

# Innovation of Siskeudes (Village Financial System) in Village Fund Management as a Support for The Implementation of Good Governance in Kalisampurno Village

Rusydina Nurul Aini<sup>1</sup>, Isnaini Rodiyah<sup>2</sup>

<sup>1,2</sup> Muhammadiyah University of Sidoarjo, Indonesia



DOI : <https://doi.org/10.61796/icossh.v2i2.245>



## Sections Info

### Article history:

Submitted: April 15, 2025

Final Revised: May 01, 2025

Accepted: May 11, 2025

Published: May 24, 2025

### Keywords:

SISKEUDES

Innovation

Village financial management

Good governance

Transparency

## ABSTRACT

**Objective:** This study aims to analyze the innovations introduced by the Village Financial System (Siskeudes) in managing village funds to support the implementation of Good Governance in Kalisampurno Village. **Method:** A qualitative approach with a case study method was employed, utilizing observation, interviews, and documentation, with data analysis conducted using the Miles and Huberman model, which includes data collection, reduction, presentation, and conclusion drawing. **Results:** The findings indicate that Siskeudes has improved the efficiency and accuracy of financial reporting, enabling village officials to prepare systematic reports that enhance transparency and accountability. However, several challenges were identified, including frequent updates to the application, difficulties in system operation, and unstable internet connectivity, all of which hinder optimal implementation. **Novelty:** Unlike previous studies, this research applies Rogers' (2003) diffusion of innovation theory to highlight the adoption of Siskeudes in terms of relative advantage, compatibility, complexity, and trialability, thereby providing new insights into how technological innovations in village governance can be better understood and contextualized at the local level.

## INTRODUCTION

Good Governance is good organizational governance with the principles of openness, fairness, and accountability in order to achieve organizational goals. With the increasing demands of society for good governance, central and local governments have been forced to implement transparency and accountability in their operations [1]. The implementation of good governance is not only beneficial for the community, but also for the government itself. The government can increase public trust by implementing these principles, which in turn will strengthen the regulations that are legitimate in the eyes of the law and support the policies made [2].

One of the important components in creating clean and accountable governance is good local government financial management. The success of local financial management has a direct impact on the level of regional autonomy and is very helpful in realizing good governance [1]. The implementation of regional autonomy can not only be seen from how much funds the region will receive, but also how well the current regional financial management instruments or systems are able to provide the impression of fairer, more rational, transparent, participatory, and responsible village financial management [3]. Therefore, there needs to be innovation related to fund management to realize the implementation of good governance.

To improve the quality of governance, innovation in fund management is very important. Information technology can be used to improve transparency and accountability in budget management. The government can provide the public with

better access to the regional financial information system to see how public funds are used. The use of technology in financial management can improve the efficiency of budget use and prevent irregularities and corruption [4]. With the support of Commission XI of the Indonesian House of Representatives and the Corruption Eradication Committee (KPK), the Village Financial Management System was designed to anticipate the implementation of Law Number 6 of 2014 concerning Villages. The application was launched on July 13, 2015, in response to the Commission XI Hearing Meeting on March 30, 2015, and fulfills the KPK's recommendation to build a village financial system together with the Ministry of Home Affairs [5].

The study on Village Financial Management by the Corruption Eradication Committee found that there is potential for corruption in village financial management due to administrative issues, such as time frames that are difficult for villages to comply with during the budget management cycle [5]. The Village Budget that was made did not fully reflect the needs of the village, the plan for use and accountability of the Village Budget was not transparent, and the accountability report made by the village was not fully standardized and could be manipulated. BPKP (Financial and Development Supervisory Agency) created an application for managing village funds, the Village Financial System (Siskeudes). Human resources or experts are also one of the factors that influence the success of implementing the village financial system, and in some village areas, the experts are not sufficient to run the Siskeudes application. Therefore, the use of this system must be accompanied by a training program to improve the capabilities of existing human resources [6].

The purpose of this application is to ensure the standardization of the financial system and reduce the possibility of misuse of village funds [7]. The Minister of Home Affairs Letter Number 143/8350/BPD dated 27 November 2015 concerning the Village Financial Management Application and the KPK Letter Number B.7508/01-16/08/2016 dated 31 August 2016 concerning the Appeal Regarding Village Financial Management/Village Funds support the implementation of the Village Financial System (Siskeudes) since 2015. This also follows the Minister of Home Affairs Regulation Number 113 of 2014 concerning Village Financial Management [8].

