

Analysis of the Implementation of the Village Financial System Application (SISKEUDES) in Village Financial Management: A Case Study of Sidamulya Village, Wanasari District, Brebes Regency

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Article Info	ABSTRACT
<p>Keywords: Village Financial Management, Implementation, SISKEUDES, Accounting Information.</p>	<p>This study aims to analyze the implementation of the Village Financial System Application (SISKEUDES) in village financial management, with a case study conducted in Sidamulya Village, Wanasari District, Brebes Regency. This research employs a qualitative method using both primary and secondary data sources. Primary data were obtained through interviews with key informants, including the Village Head of Sidamulya, the Village Secretary, and the Finance Officer who also serves as the SISKEUDES administrator. Secondary data consisted of government regulations, laws, books, modules, and journals related to village financial management and the use of SISKEUDES, as well as SISKEUDES input documents such as the Village Medium-Term Development Plan, the Village Government Work Plan, village revenue and expenditure budget data, financial administration reports, and bookkeeping records. Data collection techniques included observation, documentation, and direct interviews, while data analysis was conducted through data reduction, data presentation, and conclusion drawing. The results of this study indicate that village financial management in Sidamulya Village has been carried out in accordance with the principles of transparency, accountability, participation, orderliness, and budgetary discipline as outlined in Minister of Home Affairs Regulation No. 20 of 2018. The implementation of SISKEUDES in Sidamulya Village has facilitated the work of local human resources, making supervision more efficient and ensuring compliance with applicable regulations, thereby increasing transparency and accountability. Moreover, SISKEUDES has played a significant role in developing the village's accounting information system, particularly in terms of system quality and information quality, which are reflected through several indicators that demonstrate its effectiveness in supporting financial reporting in the village.</p>
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INTRODUCTION

The decentralization policy in Indonesia has fundamentally transformed the structure of village governance. Law No. 6 of 2014 concerning Villages formally empowers villages to

manage their governmental, development, and financial affairs independently, in accordance with local needs and traditions. As a result, villages have become vital agents of local development and service delivery (Ilham & Lusiana, 2022). Increased fiscal transfers from the central government to villages in the form of village funds require a well-functioning financial management system. Village financial management refers to the entire process of planning, implementation, administration, reporting, and accountability of village budgets and expenditures (Faizah & Retnosari, 2022).

The complexity of these tasks necessitates strict adherence to the principles of transparency, accountability, participation, and budget discipline. Despite regulatory frameworks, including Minister of Home Affairs Regulation No. 20 of 2018, challenges persist. Several studies have pointed to the lack of capacity among village apparatus, poor documentation, and inconsistent financial reporting practices (Rivan & Maksum, 2019). In many cases, the village administration is not fully equipped to meet the procedural and technical demands of effective financial governance. To address these weaknesses, the Financial and Development Supervisory Agency (BPKP), together with the Ministry of Home Affairs, developed the Village Financial System application (SISKEUDES) in 2015. The system was designed to simplify, standardize, and enhance the transparency of village financial transactions (Zebua et al., 2022). It supports the entire budget cycle, from planning and budgeting to reporting and evaluation.

SISKEUDES aligns with national regulations and has been adopted widely across Indonesia. Its design features include modules for inputting financial plans, managing expenditure records, and generating reports automatically. This digital tool replaces manual bookkeeping, reduces clerical errors, and ensures that reports are formatted in accordance with government standards (Malahika et al., 2018). However, SISKEUDES implementation is not without challenges. Disparities in infrastructure and human resource capacities between villages remain a major concern. Many village officials still lack the digital literacy required to operate the system efficiently (Ilham & Lusiana, 2022). Additionally, system updates and regulation changes require recurring training to ensure consistency in its use.

Sidamulya Village in Brebes Regency serves as a relevant case to examine the implementation of SISKEUDES. As a village that has adopted the application since 2016, Sidamulya presents both success stories and difficulties in utilizing the system for village financial governance (Nurul Mahmudah et al., 2025). Interviews with key village officials reveal that SISKEUDES has improved the efficiency and clarity of budget documentation, yet some procedural and technical issues remain. The village government has reported improved accuracy in financial recording and a more structured approach to financial planning since the adoption of SISKEUDES. Financial statements are now generated systematically and are accessible during village meetings, which allows citizens to monitor budget allocations and outcomes (Arsyad, 2021). This contributes to stronger financial transparency and citizen engagement.

