

Effectiveness Analysis of the Siskeudes Application in Improving Village Financial Transparency: Evidence from Belawang Village

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Abstract

This study analyzes the effectiveness of the Village Financial System Application (Siskeudes) in enhancing the transparency of village financial management in Belawang Village, Kapuas Murung District, Central Kalimantan. Using a mixed-methods approach with a descriptive design, the research combined quantitative analysis through questionnaires distributed to six respondents and qualitative analysis through in-depth interviews with village officials and community representatives. The purposive sampling technique was applied to select participants directly involved in financial management and public oversight. Quantitative results indicate that Siskeudes effectively improves financial transparency (t -value = $3.456 > t$ -table = 1.943 ; $p = 0.026 < 0.05$). Descriptive findings show that public access to budget information achieved the highest average score (22.17), while independent audit mechanisms scored the lowest (13.00). Qualitative evidence supports these findings, revealing that Siskeudes simplifies financial reporting processes and enhances public access to budget data displayed at the village office. However, challenges remain, including unstable internet connectivity, limited human resource competence, and occasional system errors. Overall, Siskeudes serves as a crucial digital instrument promoting transparency and accountability in village financial management, yet its effectiveness depends on infrastructure improvement and human resource capacity building.

Keywords: *Siskeudes, transparency, village finance, accountability, e-government.*

1. Introduction

In recent years, the allocation of Village Funds (Dana Desa) in Indonesia has increased significantly. According to the Ministry of Finance, national village funding rose from IDR 20 trillion in 2015 to over IDR 70 trillion in 2023, reflecting the central government's strong commitment to accelerating rural development and promoting equitable economic growth across regions (Awaludin & Wibowo, 2023). However, this significant increase in budget allocation has also led to greater complexity in village financial management. Transparency, accountability, and efficiency in financial governance have therefore become essential principles to ensure that public funds are managed responsibly (Mu'aafi, 2024). Poor governance and lack of transparency often lead to corruption, misuse of authority, and declining public trust in village administrations (Abdi, 2023; Goo & Sanda, 2022).

In practice, however, financial management in many villages across Indonesia, including Belawang Village, Kapuas Murung District, still faces numerous challenges. Several villages continue to use manual or semi-manual accounting systems for financial reporting. In Belawang Village, although physical infrastructure such as farm roads, bridges, and educational facilities has been developed, the financial information system remains inadequately transparent. Public participation in budget oversight is still minimal, and public access to financial reports remains limited. The village's

geographical characteristics—being a tidal swamp area with uneven digital infrastructure—further exacerbate these challenges in establishing an accountable and publicly accessible financial management system (Iqbal, 2022; Febrianti & Prabawati, 2023). Media and audit reports have repeatedly highlighted misuse of village funds due to weak internal controls and limited community supervision (Fadillah, 2024).

To address these issues, the Indonesian government, through the Financial and Development Supervisory Agency (BPKP) in collaboration with the Ministry of Home Affairs, developed and promoted the Sistem Keuangan Desa (Siskeudes) application as a digital reform initiative in village financial governance (Ariani & Sulindawati, 2025; Nugrahanti et al., 2025). This application aims to assist village governments in managing finances transparently and accountably through integrated features for planning, budgeting, implementation, bookkeeping, and reporting. Siskeudes is designed to produce accurate, timely, and auditable financial statements while facilitating public access to financial information (Nuraini & Paramitalaksmi, 2025).

Despite its potential, Siskeudes implementation in rural areas remains constrained by several technical and human resource limitations. Many village officials lack sufficient background in financial technology or accounting systems. Training opportunities are limited, internet networks are unstable, and hardware availability—such as computers or laptops—remains inadequate. In Belawang Village, for example, only two laptops are available, and internet connectivity is often unreliable. Moreover, most village officials are still adapting to the digital system, with irregular technical guidance and low digital literacy among villagers (Hidayanti et al., 2025; Choirurrozi et al., 2024). These challenges reduce the overall effectiveness of Siskeudes and hinder active community participation in accessing financial information.