The Village Financial System (Siskeudes) application helps villages manage their finances efficiently, effectively, and in accordance with the rules. This application also makes it easier for village governments to better compile, implement, and report village finances. Before the village financial system (Siskeudes), villages made budgets, administration, and financial reports manually using Microsoft Excel which was not up to standard [9]. Not only that, some villages use applications purchased from private developers that cannot be updated to meet regulatory requirements, but this problem will certainly burden the district or city government when assessing the APBDes report and village financial report [10]. Siskeudes has a feature development that is offered. Siskeudes is a further development and is designed to be easier to use by using a more portable BPKP-assessed database, such as Microsoft Access [11]. Siskeudes has features

that encourage Permendagri No. 20 of 2018 Article 29 concerning village financial management, such as planning, budgeting, administration, reporting, and accountability of village finances that are more integrated, and are equipped with a stricter internal control system to increase transparency and accountability in village financial management [12].

The research that will be conducted related to the innovation of the village financial management system (Siskeudes) in managing village funds as an application of good governance, as an application of financial management, is based on several previous studies: first, from researchers Yunita Widya Caroline and Asep Hendra, (2024) entitled transformation of digital-based Village Financial System (Siskeudes) management in Indragiri Hilir Regency, Riau, using a qualitative descriptive approach with the Technology Acceptance Model (TAM) theory from Davis, which includes the dimensions of perceived usefulness and ease of use. The results show that the transformation towards a digital-based village financial system has gone well, but there are still some obstacles. Uneven internet networks, lack of workers, and inadequate infrastructure are some of the challenges faced. To overcome this problem, the local government offers additional networks, ongoing training, and proposals to improve facilities [13].

Second, from researchers Ainul Makhnunah and Isnaini Rodiyah, (2021) studied the Innovation of Online SKCK Services at the Sidoarjo Police. Using a qualitative descriptive approach with Rogers' theory. The results of the study show that innovation in SKCK services can be seen through consideration of the use of these innovations based on Rogers' attribute theory, namely: 1. Relative advantage: this component makes it easier for people to access and view information and make SKCKs. 2. Suitability: technological advances in creating online services allow high community mobility to collaborate. 3. Complexity of the city: many people do not yet know about online SKCK services and uses. 4. Triability: this application has been tested because it previously took 3 to 4 days. Observation: The SKCK application helps people manage SKCKs quickly and easily via the internet [14].

Third, from researchers M. Jian Subhi, Bambang Kurniawan, and Ferri Saputra Tanjung (2024) entitled Village Financial System Application (Siskeudes) in Realizing Good Governance (Case Study in Teluk Tigo Village, Cermin Nan Gedang District) using a descriptive qualitative approach with the principle of good governance by Sedarmayanti (2009). The results show that the Village Financial System application, which began in 2018, has increased efficiency and effectiveness in various aspects of village financial management, including planning, budgeting, administration, and reporting. However, there are still problems, such as operators not mastering frequently updated applications, which require continuous training. In terms of good governance, the implementation of Siskeudes supports the principle of transparency by providing APBDesa information boards and reports for the public. However, additional media, such as websites, are needed. The APBDes realization report submitted to the

inspectorate and announced through musrembang and meetings with the community ensures accountability. The community is quite involved in planning, implementing, supervising, and evaluating development, but not fully [4].

Siskeudes has proven successful in increasing accountability and transparency in many villages throughout Indonesia. One of them is Kalisampurno Village in Tanggulangin District, Sidoarjo Regency. By using the village financial system, the village government can produce more relevant and accountable information to those who need it. This system will also help village officials prepare village programs and support the development of transparent, accountable, credible, and trusted governance. In addition, this system will facilitate community participation in the management of the village financial system that fosters [8].

The village financial system in Kalisampurno Village has helped improve transparency and accountability in the management of village funds and supports the implementation of good governance. The Siskeudes application makes it easier for village officials to prepare accurate and timely financial reports, which support the implementation of their duties while providing clear information to the community about the use of village funds. In addition, the village financial system in Kalisampurno helps plan more targeted development programs based on data. With better access to information, village officials can formulate policies that are in accordance with the needs of the community. The village financial system increases transparency and increases public and authorities' trust in village financial management. The community has the opportunity to see firsthand how village funds are used for the common good.[15]. This encourages collaboration between the government and the community in various development projects, making Siskeudes not just an administrative tool but also a means to build good relations between the village government and the residents of Kalisampurno Village.