One critical feature of SISKEUDES is its compliance with the principles of financial governance as stated in Permendagri No. 20/2018. Village finances must be managed based

on transparency, accountability, participation, and budget discipline. In Sidamulya, these principles are manifested through public financial disclosures, participatory budgeting via village meetings, and consistent financial reporting (Suyono & Prakoso, 2018). The transparency principle is fulfilled through publicly displayed reports on information boards and regular updates during community forums. This openness enhances public trust and helps mitigate the risk of misappropriation (Akhmad Khaerudin, interview, 2025). The principle of accountability is met through structured documentation and submission of reports to the sub-district and district governments.

Participatory financial management is another aspect emphasized in the literature. Villagers are invited to participate in the early stages of budget planning, particularly through forums such as Musdus (hamlet-level discussions) and Musdes (village meetings). These practices ensure that budgetary decisions reflect the actual needs of the community (Heru Hernanto, interview, 2025). Discipline and order in budgeting are achieved through the integration of SISKEUDES with the village's planning and implementation cycles. Financial documents such as the APBDes (Village Revenue and Expenditure Budget) are directly linked to implementation activities and can be traced within the system (Kistoro, interview, 2025). Regular updates and backups also improve data security and continuity.

In terms of system quality, SISKEUDES is perceived as reliable and flexible. It accommodates annual regulatory changes and allows village governments to adjust financial entries accordingly. This dynamic nature is supported by routine training programs provided by inter-village cooperation bodies (BKAD) and the local government (Alifah, 2022). System security is another important consideration. SISKEUDES is password-protected and operates on a stand-alone computer system, which minimizes external risks. However, maintaining data confidentiality and ensuring that access is limited to authorized personnel remain crucial (Kistoro, interview, 2025).

In addition to system quality, information quality is a key dimension. SISKEUDES enables timely, accurate, and credible reporting of village finances. Reports generated are not only used for administrative accountability but also serve as decision-making tools for both the village government and supervising authorities (Akhmad Khaerudin, interview, 2025). Timeliness and accuracy of reports are essential. The automated functions of SISKEUDES help ensure that reports are submitted on time and in the correct format. This contrasts with traditional manual methods, which are often prone to delays and inconsistencies (Arsyad, 2021). With timely information, village development plans can be better aligned with available resources. Moreover, SISKEUDES helps villages fulfill their legal obligations in financial governance while fostering community involvement. This dual function strengthens both procedural compliance and democratic accountability. Communities are more likely to engage in village development when they are informed about budget allocations and outcomes (Pujiani & Astuti, 2022).

Thus, SISKEUDES not only serves as a financial tool but also contributes to the broader development of information systems and institutional governance at the village level. Its implementation in Sidamulya Village illustrates how digital solutions can support effective

public financial management, provided that adequate training and infrastructure are in place. Therefore, this study focuses on analyzing the implementation of SISKEUDES in Sidamulya Village, Brebes, particularly in relation to the principles of village financial management. It seeks to assess the system's impact on transparency, accountability, participation, and the quality of financial information and reporting. The findings are expected to provide valuable insights for policy improvement and best practices in digital village governance.

METHODS

This research adopts a qualitative approach with a descriptive method to explore the implementation of the Village Financial System Application (SISKEUDES) in village financial management. A qualitative method was chosen to enable the researchers to understand the depth of social phenomena, practices, and perceptions related to financial governance at the village level, specifically within the context of Sidamulya Village, Wanasari District, Brebes Regency.

The object of this study is the financial governance activities conducted by the government of Sidamulya Village using the SISKEUDES application. The village was selected as the case study site because it has actively implemented SISKEUDES since 2016 and provides a rich context for analyzing both the benefits and challenges of the system. The research was conducted from May to August 2025 at the Sidamulya Village Office located in Brebes Regency, Central Java, Indonesia.

Data for this study were collected from both primary and secondary sources. Primary data were obtained through direct interviews with key informants, including the Village Head, Village Secretary, and Finance Officer (who also serves as the SISKEUDES administrator). These individuals are directly involved in the financial management process and were selected based on their roles and responsibilities. The interviews employed a semi-structured, open-ended format to allow for in-depth exploration of their experiences and perceptions. Secondary data were gathered from various documents and regulations relevant to village financial management. These included Government Laws, Ministerial Regulations, academic books, training modules, journal articles, and official SISKEUDES input documents such as the Village Medium-Term Development Plan (RPJMDes), Village Government Work Plan (RKPDes), revenue and expenditure budget data (APBDes), administrative records, and financial reports. These materials provided context and supported the interpretation of the primary data.

