of each topic that is collected to become the insertion of the research results.

4 Result and Discussion

This research refers to Domestic Regulation Number 20 of 2018 which states that village finances are all rights and obligations in the context of administering village governance that can be valued in money including all forms of wealth related to the rights and obligations of the village. Meanwhile, village financial management is the whole activity which includes planning, budgeting, administration, reporting, accountability and supervision of village finances.

The results of this study indicate that village apparatus have realized that village financial management is a sub-system of the state and regional financial management system in funding village administration and empowering village communities. They understand that most of the money they manage comes from central policies in the form of funds sourced from the APBN, and Allocation of Village Funds sourced from the APBD. Thus, village officials have realized the importance of public accountability for the money entrusted to them. Even so, this research still found obstacles in the field faced by village officials in increasing their accountability by using the SISKEUDES application. However, this research also shows that the implementation of the SISKEUDES application has increased village financial accountability. In general, accountability for village financial management before using the SISKEUDES application is still done manually. The following presents the findings of this study.

4.1 The Implementation Time for The SISKEUDES Application Is Not Uniform

The results of this study indicate that the implementation of the SISKEUDES application was not carried out simultaneously in Jono Oge Village, Kalukubula Village and Lolu Village. The implementation of the SISKEUDES application was carried out in 2018 in the village of Kalukubula, in 2019 in the village of Jono Oge, and in 2019 in the village of Lolu. Results of interviews with Susi, Head of Kalukubula Village Financial Affairs (KAUR); Imron, as Village Secretary of Jono Oge; and Madianto, the KAUR of Lolu Village Finance have revealed the initial time of using the SISKEUDES application in their respective villages.

We have been implementing the use of the SISKEUDES application since 2018 (Susi, KAUR Kaluku Bula Village Finance, 2023).

The application of the SISKEUDES application began in 2019, after the earthquake that occurred in Sigi Regency (Imron, village secretary of Jono Oge, 2023).

The Lolu village office has implemented the SISKEUDES application since 2019 (Madianto, KAUR Lolu Village Finance 2023).

Even though the implementation of the application does not coincide with the time span of one year, the understanding and skills of village officials are relatively the same in operating the SISKEUDES application to increase financial management accountability. Without using the SISKEUDES application, village apparatus in the research area already understand village financial management. They have understood that the village head in administering village finances must appoint a village treasurer. Village officials are aware of the importance of financial administration in the autonomous region Rozita, [24]; Faradhiba, [6]. Determination of the village treasurer must be carried out before the start of the relevant fiscal year and based on the decision of the village head. Administration of village finances consists of administration of receipts and administration of expenses for the implementation of activities whose financing comes from APBDesa which is fully carried out by the Village Head and the Village Implementation Team.

The implementation of the SISKEUDES application was not implemented simultaneously because the village conditions were relatively different. For example, Kalukubula Village has been supported by available information technology facilities. In the village, computers are available and well maintained. In contrast, in other villages, namely Lolu Village and Jono Oge Village, although they also have computer equipment which is an absolute requirement for implementing the SISKEUDES application, they are not maintained properly so they cannot be operated properly in 2018. This shows that the readiness of each village which is the object of this research varies in implementing the SISKEUDES application. Interestingly, the accountability between the three villages is relatively the same.

4.2 Constraints in Implementing the SISKEUDES Application

This study found that village apparatus had understood the importance of financial management accountability to gain the trust of the village community. They realize the importance of supporting instruments to support village financial management accountability. Thus, they hope that the presence of the SISKEUDES application will make it easier for them to carry out financial management accountability. Unfortunately, they are not immediately able to implement the application due to several obstacles, including technical problems, namely computers that are not functioning optimally, both in terms of hardware and software. Another problem is that village officials still find it difficult to accept changes, namely manual accountability to application-based accountability. Some village officials feel more comfortable with the work system they have been doing for years. They assume that accountability is okay if no one cares about it.

The results of the interviews with the three informants indicated the obstacles in the implementation of financial management. The Head of Kalukubula Village revealed that the SISKEUDES application was not easy for village officials to operate. This indicates that the SISKEUDES application needs to pay attention to the user's ability to use the application. Furthermore, Village Secretary Jono Oge revealed that there were application problems that caused difficulties in disbursing funds. This shows that it is necessary to pay attention to the reliability of the SISKEUDES application to support village apparatus activities in providing

services to the community. Finally, Lolu Village Finance KAUR highlighted the obstacles in the early stages of using the application caused by the user's lack of understanding of how to use SISKEUDES. This shows the importance of socialization and assistance in using the application. The results of the interviews show the different experiences of village officials in implementing the SISKEUDES application as follows.

So far only a few people have been able to operate the application in our village, so it is difficult for us to do anything without them (Kalukubula Village Head 2023).

During its implementation, there was once an obstacle in the system so that around 3 million funds could not be disbursed (Imron Village secretary Jono Oge, 2023).

At the beginning of its use there were problems because they did not understand how to use the SISKEUDES application and the computer was still not good. ...reporting as usual even when there is no application. (Mardianto KAUR Lolu Village Finance, 2023).