Given these conditions, it is crucial to evaluate the effectiveness of the Siskeudes application in improving financial transparency at the village level, particularly in Belawang Village. This research aims to assess how effectively Siskeudes has achieved its intended goals, both in terms of technical implementation and the level of transparency and community involvement in financial oversight. It also explores the perceptions of village officials and local residents regarding Siskeudes as a digital governance tool for strengthening public accountability (Ash-Shiddiqi et al., 2025; Jailani & Saksitha, 2024).

This study differs from previous research. For example, Pujiani & Astuti (2022) and Faizah (2022) examined the efficiency of Siskeudes primarily from the perspective of village administrations, while Risqi & Murahman (2023) analyzed its role in promoting good governance. However, few studies have specifically focused on transparency as the primary indicator of digital village financial management, nor have they integrated public perception as an analytical dimension. Furthermore, this study adopts a mixed-methods approach—combining quantitative and qualitative analyses—to provide a comprehensive understanding of Siskeudes effectiveness in a tidal swamp village context (Deni et al., 2024).

Therefore, this research is expected to contribute both theoretically and practically. Theoretically, it expands the literature on e-government and public financial accountability in rural contexts. Practically, it offers insights for policymakers, village governments, and communities to enhance transparent, participatory, and accountable financial governance through digital transformation (Nugrahanti et al., 2025).

2. Literature Review

Concept of the Village Financial Information System

The Village Financial Information System (Siskeudes) is a digital platform designed to support the processes of management, recording, reporting, and monitoring of village finances in a transparent, accountable, and timely manner (Nuraini & Paramitalaksmi, 2025). The system integrates information technology with the principles of good village governance, particularly in the area of financial management. Within the context of public administration, Siskeudes represents a form of digital innovation aimed at improving the efficiency and effectiveness of village fund management.

According to Law No. 6 of 2014 on Villages, financial management at the village level must be conducted transparently and be accountable to the public. The presence of Siskeudes allows village governments to plan budgets, execute expenditures, and prepare financial reports in a structured and documented manner consistent with the prevailing regulations.

Conceptually, the village financial information system consists of several interrelated components, including hardware, software, human resources, operational procedures, and the financial data itself (Choirurrozi et al., 2024). These components interact synergistically to transform financial data into relevant information that supports decision-making processes among village-level stakeholders.

Functions of the Village Financial Information System

Siskeudes performs several critical functions that strengthen financial governance and administrative efficiency at the village level (Goo & Sanda, 2022):

a) Planning and Budgeting Function

The system assists in the preparation of the Village Government Work Plan (RKPDes) and the Village Budget (APBDes). It enables rational budget allocation, prioritization of development activities, and improved accountability in financial planning.

b) Monitoring and Control Function

Siskeudes provides real-time monitoring of budget execution, ensuring that expenditures align with pre-approved plans. It helps detect potential inefficiencies or budget irregularities at an early stage.

c) Financial Reporting Function

The system facilitates the preparation of accurate and timely financial reports such as budget realization reports, accountability reports, and asset statements. These reports form the foundation for audits and serve as an accountability mechanism to both the public and higher levels of government.

d) Transparency and Public Accountability Function

Through Siskeudes, financial data can be disclosed publicly, enhancing transparency and community participation in financial oversight. This openness strengthens trust and improves governance credibility.

e) Capacity-Building Function

The system encourages capacity building among village officials by improving their skills in modern financial management and digital accounting systems.

Transparency in Village Financial Management

Transparency in village financial management is a fundamental principle emphasizing public access to financial information and decision-making processes (Sari, 2025). It ensures that all financial activities undertaken by village governments can be monitored and evaluated by the community, thereby reinforcing public accountability and participation in village development.

Based on the Ministry of Home Affairs Regulation (Permendagri) No. 20 of 2018 concerning Village Financial Management Guidelines, transparency refers to openness that allows citizens to access

information on budget policies, project implementation, and development outcomes. This principle ensures that villagers are aware of how public funds are allocated and spent.