Based on pre-research in Kalisampurno Village, to record village financial reports before the village financial system (siskeudes), the village still used the Microsoft Excel application or recorded manually, which was considered less efficient and had a format that did not comply with standards. This made it difficult for the district government to carry out the APBDes evaluation process in the village financial report. Therefore, Kalisampurno Village switched to using the Siskeudes innovation in managing village finances so that they could run well. However, in the use of Siskeudes in Kalisampurno Village there were several obstacles, one of which was that the Siskeudes version was often changed, so that the Siskeudes application system was often slow and error-prone. In addition, village officials still considered the implementation of Siskeudes, including the procedures and processes for compiling the sub-menu in the administration section, complicated and there were also problems with the internet network connection. As a result, if there was a disruption, they would not be able to access the Siskeudes application.

Based on these problems, researchers use innovation theory according to Rogers (2003) which describes innovation as a process of reducing uncertainty, and suggests characteristics of innovation that help reduce uncertainty. Therefore, new public service innovations (New Public Service) must be created by prioritizing public interests as the main standard for providing high-quality public services. Rogers' theory (2003) includes 4 indicators of innovation: Relative Advantages, Compatibility, Complexity, and Trialability. Researchers use these characteristics to evaluate how effective and efficient the applications offered are, such as the Siskeudes application, which supports the application of transparent, accountable, and partial principles in village financial management [16]. From the description of the problems explained, the formulation of the research problem is How is the Innovation of Siskeudes and what are the obstacles faced in the implementation and use of Siskeudes in Kalisampurno Village?

## RESEARCH METHOD

This study uses a qualitative research type, and uses a case study method to examine Innovation in the Implementation of the Use of the Siskeudes Application in Kalisampurno Village, Sidoarjo Regency. Qualitative research, according to Bogdan and Taylor (1982) is a research method that produces descriptive data about the behavior and words of people that can be observed. This approach focuses on the background and the individual as a whole [17]. This research focuses on the process of understanding the conditions of the characteristics of the group or phenomenon being studied. Therefore, the type of case study research used in this research can be used to focus research on a deeper understanding of the relationship between groups, individuals, institutions, or certain settings [18].

This study uses interviews, documentation, and observation to collect data on innovations in the use of the Siskeudes application carried out by the Kalisampurno Village government. This study uses primary data used in this study consisting of primary data, or data collected directly in the field. While secondary data used in this study were obtained from various articles and journals to support primary data. Data analysis in the field carried out using the Miles and Huberman Model includes 4 main stages: (1) data collection, namely the process or activities carried out by researchers to reveal or collect various phenomena, information or conditions of the research location that are relevant to the scope of the research; (2) data reduction, which includes selecting important elements, focus, and abstraction of relevant data; (3) data presentation, which combines several pieces of information from informants that can be presented; and (4) drawing conclusions, which includes compiling conclusions by explaining the data collection process [19].

## RESULTS AND DISCUSSION

### *Results*

Research on Siskeudes Innovation in Fund Management as a Support for the Implementation of Good Governance in Kalisampurno Village was obtained through observation, interviews, and documentation from various sources of data and research information. This study uses Rogers' theory (2003), which includes 4 indicators of innovation, namely Relative Advantages, Compatibility, Complexity, and Trialability, explained as follows:

#### 1. *Relative Advantages (Relative Advantage)*

According to Rogers' theory (2003), relative advantage is when an innovation is considered better than the concept that replaces it. All innovations must have value and advantages compared to previous innovations. There is always an innovative value that distinguishes it from others [16]. It has many things, such as efficiency and ease of use. Since relative advantage is very important for the adoption of innovation, the greater the advantage perceived by users, the faster the innovation is accepted and adopted. Therefore, innovation must not only be new, but must also have features that differentiate it from existing alternatives, providing better value to users.

The Siskeudes application greatly helps the financial management of Kalisampurno village. First, financial reports are easier to create with this application. Village officials can prepare reports more quickly and accurately with the help of an integrated and automated system, which reduces the time required for manual processes. This allows them to focus more on other tasks that are also important in village management. This time efficiency is not only beneficial for village officials, but also for the community who are waiting for reports and transparency on the use of village funds.



**Figure 1.** Interview Process with the Village Secretary of Kalisampurno

**Source:** Processed by researchers, 2025

Based on the results of the interview with Ainul Churri as the village secretary of Kalisampurno, regarding the Siskeudes application, it describes a significant transformation in the process of making village financial reports. With this system, data input that is done only once is enough to produce various reports automatically. This not only saves time, but also reduces the possibility of errors that often occur in manual recording. Previously, making reports took 1-2 days, but now it can be completed in a much shorter time, even in an instant. This shows that Siskeudes accelerates the process and increases operational efficiency at the village level. This feature provides convenience for village financial managers where Siskeudes functions as a tool that supports transparency and accountability in managing village funds, because the reports produced can be accessed quickly and easily.

