

Village Financial Transparency: Evaluation of the Implementation of the Village Financial System in Improving Accountability in Village Fund Management

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Abstract

Transparency and accountability in village financial management are crucial parts in realizing good village governance. This study aims to evaluate the extent to which the implementation of the Village Financial System (Siskeudes) contributes to increasing accountability in the management of village funds, especially in Gonis Tekam Village, Sekadau Hilir District, Sekadau Regency. This system was designed by the Financial and Development Supervisory Agency (BPKP) in collaboration with the Ministry of Home Affairs as an effort to digitize village financial governance so that it is more systematic, measurable, and can be properly supervised. The method used in this study is a qualitative descriptive approach, with data collection techniques through observation, direct interviews with village officials and related stakeholders, as well as documentation studies on financial statements and supporting evidence for the use of Siskeudes. The results of the study show that in general, the implementation of Siskeudes in Gonis Tekam Village has gone quite well and has a positive impact on information disclosure, timeliness of reporting, and regularity of village financial administration. This system also simplifies the process of planning, implementing, and reporting the APBD, thereby strengthening public trust in the village government.

Keywords:

Financial transparency, Accountability, Village Financial System (Siskeudes), Village fund management, Village government

1. Introduction

Transparency and accountability in governance are the basic principles underlying bureaucratic reform in Indonesia. In recent years, the government has paid great attention to village financial management as part of its national commitment to realize clean and responsible governance. Villages, as the smallest government unit, play an important role in national development and community welfare, especially through the use of Village Funds allocated from the State Revenue and Expenditure Budget (APBN). The funds are intended to support the implementation of government, the implementation of development, community development, and the empowerment of village communities optimally and sustainably.

However, the realization of the management of Village Funds in various regions has not fully reflected the principles of transparency and accountability. Some villages still face obstacles in the form of weak financial administration systems, limited human resource capacity, and lack of control mechanisms and community participation. This condition opens up space for deviant practices, inefficient use of funds, and even corruption. In the midst of increasing allocation of Village Funds from year to year, this problem is crucial and requires serious attention from various stakeholders.

As a form of response to these problems, the Financial and Development Supervisory Agency (BPKP) in collaboration with the Ministry of Home Affairs developed the Village Financial

System (Siskeudes). Siskeudes is a computer-based application specifically designed to support village financial governance in a systematic, integrated, and in accordance with applicable laws and regulations. This system covers the entire cycle of village financial management, from planning and budgeting, implementation and administration, to reporting and accountability. By utilizing information technology, Siskeudes is expected to be able to strengthen the transparency of village financial management, increase the accountability of village officials, and provide wider access to information to the community.

The implementation of Siskeudes has been carried out in thousands of villages throughout Indonesia. However, the effectiveness of implementing this system in realizing transparent and accountable village financial governance is still a question that requires empirical proof. Various technical and non-technical obstacles such as limited technological infrastructure, resistance to change from village apparatus, and lack of assistance and training, can be obstacles in the implementation process. Therefore, it is necessary to conduct a thorough evaluation of the implementation of Siskeudes, both in terms of system readiness, user capabilities, and the impact on village financial governance.

This study aims to analyse the implementation of the Village Financial System (Siskeudes) in increasing transparency and accountability in the management of Village Funds. Using a qualitative approach combined with quantitative data, this study focuses on an in-depth study of the practices of implementing Siskeudes at the village level. The results of this research are expected to contribute to the development of more effective village financial management policies and become a reference for strengthening the capacity of village governments in carrying out their functions optimally.

Thus, this study not only has academic relevance, but also practical significance in the context of village governance in the era of digitalization. Through the evaluation of the implementation of Siskeudes, it is hoped that a more comprehensive understanding of the supporting and inhibiting factors in the implementation of this system will be obtained as well as constructive recommendations to increase its effectiveness in the future.

2. Literature Review and Hypotheses Development

Transparency and accountability in village financial management are fundamental principles of good governance, as emphasized by Mardiasmo (2018), who highlights that public sector accountability ensures the proper use of resources and builds public trust. The Village Financial System (Siskeudes), developed by the Financial and Development Supervisory Agency (BPKP) and the Ministry of Home Affairs, aims to digitize village financial processes, thereby enhancing transparency and accountability (Kementerian Dalam Negeri, 2020). Studies by Mega et al. (2022) and Pratiwi & Pravasanti (2020) demonstrate that Siskeudes has significantly improved the accuracy and timeliness of financial reporting in villages, reducing manual errors and increasing efficiency. However, challenges such as limited human resource capacity and inadequate infrastructure persist, as noted by Rivan & Maksum (2019), which can hinder the system's optimal implementation.