The results of this study indicate that the obstacles to implementing the application are not only in terms of accountability for financial management, but technically hinder the administration of village finances. This had an impact on the implementation of activities because the provision of funds was not carried out. The Lolu Village finance officer revealed that it has become a custom in the village that the disbursement of activity funds can be disbursed if accountability for previous activities has been carried out. Second, application developers need to pay attention to the reliability of the application, especially considering the simplicity of the application consistently. Finally, the application is still considered difficult to use so that some village officials are still resistant to using it. The village officials argued that even without the application of village accountability it was still good. This happens because they find it difficult to use the application. This shows the importance of the application being adapted to the user's skill level, and compiling a training program for using the SISKEUDES application. Overall, this study shows the importance of a comprehensive evaluation of the implementation of the SISKEUDES application on an ongoing basis. Although the aim is to increase efficiency, transparency and accountability in managing village finances, it cannot be ignored that the journey to successful implementation does not always run smoothly Muthi, [18]; Irma, [10].

4.3 The Advantages of The SISKEUDES Application

The results of this study also show the advantages of using the SISKEUDES application. Informants revealed that the implementation of the SISKEUDES application in financial management was able to increase efficiency, transparency and accountability. The village head from Kalukubula Village revealed that in principle the SISKEUDES application supports optimizing village financial management. The KAUR of Lolu village finance revealed that the application facilitates the functions of other apparatus in planning, budgeting, to implementation and administration of village finances. This will lead to the achievement of progress and increase in the welfare of the village community. This is in accordance with KAUR Kalukubula's statement that the application makes it easier for village officials to administer budget implementation. The advantages of the SISKEUDES application in Kalukubula Village, Jono Oge Village, and Lolu Village are described as follows:

...the advantage of the SISKEUDES application is that it facilitates administration (Kalukubula Village Finance KAUR 2023).

...makes it easy to make financial reports, because we only fill in once, all applications are filled in. This means that if we fill in the budget correctly, then everything requested for the APBDess will have all been filled in, the important thing is that there are no mistakes when filling it in” (Imron village secretary, Jono Oge, 2023)

... administration, budgeting, and use of funds have been recorded clearly in the application, making it very easy for village officials (KAUR Lolu Village Finance 2023).

The results of this study indicate that the SISKEUDES application has several significant advantages in managing village finances. The informants shared their positive experiences in using this application and the benefits they felt. One of the main advantages highlighted is the ease of financial administration. The SISKEUDES application allows villages to keep financial records electronically, replacing manual processes that take a long time. This makes it easy to enter financial data with greater accuracy and makes it easier to manage village expenses and income. In addition, the SISKEUDES application also makes it easier to create financial reports. The informant mentioned that by filling in the data only once, the financial statements can be filled in automatically. This reduces the potential for errors and makes it easier to present the required financial information, including in the budget planning process.

Overall, the advantage of the SISKEUDES application is that it makes it easier for village officials to administer, budget, and use funds. The SISKEUDES application supports financial management accountability through clearer and more accurate records. By using this application, villages can optimize their financial management more effectively and efficiently Utmary, [28]; Rahma, [22]. Errors that may occur in the reporting process are more likely to be avoided through the integrated SISKEUDES application. This gives trust and makes it easier for village officials to manage funds more efficiently. Thus, the SISKEUDES application can increase efficiency and accountability in managing village finances. In terms of control, this application allows village communities to access financial information online, so they can monitor village expenditures and income more openly and can better monitor budget use Utomo, [29].

4.4 Differences Before and After Application Deployment

The results of this study show the impact of implementing the SISKEUDES application by comparing the conditions before and after the implementation of SISKEUDES. The results of in-depth interviews show that financial administration has become easier after using the SISKEUDES application than before. KAUR Kalukubula Village Finance stated that, although financial management is complicated, the use of the SISKEUDES application helps them complete the work of administering village finances. Village Secretary Jono Oge expressed the same thing, that using the SISKUEDES application was better than using the calculator machine they previously used. The results of these interviews indicate that there are differences in the ease of carrying out their activities. Unfortunately, this does not refer to differences in accountability. They assume that in terms of accountability there is no fundamental difference, except for the effort made. The following are the results of the interviews conducted.

...before implementing the SISKEUDES application, administration was still done manually whereas, after implementing our application it was easier to carry out the administration process. ...the obligation to disclose to the public remains the same (Kalukubula Village Finance KAUR 2023).

...before the application we did administration manually and used a different calculator with the current application it is easier for us to enter the budget and calculate it... accountability has not changed because it is still an obligation and is seen by the community (Imron village secretary Jono Oge, 2023).

The difference that the village government felt before the SISKEUDES application was that it was only manual reporting and after the village government application there was just input, it seemed that was all. In terms of accountability, we will continue to disclose it to the community through their representatives at meetings (KAUR Lolu Village Finance 2023)

The results of this study reveal that the implementation of the SISKEUDES application has an impact on the ease with which village officials carry out their activities. For example, before using the SISKEUDES application, administration was done manually using a calculator, whereas after implementing the application, the administration process became easier and more time efficient. One of the main changes felt is in terms of inputting the budget and calculating it. Prior to apps, this process was time-consuming and prone to human error. However, with the SISKEUDES application, the interviewees revealed that they could easily enter budgets and perform calculations more efficiently. This makes it easy to manage village finances and avoid potential miscalculations. However, as with any technological change, the application of the SISKEUDES application can also face certain obstacles Maharani, [14].