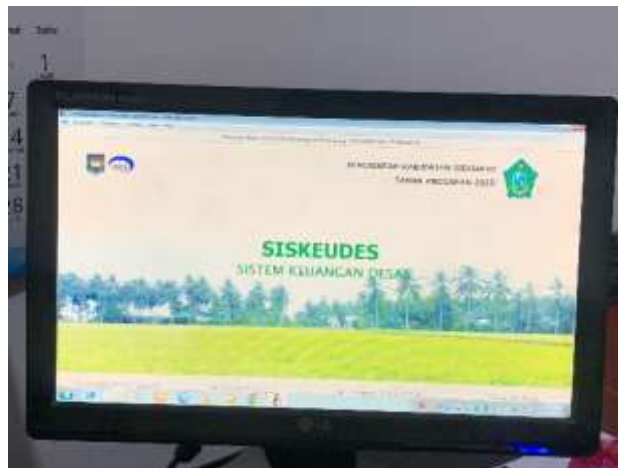
Previously, village financial management often experienced typos that caused inaccurate reports, due to the use of Microsoft Excel or manual recording. These errors were only detected when the year-end recapitulation was carried out, making it difficult to find the cause of budget discrepancies. One of the biggest problems is ensuring that all transactions are recorded correctly, so that there are no errors that can affect village finances. However, the Siskeudes application makes the process of checking and verifying data faster and easier. In addition, Siskeudes allows for regular monitoring of financial reports every month, so that the cause of budget discrepancies can be traced immediately in a more specific period without having to wait until the end of the year. If there are typos or discrepancies in the report, the system automatically shows the inappropriate parts, allowing village officials to fix them immediately.

Based on the results of the discussion and analysis carried out, the following conclusions can be drawn: while that the Siskeudes Application provides a relative advantage in the financial management of Kalisampurno Village through increased efficiency and accuracy in reporting. Village officials can compile reports faster with the help of an integrated and automated system, which accelerates the adoption of innovation. In addition to efficiency, Siskeudes also reduces the risk of recording errors that often occur when using Microsoft Excel or manual recording. This is because data is only entered once to produce various automatic reports. This advantage increases accuracy and makes data monitoring and verification easier. In addition, this application increases transparency and accountability by providing easily accessible reports, increasing public trust in village financial management. Siskeudes is an effective innovative tool to support better village financial governance, with a periodic monitoring system that allows for faster detection of budget discrepancies.

In accordance with Rogers' (2003) theory of innovation nature, the Siskeudes application shows significant relative advantages in the financial management of Kalisampurno village. The automated system allows for fast and accurate financial reporting, saving time and effort compared to the previous manual process. This is in line with the main indicator of Rogers' theory, namely that the more advantages users feel, the faster the innovation is adopted. The results of an interview with Ainul Churri,

Secretary of Kalisampurno Village, showed that this application not only speeds up report creation but also increases transparency about how village funds are used, which benefits the community.

Previous research shows that users tend to adopt innovations with high relative advantages more quickly, which is proven by Siskeudes as a tool for managing village finances by providing more effective solutions compared to previous system approaches. This application has succeeded in increasing transparency and accountability in managing village funds, indicating that the innovation is a very good process.[20]. Thus, Siskeudes not only meets the criteria as a new innovation but also has features that distinguish it and provide more value to users. Although the Siskeudes application has many advantages, there are also some disadvantages. One of them depends on technology. Adequate technological infrastructure, such as computer devices and a stable internet connection are needed to use this application properly. However, it is possible that the use of the application will be hampered and less effective in areas where internet access is still limited.



**Figure 2.** Initial View of Siskeudes

**Source:** Processed by Kalisampurno Village, 2025

## 2. *Compatibility (Conformity)*

Good innovation is defined as innovation that is compatible or appropriate to the innovation that has been replaced or that has existed before with the aim of ensuring that the previous innovation is not forgotten. However, due to the high cost, old innovations are very important when switching to new innovations. This can help people adapt to new innovations more quickly [16]. In this way, users can adapt and accept new innovations more quickly, because they still have a familiar and reliable foundation from the previous system. This shows that the success of innovation depends not only on novelty, but also on the ability to integrate and remember from previous innovations.