The development of hypotheses in this study is grounded in the theoretical framework of good governance and the practical outcomes of Siskeudes implementation. Hypothesis 1 posits that the use of Siskeudes positively impacts transparency in village financial management, as the system standardizes reporting and makes financial data more accessible to stakeholders. This

aligns with findings from Rahmawati et al. (2023), who observed increased community participation in villages where Siskeudes was effectively utilized. Hypothesis 2 suggests that Siskeudes enhances accountability by creating a clear audit trail, as supported by Mahmudi (2019), who argues that digital systems minimize opportunities for financial mismanagement. However, the study also considers mitigating factors such as technological barriers and resistance to change, which may affect the system's effectiveness, as highlighted by Sudaryat et al. (2025). These hypotheses aim to empirically validate the role of Siskeudes in transforming village financial governance while addressing contextual challenges.

3. Research Methodology

The research method used in this scientific paper is a qualitative method with a descriptive approach, which aims to evaluate the implementation of the Village Financial System (Siskeudes) in improving the transparency and accountability of village fund management. This research uses data collection techniques through literature studies, namely by examining various written sources such as scientific journals, research articles, books, laws and regulations, and official documents from the Ministry of Home Affairs and the Financial and Development Supervisory Agency (BPKP) related to village financial management and the use of the Siskeudes application. This literature study allows researchers to identify key concepts, relevant theories, and best practices that have been implemented in the context of village financial transparency and accountability. By examining these various references, researchers can compile a systematic and in-depth evaluation of the effectiveness of the implementation of Siskeudes in the context of village government.

4. Result

Since the enactment of Law Number 6 of 2014 concerning Villages, villages in Indonesia have gained greater authority in managing government and financial affairs independently. One of the important implications of this decentralization is the increasing responsibility of villages in managing the Village Fund which is disbursed annually by the central government through the State Revenue and Expenditure Budget (APBN). As the volume of the budget managed increases, there is also an urgent need for a financial administration system that is able to ensure efficiency, accountability, and transparency in the management of public funds at the village level. Responding to these challenges, the Financial and Development Supervisory Agency (BPKP) together with the Ministry of Home Affairs developed the Village Financial System, or better known as Siskeudes.

Siskeudes is a regulation-based computerized application designed to assist village governments in all stages of financial management, from budget planning to annual financial reporting. This system aims to improve the governance of village financial administration which previously tended to be carried out manually and was not well documented. In the context of public policy, Siskeudes is not only a technical tool, but also an instrument for village governance reform, in line with the spirit of transparency and accountability outlined in the principles of good governance.

Several studies show that the implementation of Siskeudes has had a positive impact on the effectiveness of village financial management. In a study conducted by Rineldis Mamin (2020) in Pematang Buluh Village, Mukomuko Regency, it was stated that Siskeudes has made it easier to prepare the APBDes and accelerated the process of financial reporting to local governments.

Before the Siskeudes was used, village officials often experienced difficulties in formulating budgets in accordance with regulatory provisions and took a long time to prepare accountability reports. Once Siskeudes is implemented, the process becomes more systematic and efficient, and easier to audit because all transactions are recorded digitally and well documented.

Another study conducted by Yayat Sudaryat (2021) in several villages in Garut Regency revealed that although this application is very helpful in terms of efficiency and accuracy of financial records, challenges still arise from the aspect of human resources. Many village officials are not used to using computerized systems and need repeated training to be able to operate Siskeudes optimally. In practice, this limited human resource capacity causes some villages to only utilize the basic features of the application, without exploring its maximum potential in more strategic financial planning and evaluation.

A similar thing was found in a study conducted by Anggun Puji Nur Fadila in Binjai Village, South Hulu Sungai Regency. The study illustrates that before the use of Siskeudes, village financial statements were often not in accordance with the applicable format and regulations, and were late in their submission. After Siskeudes is implemented, financial reports become neater, faster, and in accordance with standards, which ultimately simplifies the audit process and increases the credibility of the village government in the eyes of the public. This fact reinforces the argument that the village finance digitalization system can be an important foundation for improving financial accountability at the grassroots level.