Mardiasmo (2009) defines transparency as the openness of public institutions in providing accessible, accurate, and understandable financial information to the public. Transparency not only entails data disclosure but also requires clear delineation of roles, responsibilities, and authority among stakeholders to promote accountable budgeting processes.

Similarly, Fadillah (2024) emphasizes that transparency should be systematic and inclusive, giving communities the opportunity to participate in monitoring government performance. In the context of village administration, transparency in financial management serves as a key indicator of good governance and public trust.

Background of Siskeudes Development

The Village Financial System Application (Siskeudes) was developed by the Financial and Development Supervisory Agency (Badan Pengawasan Keuangan dan Pembangunan—BPKP) in collaboration with the Ministry of Home Affairs. The initiative emerged in response to the growing demand for transparent, accountable, and efficient management of village funds, particularly following the significant increase in central government allocations to villages (Saputra, 2023).

The development of Siskeudes began in May 2015, following recommendations from the Corruption Eradication Commission (KPK) and the directive of the House of Representatives (DPR RI). Officially launched in July 2015, the application has been implemented nationwide since early 2016. Its main objective is to enhance the efficiency and legality of financial management while preventing corruption and misuse of village funds.

The integration of Siskeudes into village governance has allowed local governments to systematically record transactions, prepare budgets, and generate auditable reports. This initiative represents a broader governmental strategy to promote digital transformation within local governance and strengthen public financial accountability.

3. Research Methods

This study employs a mixed-methods approach that integrates both quantitative and qualitative techniques to obtain a comprehensive understanding of the effectiveness of the Village Financial System Application (Siskeudes) in promoting financial transparency. The mixed-methods design allows numerical data and statistical analysis to be complemented by qualitative insights, ensuring a balanced interpretation between measurable outcomes and human experiences. Quantitative data were collected using structured questionnaires analyzed through statistical tests such as t-test regression using SPSS, while qualitative data were gathered through in-depth interviews to explore user perceptions, practical challenges, and contextual realities within the village financial system.

The research adopts a descriptive design, aiming to provide a systematic, factual, and accurate portrayal of how Siskeudes is implemented in Belawang Village, Kapuas Murung District, Central Kalimantan. The study location was selected based on its active adoption of the Siskeudes system, accessibility to data sources, and the presence of key informants such as village officials and community leaders. Belawang's socioeconomic dynamics and ongoing infrastructure development make it a relevant and strategic site to assess the practical outcomes of digital financial governance at the village level.

The research focus centers on analyzing the transparency of village financial management facilitated by Siskeudes. Respondents include village officials—such as the head, secretary, treasurer, and system operator—and community representatives who function as social overseers of the system's implementation. Using purposive sampling, participants were chosen based on their direct involvement and experience with the Siskeudes application. Both quantitative and qualitative data collection achieved information sufficiency (data saturation), ensuring the reliability and depth of findings.

Data were collected through three main techniques: semi-structured interviews, questionnaires, and document analysis with field observation. Primary data were obtained directly from respondents, while secondary data were drawn from official village documents, Siskeudes-generated financial reports, and regulatory guidelines from the Ministry of Home Affairs and BPKP. Data validity was ensured through member checking, where interpretations were reconfirmed with key informants. Qualitative data were analyzed using the Miles and Huberman interactive model, consisting of data reduction, data display, and conclusion verification, while quantitative data were processed statistically to measure the effectiveness and transparency outcomes of Siskeudes implementation.

4. Result and Discussion

Data Descriptive

Based on the Results of the Questionnaire of the respondents in the field, the most respondents chose, the location of some land can be added with new public facilities, but some of the land remains in accordance with the previous conditions, namely public facilities for sports (ball fields). And for the alternative of new facilities, most respondents chose strategically to be used as a convention hall as well as a food court instead of only being used as a convention or food court only. Based on this, the author draws a conclusion that will be the object of HBU's analysis:

Table. 1 Descriptive Statistical Analysis

Descriptive Statistics					
	N	Minimum	Maximum	Mean	Std. Deviation
Effectiveness of the Siskeudes Application Usage	6	16.00	20.00	17.6667	1.63299
Existence of Legal Basis for Transparency	6	19.00	24.00	21.6667	2.06559
Availability of Public Access to Budget Information	6	20.00	24.00	22.1667	1.83485
Independent and Objective Audit Mechanism	6	12.00	14.00	13.0000	0.89443
Active Community Participation in the Budget Planning Process	6	10.00	15.00	13.1667	1.83485
Perceptions & Constrains	6	16.00	20.00	17.6667	1.63299

Valid (listwise)	N	6				
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The results of the descriptive statistical analysis indicate that the effectiveness of the Siskeudes application recorded an average score of 17.67, with a minimum of 16 and a maximum of 20. This suggests that respondents generally perceive the use of the Siskeudes application as effective, though some variations in individual assessments exist. The existence of a legal basis for transparency variable obtained a relatively high average of 21.67 (range 19–24), reflecting that legal regulations supporting budget transparency are well understood and beneficial, even though perceptions among respondents varied.

The availability of public access to budget information achieved the highest average score of 22.17 (range 20–24), indicating that community access to financial information is considered excellent and represents the strongest aspect in promoting transparency. In contrast, the independent and objective audit mechanism recorded the lowest mean score of 13.00 (range 12–14), with a low standard deviation (0.89), implying consistent but generally weak responses regarding the effectiveness of audit mechanisms. Similarly, community participation in the budgeting process averaged 13.17 (range 10–15), suggesting that public involvement remains at a low to moderate level and requires strategic efforts to enhance engagement.

Meanwhile, the perceptions and constraints variable showed an average score of 17.67 (range 16–20), nearly similar to the effectiveness variable, indicating that although challenges exist, they remain within a manageable range. Overall, these findings demonstrate that public access to budget information is the most significant factor supporting transparency, while the areas of independent audit mechanisms and community participation remain weaknesses that must be addressed to achieve more optimal financial governance.

Table. 2 Description of Questions on the Variable: Effectiveness of Siskeudes Application Usages

Statement	SS		S		KS		TS		STS	
	F	%	F	%	F	%	F	%	F	%
The Siskeudes application is easy to understand and use in village financial management.	2	33.3	4	66.7	0	0.0	0	0	0	0
Siskeudes helps accelerate the recording and reporting process of village finances.	4	66.7	2	33.3	0	0.0	0	0	0	0

Statement	SS		S		KS		TS		STS	
	F	%	F	%	F	%	F	%	F	%
The Siskeudes application is easy to understand and use in village financial management.	2	33.3	4	66.7	0	0.0	0	0	0	0
Siskeudes helps accelerate the recording and reporting process of village finances.	4	66.7	2	33.3	0	0.0	0	0	0	0

Source: Processed by the researcher, 2025

Based on the questionnaire data, the majority of respondents gave positive feedback on the use of the Siskeudes application in supporting village financial management. Regarding the ease of understanding and operating the system, 66.7% of respondents agreed and 33.3% strongly agreed, indicating that the application is simple and user-friendly for village officials. Similarly, 66.7% strongly agreed and 33.3% agreed that Siskeudes helps accelerate financial recording and reporting processes, with no respondents expressing negative opinions. This confirms the system's effectiveness in improving administrative efficiency.

In terms of data accuracy, 33.3% of respondents strongly agreed, 50% agreed, and 16.7% somewhat disagreed, suggesting that while most users view the data as reliable, a few still perceive minor issues in accuracy. For the statement on timely financial reporting, responses were evenly split between strongly agree (50%) and agree (50%), showing that Siskeudes effectively supports punctual financial reporting. Overall, the findings indicate that respondents predominantly view the Siskeudes application as effective, particularly in simplifying financial administration, though further improvement in data accuracy would enhance user confidence.

Table. 3 T-Test Statistical Results

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	113.422	10.150		11.175	.000
	Effectiveness of Siskeudes Application Usage	1.750	0.506	0.866	3.456	0.026

a. Dependent Variable: Transparency in Village Financial Management

Source: Processed by the researcher, 2025

The t-test was conducted to examine whether the independent variable (in this case, the Effectiveness of the Siskeudes Application Usage) has a significant influence on the dependent variable (Transparency in Village Financial Management).