Researchers found that before Siskeudes, each village had a different Microsoft Excel format, which often led to inconsistencies in reporting. With this system, all villages in Indonesia now use the same reporting format, making it easier to understand and

evaluate by various parties. In addition, the more organized structure in Siskeudes makes it easier and more efficient to use compared to the previous system. From a technical perspective, Siskeudes did not experience significant difficulties in adapting because it has a similar appearance and way of working to Microsoft Excel. However, the main advantage of Siskeudes is its more organized structure, which allows village officials to input and evaluate data more accurately. In addition, this system improves security because Siskeudes can only be accessed by the village secretary and treasurer. This ensures that only responsible people have access to village financial data that can be accessed and updated.

Security in Siskeudes is also a significant differentiating factor compared to the previous system. Village financial data remains secure with a username and password system, so that unauthorized persons cannot change it. This is very important to maintain the confidentiality of financial reports and prevent data that could harm the village from being manipulated. Therefore, Siskeudes is a more reliable system for protecting village financial data because of the risk of data deviation or changes that could damage financial reports. In addition to efficiency and security, Siskeudes also has a positive impact on the accountability and transparency of village financial management [21].

Siskeudes offers an integrated system that allows the entire village financial process, from planning to making the Village Budget, to be carried out on one platform. With this system, village officials can easily obtain the data they need. Village officials before Siskeudes had to make plans, Village Budgets, and reports separately in several files, which caused data discrepancies. One document error can affect the overall report, and finding errors or discrepancies can be time-consuming and labor-intensive. Monthly reports are also difficult to verify quickly and accurately because of the large number of files that must be managed. With the implementation of Siskeudes, every data entered from the beginning can be directly connected to the next process, allowing for more efficient data checking and updating. Report errors can be immediately found and corrected without checking each document. Therefore, this system not only saves time and effort, but also increases the accuracy and transparency of village financial management by making reports neater, more accurate, and easier to audit.

Based on the results of the discussion and analysis carried out, the following conclusions can be drawn: while that Siskeudes shows significant suitability in village financial management in Indonesia, especially in terms of data integration and consistency. All villages previously used different reporting formats before Siskeudes, which often caused inconsistency and confusion in preparing reports. With Siskeudes, all villages now use the same reporting format, which makes it easier for related parties to understand and assess reports. Siskeudes also improves the efficiency and security of village financial data. With an interface similar to Microsoft Excel, users do not face significant problems in adjusting to the new system.

Based on the data collected, this is very much in line with Rogers' (2003) theory on the category of innovation called Suitability (Suitability), which states that the innovation

process that brings new changes must be based on existing or ongoing service and system conditions. Both applications have systems that perform almost the same function. The only difference is the application features. According to village officials, the Siskeudes application features are more complete and separate because the display is easy to understand. The Siskeudes application has the opportunity to be considered in the future through direct cooperation and coordination with the local government because of these advantages.

This opinion is also supported by previous research, which shows that innovations that resemble old systems tend to be adopted more quickly because users feel more comfortable and familiar with the existing features [22]. Siskeudes improves efficiency and accountability in village financial management through more structured and secure features, even though it has features similar to Microsoft Excel. This is in line with research showing that innovations that improve and integrate components from previous systems are more likely to be accepted by users. Although Siskeudes has been designed to be compatible with previous systems, there are still some shortcomings in its innovation. One problem is that this compatibility only applies to systems that are both used in village financial management. However, the features in Siskeudes and previous systems are still different, so users need to adapt again to understand how the application works.

### **3. Complexity (Complexity)**

New innovations such as the Siskeudes application often have a higher level of complexity compared to previous innovations, but this is not always a problem because the innovation offers a better way to manage village finances. Research shows that although Siskeudes improves the efficiency and accuracy of financial reporting, its use also faces challenges related to system complexity, which can make the application more difficult for village operators to use. The need to adjust new, more complex features causes this level of complexity. If not managed properly, it can hinder the effectiveness of the application's use [23].

Based on the interview results, the researcher found information that, Villages receive funds from various sources, including Village Fund Allocation (ADD), Tax Revenue Sharing (BHP), and Village Original Income (PAD). In old practices, activities were often planned using PAD even though the funds were not yet available in the account, so that the village could borrow from BHP or ADD. However, the latest regulations require that the source of funds used for activities must be in accordance with the disbursement that has been made, so that if an activity is planned using BHP but the funds have not been disbursed, the implementation of the activity must be postponed until the disbursement takes place. This process is recorded in the Payment Request Letter (SPP) administration submenu, which emphasizes the importance of more structured fund management and in accordance with applicable provisions.