In terms of regulations, Siskeudes has been adjusted to various government regulations such as Permendagri Number 20 of 2018 concerning Village Financial Management and Minister of Finance Regulation Number 193/PMK.07/2018 concerning Village Fund Management. This makes Siskeudes a system that is not only legally valid, but also flexible in accommodating the dynamics of changes in village financial regulations. In fact, in the latest version update, Siskeudes has also begun to integrate its system with the Regional Government Information System (SIPD) to ensure data synchronization between the village government and the district/city government.

In various studies, it was found that villages that have good human resource capacity and support from local governments tend to be more successful in implementing Siskeudes optimally. On the other hand, villages that still face structural obstacles, whether in the form of lack of technical training, lack of hardware, or weak internal supervision, tend to run Siskeudes in a formalistic manner—that is, only to fulfill administrative obligations without internalizing the values of accountability and efficiency contained in the system. In this condition, the function of Siskeudes as a tool to improve governance becomes less than optimal and has the potential to make the application just a formality.

Experience in several regions shows the importance of the role of village assistants and district inspectorates in ensuring that Siskeudes is carried out as it should. Village assistants play the role of technical facilitators as well as moral supporters in facing the challenges of using digital systems by village officials who are not familiar with technology. Meanwhile, the inspectorate acts as a supervisor over compliance and accuracy of records in the system. Collaboration between the two is the main key in maintaining the integrity of the implementation of Siskeudes at the village level. For example, in Gunung Kidul Regency, close cooperation between village assistants, inspectorates, and the Village Community Empowerment Office has succeeded in reducing the number of irregularities in the use of village funds since the Siskeudes was implemented comprehensively.

However, it should be noted that the challenges faced in the implementation of Siskeudes are not only technical, but also cultural. Some village officials still consider the digitalization process to be an additional burden in daily work. This perception arises due to ignorance or concern about the complexity of the system, as well as resistance to changes from manual working methods that have been taking place manually for years. For this reason, the implementation process of Siskeudes must also be accompanied by a socialization approach that touches psychological and cultural aspects, in order to foster awareness that this system is here to help, not burden.

5. Discussions and Conclusions

As a concrete example, the Sleman Regency Government in the Special Region of Yogyakarta has issued a special regent regulation regarding Siskeudes-based village financial governance. This regulation regulates in detail the reporting flow, training system, and sanction and incentive system for village officials in the implementation of the system. This initiative shows that political commitment at the regional level is very important in encouraging the effectiveness of the implementation of governance technologies such as Siskeudes. Without this support, this application will be difficult to develop and tend to be stagnant, especially in areas that do not have adequate infrastructure and human resources.

Furthermore, the integration between Siskeudes and the village's internal supervision system such as the Village Consultative Body (BPD) is also an important concern. Ideally, financial data recorded and reported through Siskeudes should be used by BPD as material for evaluating and supervising the implementation of village development activities. However, in practice, there are still many BPDs who do not understand how to read Siskeudes-based financial statements, or are not even given access to the data. This indicates the need for training not only for village officials who run the system, but also for other village institutions that play a role in supervising and ensuring accountability in the use of village funds.

The use of Siskeudes also has strategic implications for overall village development policies. With the availability of more accurate and real-time financial data, the village government can evaluate the program better. For example, villages can find out which programs absorb the most budget, which ones have significant results, and which need to be stopped or modified. This information allows for more rational, data-driven, and community-based decision-making. Thus, Siskeudes is not only an accounting tool, but also a management information system that can increase the effectiveness of village development as a whole.

Transparency and Accountability in Village Fund Management

In the context of village governance, transparency and accountability are basic principles that must be upheld to ensure that every process of planning, implementing, and reporting village fund management can be held accountable openly to the public. Transparency refers to the openness of the village government in conveying relevant information to the community, especially related to the use of the budget and the realization of activities. Meanwhile, accountability refers to the obligation of the village financial manager, namely the village head and his apparatus to explain and account for their decisions and actions to the public and supervisory institutions. These two principles are the main indicators of good governance and are the basis for building community trust in village government.

Siskeudes is here as a technological tool designed to strengthen these principles through a structured, documented, and standardized financial recording and reporting system. By using

this application, village governments can prepare the Village Revenue and Expenditure Budget (APBDes), record daily financial transactions, and generate budget realization reports automatically. This convenience allows the village government to convey financial information quickly and accurately to the public. Financial data that was previously compiled manually and prone to manipulation can now be stored in a digital system that has minimal loopholes to be misused. In addition, the format of the report produced by Siskeudes is in accordance with the regulations of the Ministry of Home Affairs country, so that it can legally be used as a basis for accountability and supervision by related agencies and the wider community.

