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**Analysis of Transparent and Accountable Financial Management
Through the Online-Based Village Financial Management System
(SISKEUDES) in Pilohayanga Barat Village**

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ABSTRACT

This study aims to analyze village financial management in a transparent and accountable manner through the online-based Village Financial System (SISKEUDES) application in Pilohayanga Barat Village. The background of this research stems from the importance of good village governance in accordance with the principles of transparency, accountability, participation, and effectiveness. The research method used is a qualitative method with a descriptive approach. Data collection techniques include in-depth interviews with village officials and direct observation of the SISKEUDES application usage process. The research sample consists of village officials involved in financial management, selected using a purposive sampling technique. The results of the study indicate that the implementation of the SISKEUDES application has a positive impact on the village financial management process, from planning and administration to reporting. The use of this application improves work efficiency, accelerates the preparation of financial reports, and minimizes errors in record-keeping. Additionally, the real-time system in SISKEUDES allows for direct budget monitoring by relevant parties, thereby enhancing accountability and transparency. The challenges found in implementing this application include the limited human resources with inadequate technological skills and unstable internet connectivity. However, these challenges can be addressed through regular training conducted by the local government and BPKP.

Village Financial Management, Transparency, Accountability.

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INTRODUCTION

Transparent and accountable village financial management is an essential part of establishing good village governance. In accordance with Law Number 6 of 2014, villages have the authority to regulate and manage local community interests based on their original rights and customary traditions (Hasanah, 2023). In this context, village development planning must be based on participation, transparency, and accountability. Villages are required to prepare

the Village Medium-Term Development Plan (RPJM Desa) and the Village Government Work Plan (RKPDesa) in accordance with Minister of Villages, PDTT Regulation Number 21 of 2020 (Sialang, 2022). Village finances play an important role in village development, covering the processes of planning, implementation, administration, reporting, and accountability (Siagian et al, 2024). Villages are required to manage the Village Revenue and Expenditure Budget (APBDesa) in a targeted manner for the welfare of the community. With the enactment of Law Number 6 of 2014, villages have gained significant financial resources, which must be managed professionally, effectively, efficiently, and accountably (Ilmiah, 2021).

The implementation of APBDesa serves as a performance indicator for village governments in managing finances. Minister of Home Affairs Regulation Number 20 of 2018 serves as the primary guideline for village financial management (Tampori et al, 2014). In addition, the Ministry of Finance issued Minister of Finance Regulation Number 93 of 2015 to regulate the management of village funds (PMK, 2015). Minister of Finance Regulation Number 93 of 2015 regulates the procedures for the allocation, distribution, utilization, monitoring, and evaluation of village funds. The management of village funds must be based on good governance principles, including participation, accountability, transparency, and fairness as outlined in its provisions (Lamuda et al, 2022). This regulation aims to ensure that the village budget allocated by the central government is well-targeted and properly managed, from allocation to evaluation. The use of technology through the Village Financial System (SISKEUDES) application serves as a strategic step to enhance the accountability and efficiency of village financial management (BPKP, 2020).

SISKEUDES is an application designed to facilitate village budget management, from budgeting to reporting. This application was developed by BPKP and the Directorate General of Village Government Development of the Ministry of Home Affairs since 2015 as part of e-government implementation. The system is designed to be user-friendly, with report outputs that comply with regulations, such as the Village Medium-Term Development Plan (RPJM Desa), Village Government Work Plan (RKP Desa), Village Revenue and Expenditure Budget Regulation (Perdes APBDesa), and APBDesa realization reports (Asih et al, 2022). Purnamawati et al, (2016), Explaining effective village financial management is identified as a key factor in achieving good village governance and clean government. This study emphasizes the importance of transparency, accountability, and community participation in every stage of village financial management, from planning to reporting and accountability.

The implementation of the SISKEUDES application has significant potential in preventing irregularities in village budget management, as this system enables real-time and integrated budget realization monitoring. Additionally, the financial reporting process becomes more structured, accelerating the preparation of APBDesa accountability reports. With its automation features, SISKEUDES minimizes administrative errors that often occur in manual record-keeping. Based on the Circular Letter of the Ministry of Home Affairs, stated in Number 143/8350/BPD of 2015 regarding the Village Financial Management Application, all local governments are encouraged to gradually facilitate the implementation of this village financial management system (Alfina, 2020).

Training and assistance for village officials in using the SISKEUDES application are crucial factors in ensuring the successful implementation of this system. Local governments, together with BPKP, play a strategic role in providing education, enabling village officials to operate the application optimally. In addition to enhancing technical skills, training also fosters awareness of the importance of transparency and accountability in village fund management.