Every year, villages experience obstacles in the budget management process due to system updates made to the application, where the update refers to the previous

version. Usually, this update is given in November, while the budget input process for the following year should have started in October. This forces villages to make manual planning in preparation while waiting for the new application, which is usually only available in December. In addition, the application often experiences performance problems, such as slow response, especially at the end of the year when many villages in one district simultaneously submit reports, which causes an overload on the system that causes obstacles in efficient and timely budget management.

Based on the results of the discussion and analysis carried out, the following conclusions can be drawn: while the Siskeudes Application in village financial management improves efficiency and accuracy, it also poses challenges, especially because the system is more complex compared to the old method. Village operators who are not familiar with technology may face difficulties. In addition, annual system updates are often late or cause technical problems, so villages have to plan manually again. As a result, budget management becomes less efficient and can cause delays in village apparatus operations.

The application of Siskeudes in village financial management shows a level of complexity that is in line with Rogers' (2003) innovation theory. According to Rogers, one of the characteristics of innovation that can influence adoption is Complexity. Although Siskeudes improves the efficiency and accuracy of financial reporting, challenges related to the complexity of the system may prevent village operators from using it [24]. Previous research shows that changes in financial management systems are often hampered by user incomprehension and rigid bureaucracy [25]. Although there are efforts to improve transparency and accountability in the management of village funds in the context of Siskeudes, problems such as system updates that do not match the annual budget planning schedule cause villages to have to plan manually. This can increase the amount of work that must be done and complicate the budget management process. Thus, there are also some shortcomings in innovation. One of them is rigid bureaucracy. For example, regulations require that funds used for an activity must be in accordance with the disbursement that has been made. If the funds have not been disbursed, the village has no other choice but to use a different source of funds. This can hamper the implementation of urgent activities because the village must wait for the disbursement of funds first.

#### **4. Trialability (Possibly tried)**

Innovation will only be accepted if it has been tested and proven to provide benefits or added value compared to previous innovations. Therefore, every innovation product must go through a "public test" phase, where everyone or parties have the opportunity to test and evaluate the quality of the innovation. This process is important to ensure that the innovation not only meets user needs, but is also reliable and provides real benefits. By involving various parties in testing, the feedback obtained can be used to make improvements and refinements before the innovation is officially launched in all villages [16].

### *Discussion*

Based on the interview results, the researcher found information that, at the beginning of the implementation of the Siskeudes application, training was held involving representatives from each sub-district, where two people, namely the secretary and the treasurer, were gathered to get to know and learn together about the application. During the training, they were given the opportunity to ask the supervisor if they had difficulty understanding how to use the application. They were given one year to learn how to use the application in depth. After the learning period, the following year, the use of the application became mandatory for all villages, marking the transition from manual methods to digital systems in financial management. This step aims to ensure that all parties involved are ready and have sufficient understanding before fully switching to the application, so that the financial management process can run more effectively and efficiently.

Users who are experienced in using the Siskeudes application feel more comfortable and familiar with the report creation process, so they do not need a guide that is too detailed. On the other hand, for new users, understanding this application is more challenging, and they must rely on the manual available in PDF format to learn the application usage procedure. This shows a difference in the level of comfort and understanding between old and new users, where old users can adapt more quickly due to previous experience, while new users need to take the time to understand the steps needed to use the application effectively.

As a result of the discussion and analysis carried out, it can be concluded temporarily that trials in the implementation of Siskeudes innovations are very important, each party has the opportunity to try and assess whether this application meets their needs or not [26]. After being trained by representatives from each sub-district, users had time to understand how the application worked before they were required to use it. User feedback during the trial was very useful for improving the system before it was widely implemented. In this way, this process helped ensure that the application was more easily accepted and used by the village community.

The implementation of innovation in the Siskeudes application is highly dependent on the "public test" phase that allows the involvement of all parties in testing and evaluating the quality of the innovation. This is in line with Rogers' theory (2003), which emphasizes the importance of trialability, or the possibility of being tried, as one way to show that innovation is accepted and it is very important for new users to be trained and assisted to adapt to the new digital system, which can improve the efficiency and productivity of village financial management. The level of comfort of old users in using the Siskeudes application is inversely proportional to the challenges faced by new users. Experienced users tend to adapt faster and do not need detailed guidance, while new users must rely on a manual to understand the procedure for using the application.