Interpretation of the Table (Column Explanation)

a) B (Unstandardized Coefficient)

The value of B = 1.750 indicates that for every one-unit increase in the effectiveness of the Siskeudes application, the transparency of village financial management increases by 1.750 units, assuming other variables remain constant.

b) Std. Error

The standard error = 0.506, representing the degree of uncertainty in the estimation of the coefficient B.

c) Beta (Standardized Coefficient)

The Beta value = 0.866, indicating a strong standardized relationship between the independent and dependent variables. A value close to 1 suggests a strong influence of the independent variable on the dependent variable.

d) t (t-statistic)

The t-value = 3.456 is used to test the significance of the independent variable's effect on the dependent variable.

e) Sig. (p-value)

The significance value = 0.026, which is smaller than 0.05, indicating that the result is statistically significant.

Discussion

The quantitative results show that the Siskeudes application has proven effective in enhancing transparency, accountability, and openness in village financial management. This is evidenced by a t-value of 3.456, which is greater than the t-table value of 1.943, with a significance level of $0.026 < 0.05$. Therefore, the variable Effectiveness of the Siskeudes Application Usage has a positive and significant effect on Transparency in Village Financial Management.

Since the p-value ($0.026 < 0.05$), the null hypothesis (H_0) is rejected and the alternative hypothesis (H_1) is accepted, confirming that a significant influence exists between the two variables. The qualitative findings further support the quantitative results.

An interview with the Village Head, Mr. Syahrudin, revealed that the Siskeudes application has made financial management easier due to its integrated features:

“Using the Siskeudes application makes financial management much easier. It includes features for preparing the RAB, RAK, Village Regulation on the APBDes, General Cash Book, Auxiliary Cash Book, Tax, and Receipts—all available in the application.”

Similarly, the Village Secretary of Belawang, Mr. Tajidin, explained that the Siskeudes application simplifies the process from financial recording to reporting, and contributes significantly to transparency and accountability:

“The items in the Siskeudes application make it easier to input activity reports. Moreover, the available features assist in planning and reporting that are accountable, efficient, and effective.”

The Village Treasurer and Head of Financial Affairs, Mr. Nourhadi, also stated that the Siskeudes application has lightened his workload and minimized errors:

“The Siskeudes application is easy to use, especially for entering transaction data, preparing simple financial reports, and generating documents. It also helps in adjusting non-compliant budget entries according to regulations and maintains data order automatically. Thus, it supports accountable and efficient village financial management.”

In addition, the local community has also benefited from the system, as it enables them to understand how village funds are allocated and ensures that the APBDes (Village Budget) can be publicly accounted for:

“Financial reports generated from the Siskeudes application can be understood by the community. Through this application, the village officials can create banners showing the annual financial report, illustrating where the funds are allocated. When funds are used appropriately, the village develops, and the community’s living standards improve.”

Challenges Faced by Village Governments in Implementing the Siskeudes Application

Despite the sophistication of modern digital systems, no technology is without challenges. The implementation of the Siskeudes application in Belawang Village is no exception. Based on the interview with the Village Head, the most common obstacle encountered during its use is unreliable internet connectivity, which significantly affects the efficiency of financial data input processes.

“The challenge most often faced by village officials here is the unstable internet connection when entering financial data into the Siskeudes application. It really affects the officials’ work performance.”

The Village Secretary, Mr. Tajidin, also noted similar difficulties, especially during the process of entering administrative data, which occasionally disrupts their workflow:

“When I input data for village funds, physical activities, work periods, and workloads, sometimes the system freezes because the internet connection is unstable. The network here is not consistent, so it often delays my work.”