The theory underlying this research is the Compliance Theory, which emphasizes the importance of village officials' adherence to applicable regulations to achieve accountable financial management (Juardi, 2018). Previous research by Puspita et al, (2019), Hanifah et al, (2015), and Indrianasari, (2017), Shows that the implementation of SISKEUDES results in improved village financial accountability quality (Asih et al, 2022). In the research conducted by Rakhmawati et al, (2020), the quality of information in the Village Financial System (SISKEUDES) after the application's development is evaluated to assess its effectiveness in village financial management. This study emphasizes the importance of usability and system traceability in meeting financial administration needs at the village level. The research findings indicate that the development of the SISKEUDES application has improved the quality of village financial information, although some technical and human resource challenges remain that need to be addressed for further optimization.

Based on this explanation, this study aims to analyze village financial management through the SISKEUDES application in Pilohayanga Barat Village. The focus of the research is to explore the process of village financial management using an online-based system and to evaluate the effectiveness of the SISKEUDES application in creating transparent, accountable, and efficient financial management.

RESEARCH METHOD

This study employs a descriptive approach with qualitative methods to analyze village financial management through the Village Financial System (SISKEUDES) application. The research population consists of 36 village officials from 9 villages in the Telaga District, Gorontalo Regency. The sample was determined using a purposive sampling technique based on specific criteria, namely village officials directly involved in financial management according to Minister of Home Affairs Regulation Number 20 of 2018 on Village Financial Management. (Sugiyono, 2015), The data collection technique was carried out through in-depth interviews with village officials to obtain information on the implementation of the SISKEUDES application at the Pilohayanga Barat Village Office, Telaga District, Gorontalo Regency. The data obtained from the interviews were then sorted, focused, and simplified before being presented narratively. Descriptive analysis was used to explore the implementation process, benefits, and challenges faced in the application of SISKEUDES. The analysis results are expected to provide a comprehensive overview of the effectiveness of the SISKEUDES application in supporting transparent and accountable village financial management.

RESULT AND DISCUSSION

Research Data Description

The Implementation of the Village Financial System in Enhancing Village Finances

Village financial management in Pilohayanga Barat Village utilizes the Village Financial System (SISKEUDES) application, developed by the Financial and Development Supervisory Agency (BPKP). This system aims to improve the quality of village financial governance to be more accountable. According to the Head of Pilohayanga Barat Village, Mr. Nongki Alwis Harun, the SISKEUDES application was initially implemented offline in 2016 and later transitioned to an online system in 2017. He explained that before using SISKEUDES, village financial management was done manually, making the reporting process time-consuming and prone to errors. However, with SISKEUDES, reporting has become easier since data only needs to be input into the application. This aligns with the statement of the Village Treasurer, Mrs. Nindri Yanto Saleh, who stated that the implementation of SISKEUDES online since 2017 has greatly facilitated financial administration and bookkeeping. She added that manual financial management often caused disorganization in record-keeping, and reports took a long time to complete. With SISKEUDES, data entry has become more efficient and structured. A similar view was

expressed by the Head of Government Affairs, Mr. Alan Akuba, who stated that before the implementation of SISKEUDES, financial reports were manually prepared using Excel, which was time-consuming and vulnerable to uncontrolled data changes. With SISKEUDES, the reporting process has become faster, more transparent, and easily accessible to the central government in real-time.

Accountability is a crucial aspect of village financial governance, encompassing the village government's obligation to provide accountability to the community and stakeholders. According to Mr. Nongki Alwis Harun, before the use of SISKEUDES, manual record-keeping often led to the loss of payment receipts, which hindered the preparation of accountability reports. However, after the implementation of SISKEUDES, financial reports became more organized, and the accountability process could be carried out more efficiently since all financial activities were systematically recorded within the application. This is supported by the statement of Mrs. Nindri Yanto Saleh, who emphasized that before the implementation of SISKEUDES, village financial bookkeeping was often chaotic due to missing receipts and lengthy verification processes for reports. After adopting SISKEUDES, the entire financial management process, from planning to accountability, could be conducted in a more detailed and structured manner. Additionally, errors in data entry could be immediately detected by the system, thereby improving the accuracy of village financial reports.

Village financial management in Pilohayanga Barat Village is carried out through several stages in accordance with Minister of Home Affairs Regulation (Permendagri) Number 20 of 2018, which includes planning, implementation, administration, reporting, and accountability. At the planning stage, the village government involves community participation through hamlet meetings (musdus) and village development planning meetings (musrenbangdes) to draft the Village Medium-Term Development Plan (RPJMDes) and the Village Government Work Plan (RKPDDes). Mr. Nongki Alwis Harun stated that the planning process is conducted participatively, involving the community, the Village Consultative Body (BPD), and community leaders. Once the planning is completed, the draft Village Revenue and Expenditure Budget (APBDDes) is submitted to the BPD for evaluation before receiving approval from the district and central government. The Village Secretary, Mr. Anas Muttaqin, added that the preparation of the APBDDes is based on the RKPDDes, which has been developed together with the community. Once approved, the draft budget is entered into the SISKEUDES application. Mrs. Nindri Yanto Saleh also emphasized that the planning process is conducted through deliberations with