Previous research conducted in Lobuk Village using the "Balada" application, findings show that technology-based innovation can improve public services and village

management efficiency. The study also emphasized the importance of training and community participation in the innovation adoption process. Therefore, collaboration between the government, community, and third parties is very important to produce innovations that are not only liked by village communities but also beneficial to them [27]. Training on the use of Siskeudes in the village is only done once, while this application does not provide a tutorial feature or video guide. As a result, operators can only rely on guides in PDF format, which are sometimes difficult to understand. This makes the learning process longer, so operators need more time to really understand how to use Siskeudes properly.

## CONCLUSION

**Fundamental Finding :** This study concludes that the implementation of the Village Financial System (Siskeudes) in Kalisampurno Village has significantly enhanced efficiency, transparency, and accountability in financial management, thereby strengthening the principles of Good Governance. **Implication :** The findings imply that continuous training for village officials and improvements in technological infrastructure, particularly internet connectivity, are essential to optimize the system's performance and build greater public trust in local governance. **Limitation :** Nonetheless, the research is limited by its focus on a single village case study, which may restrict the generalizability of the results to broader contexts of village governance. **Future Research :** Further studies are recommended to conduct comparative analyses across multiple villages and explore the socio-technical dynamics of Siskeudes adoption, thereby providing a more comprehensive understanding of how innovation diffusion can be sustained in rural financial management systems.

## REFERENCES

- [1] M. Reydonnyzar & S. Dadang, *Good governance regional financial management*. Bandung: PT. REMAJA ROSDAKARYA, 2019.
- [2] L. Agustina, MF Adnan, and S. Syamsir, "Systematic literature review: Implementation of good governance in Indonesia," *Encyclopedia of Journals*, vol. 3, no. 5, pp. 171-177, 2021.
- [3] AD Atmoko, "The Effect of SPIP Effectiveness on the Quality of Budget Realization Reports in Bruno District," 2022.
- [4] Mj. Subhi, M. Jian Subhi, U. Islam Negeri Sultan Thaha Saifuddin Jambi Bambang Kurniawan, U. Islam Negeri Sultan Thaha Saifuddin Jambi Ferri Saputra Tanjung, and U. Islam Negeri Sultan Thaha Saifuddin Jambi, "Application of village financial system (SISKEUDES) in realizing good governance (case study in teluk tigo village, cermin nan Gedang district, Sarolangun regency)," vol. 2, no. 1, pp. 842-859, 2024, doi: 10.61722/jiem.v2i1.910.
- [5] T. Kemal, "Humantech multi discipline scientific journal of Indonesia implementation of village financial system application innovation (SISKEUDES) 2.0 in village allocation fund management in Rupe village, Langgudu district, Bima regency".
- [6] MA Rahmawati, A. Krisnawati, S. Nadzah, NP Widianti, and HA-R. Utomo, "Implementation of Village Financial System Application (SISKEUDES) as an Effort to