The data collection techniques employed in this study consisted of three main methods: observation, interviews, and documentation. Observation was conducted directly at the village office to understand the day-to-day use of SISKEUDES, including data entry processes and reporting activities. Interviews allowed the researchers to obtain qualitative insights from the informants regarding their familiarity, challenges, and perspectives on the system. Documentation supported both observation and interview findings, offering tangible evidence of SISKEUDES implementation.

The analysis of data followed the model proposed by Miles and Huberman, which includes three key steps: data reduction, data display, and conclusion drawing. Data reduction involved organizing and simplifying the collected information by categorizing key themes and eliminating irrelevant or repetitive data. This helped the researchers focus on the aspects most pertinent to the study's objectives. Next, data were presented systematically through narrative descriptions and thematic groupings to allow for a clearer understanding of the implementation process. This data display stage enabled the identification of patterns, similarities, and contrasts across various informant perspectives and documentation evidence. It also helped connect theoretical concepts with field findings. Conclusions were drawn based on the themes that emerged from the data. These conclusions represent the synthesis of the researchers' interpretations and the actual experiences shared by village officials. The conclusions also relate the findings to the core principles of village financial management: transparency, accountability, participation, and budget discipline.

To ensure credibility and reliability, triangulation was employed by comparing data from interviews, documentation, and observation. This method helps validate the consistency of information and provides a holistic view of the phenomena under study. Additionally, member checking was carried out by confirming key interpretations with the informants to avoid misrepresentation. Through this rigorous qualitative approach, the research aims to provide a comprehensive understanding of how SISKEUDES is implemented in a real-world village setting. It also seeks to identify the enabling and constraining factors in the system's application, offering valuable insights for policymakers, village authorities, and stakeholders interested in strengthening local governance through digital innovation.

RESULTS AND DISCUSSION

Village Financial Management

Understanding government regulations is closely linked to the knowledge and comprehension of those regulations in the context of financial management. The village apparatus' understanding has an impact on the preparation and presentation of financial reports in accordance with applicable standards. The performance assessment of the apparatus of Karangrejo Village indicates that all village officials are already familiar with the applicable regulations. Likewise, in preparing financial reports, the village apparatus follows the Standard Operating Procedures (SOP) issued by the Ministry of Home Affairs of the Republic of Indonesia through Regulation No. 20 of 2018 concerning Village Financial Management (Arsyad, 2021).

In an interview, Mr. Kistoro, the Village Secretary, stated:

"Good village financial management must comply with applicable regulations, be transparent, accountable, participatory, and carried out in an orderly and disciplined budgetary manner. This means that every stage, from planning, implementation, administration, reporting, to accountability, must be clear, open, and accountable."

This statement aligns with the provisions outlined in Minister of Home Affairs Regulation No. 20 of 2018 concerning Village Financial Management, which includes planning, implementation, administration, reporting, and accountability.

The stages of financial management in Sidamulya Village are essentially in accordance with the regulations, as confirmed again by Mr. Kistoro:

"The stages of village financial management in Sidamulya Village are carried out in accordance with the applicable rules, starting with the planning stage through Musdus (hamlet meetings) to gather community aspirations, followed by the establishment of the APBDes (Village Revenue and Expenditure Budget), then implementation of activities and use of funds, continued with administration, then reporting, and finally accountability. All these processes are recorded and managed through the SISKEUDES application so that everything is neat, accurate, and easily monitored."

Principles of Village Financial Management

Transparency Principle

Transparency is a principle of openness that allows the public to know and access as much information as possible about village finances. It refers to the openness of the village government to the public's right to obtain truthful, honest, and non-discriminatory information about village governance while still adhering to the provisions of the legislation (Arsyad, 2021).

An interview with Mr. Akhmad Khaerudin, SP, the Head of Finance of Sidamulya Village, revealed:

"The form of transparency in financial management in Sidamulya Village is that every budget and financial realization is announced on the village information board so that the community can see it. In addition, we also present the financial reports during village meetings, so everyone knows how the village budget is used. All data is recorded in the SISKEUDES application, so it is easier to monitor and supervise by the relevant parties."

This statement is in line with the function of transparency itself as an open policy for supervision. Transparency ensures that all village funds can be known and supervised by authorized parties, which is important to uphold public rights and prevent conflicts within the community.

Accountability Principle

Accountability is a complex concept that is more difficult to realize than combating corruption. According to Suyono and Prakoso (2018), Article 7 of Law No. 28 of 1999 states that the accountability principle means every activity and final result of the activity of State Administrators must be accountable to the public as the holder of the highest sovereignty in the country under the prevailing laws and regulations.