A comparison between the condition of village financial management before and after the implementation of Siskeudes shows significant differences in terms of efficiency and accuracy of reporting. Before this system, the process of preparing village financial statements was often time-consuming, error-prone, and often did not meet government accounting standards. Many villages are late in submitting budget realization reports, or even submitting invalid data because the recording process is done manually. This not only complicates the evaluation process by local governments, but also opens up opportunities for manipulation and irregularities. With the presence of Siskeudes, the reporting process becomes faster, more accurate, and easier to account. In fact, some districts have integrated Siskeudes with regional financial reporting systems, so that there is data synchronization from the village to the district level.

In addition to the human resource factor, the problem of access to technology and infrastructure is also an obstacle. Some villages in remote areas still experience limited internet networks, lack of computer devices, and the lack of an adequate digital data archiving system. This results in the operation of Siskeudes not running optimally and sometimes causes dependence on third parties, such as sub-district operators or IT personnel from outside the village. This dependence risks giving rise to new manipulative practices if not strictly supervised. Therefore, serious attention is needed from the local and central governments to ensure the availability of supporting facilities and increase the capacity of village apparatus through continuous training.

Case Study of the Success and Failure of Siskeudes-Based Transparency in Pontianak

Case studies in the Pontianak City area and its surroundings provide a concrete picture of the dynamics of the implementation of Siskeudes in encouraging transparency and accountability in village financial management. As one of the administrative cities that also oversees areas with semi-rural characteristics on the outskirts of the city, Pontianak is an interesting example in seeing the variations in the application of Siskeudes. Several villages within the administrative scope of Kubu Raya Regency and Mempawah Regency, which are the buffer areas of Pontianak, have implemented Siskeudes with various achievements. The success and failure in this area are greatly influenced by internal village factors such as the quality of human resources, the commitment of the village head, and community support for information disclosure.

One example of success can be found in Rasau Jaya Umum Village, Kubu Raya Regency. This village is a pilot in the optimal implementation of Siskeudes. Village officials have undergone intensive training and have shown great enthusiasm in using the system to record all financial transactions and compile reports digitally. Village heads routinely publish APBDes and budget realization in print form on village bulletin boards and digitally through social media and village websites. In addition, village deliberation activities were carried out openly and involving elements of society from various backgrounds, including youth leaders, women, and peasant groups. This process reflects a true spirit of participation and transparency. Thanks to this

openness, the community has become more trusting of the village government and actively participates in supervising physical development projects and empowerment programs.

Another failure recorded is the lack of commitment from the village head to make Siskeudes a real transparency tool. In some villages, the use of this system is only carried out to fulfill administrative obligations to the district or sub-district government. This means that even though financial statements are compiled using Siskeudes, the information has never been published to residents. Reporting activities only revolve within the internal scope of the government, without any effort to build transparent communication with the public. This is contrary to the basic spirit of Siskeudes itself, which is to encourage public participation through information disclosure.

Ironically, in this situation, the potential for irregularities in village funds such as the procurement of fictitious goods, unfinished project payments, and mark-ups in the procurement of building materials reappeared. Data from the ICW report and BPKP's findings show that there are still villages in the West Kalimantan region that contribute to cases of alleged corruption of village funds, with a pattern of information secrecy. This shows that although Siskeudes as a tool is available, its effectiveness depends heavily on the integrity of village government actors and the existence of an active monitoring system.

Case studies in Pontianak and its surroundings show that the successful implementation of Siskeudes is not enough just to rely on the existence of applications. Synergy between systems, actors, and society is needed to realize true transparency. Villages that successfully implement Siskeudes to the maximum tend to have visionary village heads, trained village officials, and people who actively oversee the running of government. On the other hand, villages that fail show the characteristics of weak human resource capacity, low commitment to openness, and lack of public participation in budget supervision. Therefore, this study emphasizes that the implementation of technology must be accompanied by strengthening values, institutional capacity, and active community involvement so that the main goal of digitizing village governance can be achieved comprehensively.