- Improve Village Financial Accountability in Tebel Village, Gedangan District, Sidoarjo Regency," *Sustainable Accounting Journal*, vol. 4, no. 2, pp. 197–210, 2024.
- [7] "Evaluation of village financial system implementation".
- [8] A. Faizah and R. Sari, "Analysis of the Implementation of the Village Financial System Application (Siskeudes) in Financial Management in Banyudono Village, Dukun District," *Jesya (Journal of Economics & Sharia Economics)*, vol. 5, no. 1, pp. 763–776, Jan. 2022, doi: 10.36778/jesya.v5i1.539.
- [9] A. Rivian, I. Ridwan Maksum, K. Kunci, S. Village Finance, P. Village, and M. Finance, "Application of Village Financial System in Village Financial Management," *Public Administration Journal*, vol. 9, no. 2, p. 2019, doi: 10.31289/jap.v9i2.2487.
- [10] K. Rizki Ramadhan, and E. Priyanti, "Implementation of the Village Financial System Application (SISKEUDES) in Telukjambe Village, Telukjambe Timur District, Karawang Regency," *Journal of Social Sciences and Education (JISIP)*, vol. 6, no. 3, pp. 2598–9944, 2022, doi: 10.36312/jisip.v6i3.3572/http.
- [11] MA Pratama and TE Sandari, "Optimizing the Implementation of the Village Financial System for Effective Village Fund Allocation in Gunungsari Village, Dawarblandong District, Mojokerto Regency," *Journal of Pearls of Accounting Science*, vol. 2, no. 3, pp. 249–262, 2024.
- [12] R. Mayasariet *al.*, Reference Book for Accountability of Village Fund Allocation and Village Financial Management. NEM Publisher, 2024.
- [13] H. Asep & C. Yunita, "Digital-based transformation of village financial system management (SISKEUDES) in Indragiri Hilir district, Riau province," *IPDN*, May 2024.
- [14] A. Makhnunah and I. Rodiyah, "Online SKCK Service Innovation at Sidoarjo Police," *Indonesian Journal of Public Policy Review*, vol. 13, pp. 10–21070, 2021.
- [15] RA Al Hazmiet *al.*, "Analysis of success factors of village fund management in Cirumpak Village," *Journal of Law, Administration, and Social Science*, vol. 4, no. 6, pp. 1183–1194, 2024.
- [16] Aprilia Hapsari, Muhammad Guntur, and NS Rukmana, "Public Service Innovation (PAKDES: Online-Based Creative Village Fund Report Application in Mallawa District, Maros Regency)," *Journal of Public Administration*, vol. 17, no. 2, pp. 283–304, Dec. 2021, doi: 10.52316/jap.v17i2.77.
- [17] Z. Abdussamad, "Qualitative Research Methods Book," 2022.
- [18] F. Nugrahani, "Qualitative Research Methods in Language Education Research (Vol. 1, Issue 1)," *chakra books*. <http://ejournal.usd.airconditioning.id/index.php/LLT%0Ahttp://journal.camel.airconditioning.id/index.php/jpd/pb/article/viewFile/11345/10753%0Ahttp://dx.doi.org/10.1016/j.sbspro>, vol. 201, no. 5.04, p. 758, 2014.
- [19] KN Hasibuan, WH Irawan, and A. Abdussakir, "Teacher Strategies in Overcoming Difficulties in Integer Multiplication Operations in Elementary Schools," *Scientific Journal of Education Profession*, vol. 9, no. 3, pp. 1668–1674, 2024.
- [20] A. Mirdah, A. Solikhin, R. Yustien, and M. Erwati, "Efforts to Increase Transparency and Accountability of Village Financial Management through Socialization of the Village Fund Administration System and Financial Management System Service Program in Sungai Aro Village, Tebo Ilir District," *Journal of Innovation, Technology and Dharma for Society*, vol. 1, no. 1, pp. 15–19, 2019.

- [21] RRL Rawambaku, ASY Kerihi, and SG Tefa, "Analysis of the Implementation of the Village Financial System (Siskeudes) in Village Financial Management in Kota Soe DistrictSouth Central Timor Regency," *Journal of Islamic Economic Innovation and Accounting*, vol. 1, no. 5, pp. 271–284, 2024.
- [22] HC Marwi, "Adaptation of Mobile Banking in On-Line Transactions," *E-JURNAL JUSITI: Journal of Information Systems and Information Technology*, vol. 13, no. 1, pp. 102–115, 2024.
- [23] T. Kemal, "Implementation of Innovation in Village Financial System Application (Siskeudes) 2.0 in Managing Village Allocation Funds in Rupe Village, Langgudu District, Bima Regency," *Humantech: Indonesian Multidisciplinary Scientific Journal*, vol. 1, no. 8, pp. 1067–1076, 2022.
- [24] A. Rivian and IR Maksum, "Implementation of the Village Financial System (siskeudes) in Village Financial Management," *Public Administration Journal*, vol. 9, no. 2, pp. 92–100, 2019.
- [25] A. Suryanto, "Public administration transformation responds to the challenges of the disruption ERA: Ideas for Renewal and Leadership Practices of Prof. Dr. Adi Suryanto, S. Sos., M. Si., CHRM.," 2023, *State Administration Institute*.
- [26] JP Lukman, "Effectiveness of Outcomes of E-Government Based Village Financial System in Paconne Village, North Belopa District, Luwu Regency," *Indonesian Journal of Intellectual Publication*, vol. 2, no. 3, pp. 103–110, 2022.
- [27] N. Alfiyah and NI Alfiyah, "Innovation of Lobuk village government in creating an independent and sustainable village," *Public Corner*, vol. 17, no. 1, pp. 13–25, 2022.

---

**Rusydina Nurul Aini**

Muhammadiyah University of Sidoarjo, Indonesia

Email: [rusydinaini@gmail.com](mailto:rusydinaini@gmail.com)

**\* Isnaini Rodyah (Corresponding Author)**

Muhammadiyah University of Sidoarjo, Indonesia

Email: [isnainirodyah@umsida.ac.id](mailto:isnainirodyah@umsida.ac.id)

---