Moreover, the Village Treasurer and Head of Financial Affairs, Mr. Nourhadi, highlighted that another major challenge lies in the limited competence of human resources (HR) in operating the system and the inadequate infrastructure supporting it:

“One of the main challenges is the limited competence of the human resources in using the Siskeudes application. Continuous training is necessary. The unstable internet connection also slows down our work since all operations are now conducted directly through Siskeudes. Without internet, we cannot access the system, and sometimes even the application server itself experiences downtime.”

Perceptions of the Community and Village Officials Toward the Use of the Siskeudes Application

The interviews revealed that both village officials and community members generally hold positive perceptions of the Siskeudes application.

From the community's perspective, the use of Siskeudes has increased trust and transparency, as financial reports are now displayed publicly at the village office. However, some residents expressed concerns about the limited accessibility of detailed financial information beyond what is displayed.

“The Siskeudes application has been effectively used by village officials, as shown by the financial reports displayed in front of the village office. However, access to other reports remains limited, since only village officials can view them. Although the village government occasionally explains financial details in public forums, it would be better if transparency extended to all types of reports so that the public can fully understand the village's financial management.”

A member of the Village Consultative Body (BPD), Mr. Alpiat, also emphasized the positive impact of Siskeudes in promoting transparency and accountability. He noted that both hard copies and soft copies of financial reports are shared with the BPD and the community, and expressed hope that the system could be expanded for broader use beyond financial reporting.

“The BPD receives both printed and digital copies of the financial reports, and we have a role in planning, approving, and monitoring village activities. The Siskeudes application has made these reports more transparent and accountable. Anyone who reads the information boards or printed reports can clearly see that our village has detailed and accurate financial documentation. We hope that in the future, Siskeudes can be developed further to support other village activities, not just financial reporting.”

From the perspective of the village apparatus, including the Village Head, Secretary, Treasurer, and Financial Officers, the Siskeudes application has been described as efficient, accurate, and time-saving in preparing financial statements with minimal errors.

“The Siskeudes application is indeed effective, as long as it is updated regularly with each new version. We hope there will be more training sessions to optimize its use, and that financial reports generated through Siskeudes can be more easily accessed by the public. This transparency is essential to build trust between the community and the village officials.”

Overall, both the community and the village officials agree that the Siskeudes application has been successfully implemented and contributes significantly to the efficiency and transparency of financial governance. However, there remains a need for improvement in public accessibility to ensure that all residents can monitor and understand how village funds are managed.

As a tangible form of information disclosure, the Belawang Village Government displays the 2024 Village Budget and Expenditure Report (APBDes) through banners placed in public areas, particularly in front of the village office. The aim of this publication is to enable all community members to directly observe the village's sources of revenue, budget allocations, and detailed expenditures.

This practice aligns with the findings from the interviews, where residents confirmed that financial reports have become more open and easier to understand. The presentation of the

APBDes in a banner format is a direct result of the Siskeudes system, which allows financial data to be compiled systematically and presented in a clear, structured, and informative manner.

5. Conclusion

Based on the findings derived from both quantitative and qualitative approaches, it can be concluded that the Siskeudes application has a significant and positive impact on the transparency and accountability of village financial management. Statistically, Siskeudes has proven effective in enhancing the openness of financial information and improving the accountability of administrative processes. Qualitative evidence supports this outcome, as village officials confirmed that the system simplifies financial recording, budgeting, and reporting. Furthermore, community members acknowledged greater transparency since financial reports have become more accessible and easier to understand.

Despite its effectiveness, the study identified several challenges that hinder optimal implementation. The most critical issues include unstable internet connectivity, limited technical competence among village officials, and occasional system disruptions. These obstacles collectively affect the smooth operation of Siskeudes and highlight the need for continued technical support and training programs to strengthen user capacity at the village level.

Overall, both the village government and the local community hold positive perceptions of Siskeudes. Village officials appreciate its efficiency and accuracy in administrative reporting, while the community recognizes improved financial openness and accountability. However, some residents noted limited access to detailed financial information, suggesting that public dissemination still needs to be expanded. Therefore, while Siskeudes has significantly advanced financial transparency, further efforts are required to enhance public accessibility and ensure comprehensive financial disclosure in the future.

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