Based on an interview with Mrs. Fora Susanti, S.Ak, Head of Government Affairs, she explained:

"From my perspective as Head of Government Affairs, the form of accountability in financial management in Sidamulya Village is, first, all planning and use of funds are reported openly to the public, for example through village meetings and information

boards. Second, financial reports are made according to the rules, recorded in SISKEUDES, and submitted to the sub-district or inspectorate for supervision. So, everything can be accounted for, both to the citizens and the higher government."

This shows that financial management in Sidamulya Village adheres to the principle of accountability, where the implementation of activities and the use of funds must be properly accounted for, from planning to reporting. This principle requires the Village Head to report the implementation of the APBDes in an orderly manner to the public and to higher government authorities in accordance with applicable laws.

Participatory Principle

Participatory financial management means that every action must involve the community directly or indirectly through representative institutions that can channel their aspirations, such as the Village Consultative Body (BPD) (Suyono and Prakoso, 2018).

Mr. Heru Hernanto, Head of General Affairs, explained:

"The participation of the people of Sidamulya Village in financial management is quite good. The community is involved from the planning stage through Musdus and village meetings. They can give suggestions or input regarding the necessary activities. Moreover, the community also participates in supervising the implementation of activities and the use of the budget, so they know and can monitor whether the village funds are used according to the plan or not."

This statement confirms that financial management in Sidamulya Village is carried out according to the participatory principle, which emphasizes active public involvement from the beginning to the end of the financial process.

Orderliness and Budget Discipline Principle

Order and discipline in budgeting mean that village governance must involve village institutions and community elements in an organized and rule-based manner (Arsyad, 2021). An interview with Mr. Kistoro further supports this principle:

"We strive to ensure that village financial management proceeds according to the applicable provisions, from planning to accountability. Every financial activity is preceded by thorough planning through village meetings, then poured into the APBDes. Administration is done routinely and in accordance with the available format in the application, making it easier to monitor. Financial reports are also prepared regularly to enhance transparency and allow for immediate correction if there are errors."

This shows that Sidamulya Village manages its finances in an orderly and disciplined manner as stipulated in Permendagri No. 20 of 2018.

Implementation of the SISKEUDES Application in Village Financial Management

The SISKEUDES application was developed by the Financial and Development Supervisory Agency (BPKP) in collaboration with the Ministry of Home Affairs in 2015 to promote transparency in village financial management (Zebua et al., 2022). Sidamulya Village has adopted SISKEUDES to facilitate all aspects of financial management.

This requires competent human resources to operate the system, as explained by Mr. Kistoro:

"In my opinion, the presence of the SISKEUDES application greatly assists in managing village finances. With this application, financial records become tidier, more transparent, and easier to account for. It also makes it easier for us to prepare financial reports in accordance with applicable regulations. In Sidamulya Village, SISKEUDES has been implemented since 2016, although initially in stages, but until now we continue to strive to ensure all financial management is processed through the application."

He further stated:

"The input process in the SISKEUDES application starts after village planning is completed, especially after the RKPDes is finalized. We first prepare the Budget Plan (RAB) using Excel. Once the RAB is ready, we input all activity details, budget, income, and expenditure into SISKEUDES. Then, every activity implementation and budget realization is continuously recorded, including revenue. So, all stages of financial management from planning to final reporting are recorded neatly and in compliance with regulations through SISKEUDES."

SISKEUDES is perceived to be user-friendly by village officials, thanks to previous training that equipped them with the skills necessary to operate the system. Mr. Kistoro added:

"Yes, the SISKEUDES application really helps because it simplifies recording, calculations, and preparation of financial reports to make them more organized and in line with regulations."

He also stated:

"Some conveniences provided by SISKEUDES include: better-organized financial records, automatic calculations to minimize errors, financial reports that can be printed directly in the required format, easier monitoring, and everything is in accordance with the applicable regulations, so it is more transparent and accountable."

To maintain the effectiveness of SISKEUDES, regular training is provided. As Mr. Kistoro explained:

"Yes, there are training sessions for using SISKEUDES, held twice a year and organized by the Inter-Village Cooperation Agency (BKAD) and the Community Empowerment and Village Office (Dinpermasdes). The training aims to enhance the staff's understanding in recording and managing village finances through the application, especially since the application is updated annually."