Challenges and Strategies for Strengthening the Implementation of Siskeudes in Pontianak

The implementation of the Village Financial System (Siskeudes) in Pontianak City and the surrounding area has become an important milestone in efforts to modernize village financial management that is more transparent and accountable. However, like other new systems, the implementation of Siskeudes cannot be separated from various technical and non-technical challenges that affect the effectiveness of the system in supporting good financial governance. This problem arises in the form of limited human resources, infrastructure constraints, local political dynamics, and the unpreparedness of village institutions to face the relatively new financial digitalization system. Therefore, efforts to strengthen Siskeudes do not only rely on technological aspects, but also on strengthening institutional capacity and building a sustainable supervision and mentoring ecosystem.

Technical challenges are the main obstacles in the implementation of Siskeudes in various villages, including in the administrative area of Pontianak City and surrounding districts. One of the most crucial problems is the limited number of human resources who have information technology capabilities. Many village officials are not used to using computers or digital applications efficiently, let alone understanding the basic principles of accounting and financial management. This results in the use of Siskeudes only in administrative nature to fulfill reporting,

not as a tool for optimal budget analysis and control. In addition, technological infrastructure is also a big obstacle. Although Pontianak City is quite good in terms of network access, villages in buffer districts such as Kubu Raya, Mempawah, or Landak still experience difficulties in stable internet connectivity. While Siskeudes requires online system updates and access to central servers, internet network instability can hinder data input and timely reporting.

In facing these various challenges, the role of the district/city government and BPKP is very important in supporting the implementation of Siskeudes as a whole. The local government can provide a technical assistance team in each sub-district that functions as a liaison between the village and the central server as well as a consultation place for village officials. The government can also allocate a budget for the procurement of technology equipment and routine training tailored to the needs of the village. BPKP, as the developer of Siskeudes, must be proactive in providing system updates, opening technical complaint channels, and simplifying the user interface so that it is easier to operate by village human resources with limited educational backgrounds. On the other hand, coordination between BPKP and local governments needs to be strengthened so that there is no overlap in functions and policies.

Policy recommendations for the future development direction of Siskeudes include several important points. First, the need for integration between Siskeudes and SIPD so that all village reporting can be centralized and synchronized with regional reports. Second, the development of mobile-based Siskeudes features can help operators access the system more flexibly, especially in areas with limited devices. Third, a public dashboard was created that displays data on the realization of the village budget openly on the official website of the district/city government to increase transparency and public trust. Fourth, incentives need to be given to villages that successfully implement Siskeudes in an accountable and participatory manner, as a form of appreciation for good governance practices.

By facing challenges strategically and comprehensively, the implementation of Siskeudes in Pontianak can develop from just an administrative reporting tool to an important pillar in the transformation of modern, transparent, and accountable village financial governance. Joint commitment between village, regional, central, and community governments is the main foundation for the sustainability of this system in the future.

6. Limitations of Research

The implementation of the Village Financial System (Siskeudes) in general has contributed positively to increasing transparency and accountability in village financial management. Siskeudes as an application designed by the Financial and Development Supervisory Agency (BPKP) together with the Ministry of Home Affairs, functions as a technical tool in the village financial management process starting from the planning, budgeting, implementation, administration, to village financial reporting stages.

This research shows that the presence of Siskeudes provides convenience for village government officials in compiling financial reports on time and in accordance with applicable laws and regulations. The reporting process that was previously carried out manually and prone to errors can now be minimized through a computerized and standardized system. This certainly supports the principle of transparency because it makes it easier for the community and other related parties to access and understand village financial information.

However, the implementation of Siskeudes still encounters several obstacles in the field. One of the main challenges is the uneven limitation of human resources in understanding the use of this application. Some village officials, especially in areas far from urban centers or areas with

inadequate infrastructure, have difficulty operating the system. This is exacerbated by limited access to regular training and technical assistance. Dependence on certain operators also poses a risk in the event of a change of village apparatus or technical staff without an adequate knowledge transfer process.

In addition to the human resource aspect, technical factors such as the availability of computer devices, electricity, and internet connections also affect the effectiveness of the implementation of Siskeudes. In some villages, technical glitches are an obstacle that causes delays in data input and reporting. Therefore, the implementation of this system needs to be balanced with the support of adequate facilities and infrastructure as well as attention from the local and central governments in carrying out sustainable development.

Overall, Siskeudes is an important instrument in supporting good governance, especially in the aspects of financial transparency and accountability. However, to achieve the optimal goals of this system, collaborative efforts are needed from all stakeholders, including village governments, related agencies, and supervisory agencies, to ensure that the system is not only implemented administratively, but also truly understood, utilized, and developed to answer the challenges of village financial management in the digital era.

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