In addition, significant differences are also seen in terms of financial reporting. Prior to the SISKEUDES application, reporting was done manually. After the application, the village government only needs to enter data into the application. This simplifies the financial reporting process and makes it easy to produce accurate and detailed reports. Overall, these interviews show that the application of the SISKEUDES application has brought about positive changes in the administration of village finances. Unfortunately, the results of this study do not show differences in accountability between before and after using the SISKEUDES application, but technically ease in financial management.

4.5 Policies That Apply in The Village

The implementation of the SISKEUDES application is a form of change that is implemented in villages that are generally still modest. Meanwhile, the use of technology encourages changes in a more advanced direction, thereby enabling policy changes. The results of this study indicate that the implementation of the SISKEUDES application has not experienced any significant changes to village policies regarding accountability. Villages implementing the SISKEUDES application tend to follow government policies above them, namely the district and central government. For example, the results of interviews in Kalukubula Village indicated that the implementation of SISKEUDES was due to demands to implement Minister of Home Affairs Regulation (Permendagri) No. 20 of 2018 in terms of village financial management. The results of interviews with officials from Jono Oge Village and Lolu Village showed the same thing.

Namely compliance with existing regulations. The results of the interview are presented as follows:

The policies used in the Kalukubula village are in accordance with Permendagri No. 20 of 2018 (KAUR Kalukubula Village Finance 2023).

We implement policies in accordance with applicable regulations (Imron village secretary Jono Oge, 2023).

The village government has implemented policies in accordance with the regulations of the Minister of Home Affairs (KAUR Lolu Village Finance 2023).

Based on the results of interviews with informants regarding the policies that apply in the village regarding SISKEUDES, it can be concluded that the village government has implemented policies in accordance with applicable regulations. Informants from Kalukubula Village, Jono Oge Village, and Lolu Village stated that the policies implemented in their villages referred to regulations stipulated by the Minister of Home Affairs. In this case, Susi as the KAUR of Kalukubula Village Finance revealed that the policies used in Kalukubula Village were in accordance with Permendagri No. 20 of 2018. Imron as the village secretary of Jono Oge also stated that they implemented policies in accordance with applicable regulations, while Mardianto as Lolu Village Finance KAUR stated that the village government had implemented policies in accordance with the regulations of the Minister of Home Affairs.

The results of this study indicate the village government's commitment to implementing good financial governance and in accordance with established standards. Appropriate policy implementation is also an important basis for using the SISKEUDES application and managing village finances effectively and efficiently. Overall, these interviews show that the village government has implemented government policies above it without any innovative policies. The existence of the SISKEUDES application that applies to villages allows villages to only follow the will of the central government without innovating policies to increase their accountability.

5. Conclusion

The results of the study show two main challenges and three advantages of the SISKEUDES application to increase village financial management accountability. The main challenges include the village apparatus' limited knowledge of the SISKEUDES application, lack of infrastructure support, and the attitude of maintaining the previous method of financial management. Furthermore, the three main findings are the advantages of the SISKEUDES application for increasing village financial management accountability, including:

First, these villages are better able to follow complex financial management accountability rules, namely planning, budgeting, implementing, administering, reporting, and monitoring thanks to the support from the SISKEUDES application. This application makes it easy to administer, create financial reports, and monitor the use of village funds.

Second, the use of the SISKEUDES application supports improving the performance of village officials in managing village finances, which at the same time supports transparency and accountability in village financial management. The application of the SISKEUDES application

also provides a significant difference before and after application implementation, where the administration process becomes easier and more efficient. Policies that apply in the village are also in accordance with applicable regulations. Therefore, the use of the SISKEUDES application can be a solution to increase village financial accountability. Finally, the use of the SISKEUDES application makes it easier for village officials to administer and report village finances, thus increasing the efficiency of their working time. Thus, this study shows that the implementation of SISKEUDES supports accountability if it is able to reduce the obstacles encountered.

This research contributes to decision makers at the provincial and national levels, that more thorough preparation is needed in implementing the SISKEUDES application to support accountability in village financial management, both from the dimensions of village apparatus and village technology infrastructure. Originally, this research provides an in-depth look at further researchers to examine the accountability of village financial management.

The limitation of this research is that this study examines the issue of accountability with a focus on implementing the SISKEUDES application so that it may ignore other factors related to accountability. We realize that accountability for financial management is a complex matter, even though in principle the implementation of the SISKEUDES application supports accountability, this research shows that the SISKEUDES application tends to facilitate work rather than focus on increasing accountability in accordance with the main purpose of the application. Thus, there is an opportunity for further research to explore the link between the ease of completing financial activities and increasing the accountability of village financial management.

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