Mr. Akhmad Khaerudin, SP also added:

"In my opinion, training for managing the SISKEUDES application is very important and useful. This application is updated every year, so we must always learn again to avoid input errors. Moreover, training helps us use the application more proficiently, making work faster and more organized."

The Role of the SISKEUDES Application in the Development of the Accounting Information System in Sidamulya Village

The development of an accounting information system can be observed through the use of the SISKEUDES application, which is capable of producing high-quality village financial reports, particularly in terms of system quality and information quality (Arsyad, 2021).

System Quality

System quality refers to the metrics applied to the information system itself and focuses on the interaction between the user and the system. According to DeLone and McLean (2003) as cited in Arsyad (2021), indicators of system quality include Reliability and Flexibility.

Insights related to these indicators were shared in an interview with Mr. Kistoro, the Village Secretary:

"In my opinion, the SISKEUDES application has met the elements of reliability, flexibility, and cost-efficiency. In terms of reliability, the data is accurate and accountable. The flexibility is evident as the application can adapt to changes in regulations or the specific needs of the village. As for cost-efficiency, it simplifies tasks without requiring many additional tools. However, it is true that the SISKEUDES application is usually updated every year. So, we have to adapt again, because the planning we made previously often refers to the older version of the application."

In addition to reliability and flexibility, another important indicator of system quality is Security, which ensures user data safety and secure application usage.

Mr. Kistoro further noted:

"I believe the village data stored in the SISKEUDES application is safe, as long as the server is maintained properly and not hacked. Moreover, this application is the result of collaboration among several government institutions such as BPKP and the Ministry of Home Affairs, so the system's security has been well considered. However, we at the village level must still be cautious in its use and in maintaining access confidentiality."

The information shared above reflects the role of the SISKEUDES application in Sidamulya Village in terms of system quality. Although the application has gone through several versions, the village continues to follow the official software updates. However, it must be emphasized that the application alone is not enough unless it is utilized optimally to produce reliable accounting information for the village.

Information Quality

Information quality in this study refers to several indicators, one of which is Timeliness. Timely information means that the data provided must not be delayed, as delayed information has lower value and may lead to poor decisions and potentially harmful actions (Arsyad, 2021). This was highlighted by Mr. Akhmad Khaerudin, SP, the Head of Finance:

"In my opinion, the SISKEUDES application greatly helps the timeliness of budget reporting in the village. Since all financial data is neatly recorded in the system, we only need to process and print the report as needed. As long as the data is input regularly, reporting can be completed quickly without delays."

Another key indicator is Reliability, which means that the information presented in the system must be trustworthy and accurate for users (Arsyad, 2021). Mr. Akhmad Khaerudin further added:

"The information generated by the SISKEUDES application is trustworthy, as long as the data is input correctly according to the results of village meetings. So, as long as the planning process is accurate and data input is thorough, the results from this application are precise and can be accounted for."

Information quality must also be dependable to ensure it serves its purpose appropriately. This was reaffirmed by Mr. Akhmad Khaerudin:

"In my view, good financial reporting should align with the data in the SISKEUDES application, so that it is neat and consistent. Reports should be clearly written, easy to read, and supported with appropriate evidence. Moreover, the reports should also be submitted on time, both to the public through the information board and to the sub-district or district officials according to the regulations."

The statements above represent Sidamulya Village's commitment to data entry and accuracy in financial management. All financial data must be measured based on actual, verifiable records before being entered into SISKEUDES. Furthermore, the financial information should meet the criteria of neutrality, which means that it must be objective and not tailored to the preferences or demands of any specific party.

CONCLUSION

Based on the research findings and discussion presented above, it can be concluded that the financial management practices in Sidamulya Village, Wanasari District, Brebes Regency have been implemented in accordance with the core principles of village financial governance. These principles include transparency, accountability, participation, orderliness, and budgetary discipline as mandated by the Ministry of Home Affairs Regulation No. 20 of 2018. The implementation of the SISKEUDES application in Sidamulya Village has significantly facilitated the work of village officials by simplifying the processes of recording, monitoring, and reporting financial activities. As a result, financial supervision has become more efficient and the management process is more aligned with prevailing regulatory standards, thereby enhancing both transparency and accountability. Furthermore, the SISKEUDES application plays a vital role in the development of the village's accounting information system. This is reflected in the quality of both the system and the information it generates. Several key indicators—such as system reliability, flexibility, security, timeliness, and information credibility—demonstrate that the application has effectively supported the village in producing accurate and reliable financial reports. Overall, SISKEUDES has proven to be a valuable tool in strengthening financial governance and accountability at the village level.

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