the BPD and the community, with the results documented in the RKPDes and subsequently input into the SISKEUDES application to facilitate budget management. With an integrated system, all stages of village financial management become more transparent, accountable, and efficient. With the tangible results already achieved, it is our duty to maintain and preserve the outcomes of the existing development or enjoy the benefits, especially when it relates to health. We should not carelessly damage what has been implemented by the village authorities with the support of the community. The benefits of these developments can be felt by everyone, which is why we must take good care of them. The responsibility for maintaining infrastructure, including facilities and amenities in Pilohayanga Barat Village, is entrusted to the community members who directly benefit from these developments. Although there are no binding regulations from the village government regarding the management and maintenance of these facilities, the residents of Pilohayanga Barat are expected to contribute to their upkeep to ensure that they continue to serve the community effectively.

Discussion

Research Data Analysis

The Implementation of the Village Financial System in Enhancing Financial Accountability in Pilohayanga Barat Village

Based on the research data, the researcher found that the difference before and after the implementation of SISKEUDES was highly noticeable. Before the introduction of SISKEUDES, the Pilohayanga Barat Village government relied on a manual system, using Microsoft Excel as the primary software for managing village finances. The use of Microsoft Excel in financial management required a significant amount of time, as village officials had to manually enter each piece of data into the system one by one.

The planning stage is a crucial aspect of development design. The allocation of village funds must first be planned, and this planning process should involve deliberation with various stakeholders, including community participation. The planning phase, both in drafting and evaluating work programs, has been well-executed by the government of Pilohayanga Barat Village. This is evident from the village meetings held to make decisions, prioritizing development needs. The planning process for village funds in Pilohayanga Barat Village begins with the preparation of the Village Government Work Plan (RKP Desa). Before drafting this plan, a Village Consultation Meeting (Musyawarah Desa or Musdes) is conducted to discuss the direction and priorities of village development for the next six years, along with the sources of funding for development projects. The agreements reached

during the village consultation meeting are documented in official minutes and serve as the foundation for drafting the Village Medium-Term Development Plan (RPJMDes). Following this, the village head organizes the Village Development Planning Meeting (Musrenbang Desa) to discuss and finalize the draft RPJMDes. This meeting also establishes the priority needs or activities of the village, which will be used as the basis for preparing the Village Development Work Plan (RKPDDes).

- The implementation of village fund management is the realization of the Village Budget (APBDes). In Kirig Village, implementation is carried out after the APBDes has been established and the Budget Plan (RAB) has been regulated. The village treasurer stated that all income and expenditures must be accompanied by transaction evidence. This transaction evidence serves as supporting documentation containing transaction data recorded after a financial transaction has been made. Each transaction document must at least include information about the issuing or creating party. Based on these findings, it can be concluded that the implementation of financial management in Pilohayanga Barat Village has been running well. This is because, in every activity, village officials must submit a Payment Request Letter (SPP) for the disbursement process, accompanied by a responsibility report and complete, valid transaction records.

- Bookkeeping is carried out by the village treasurer as a process of recording financial transactions conducted by Kirig Village within one fiscal year. Bookkeeping functions as a control mechanism for the implementation of the Village Budget (APBDes). The recording of income and expenditures is done periodically –every time a transaction occurs –and is closed at the end of each month. In Pilohayanga Barat Village, bookkeeping is managed using SISKEUDES. Before data is entered into the SISKEUDES system, it is first prepared by the finance department and reviewed by the village secretary before being reported to the village head. Based on these findings, it can be concluded that the implementation of SISKEUDES has greatly assisted the bookkeeping process, as every transaction, whether income or expenditure, is recorded in the system. Therefore, before entering data, the village treasurer must be meticulous, as once the data is inputted, it becomes locked and cannot be edited. Additionally, before the data is entered into SISKEUDES, the treasurer must verify whether all supporting documents and reports are complete and whether they accurately reflect the actual transactions, with final approval from the village secretary before being reported to the village head. The accountability of bookkeeping in Pilohayanga Barat Village through the implementation of SISKEUDES is reflected in the control over income and

expenditure funds, where all transactions are recorded in the system for accountability purposes. SISKEUDES simplifies the data entry process for the village treasurer. Previously, manual bookkeeping increased the risk of losing transaction evidence before the financial records were finalized.

Reporting is a form of accountability for the village officials of Pilohayanga Barat in managing their village finances. The reporting process includes the realization report on the implementation of the Village Budget (APBDes), which must be submitted by the village head to the Regent/Mayor through the sub-district head. The first-semester report must be submitted no later than the end of July of the current year, while the end-of-year report must be submitted no later than the end of January of the following year. Additionally, reporting serves as a form of transparency for village officials toward the community, especially the residents of Pilohayanga Barat Village. There are four types of reports: monthly reports, quarterly reports, semi-annual reports, and annual reports. Based on these findings, it can be concluded that Pilohayanga Barat Village follows a structured reporting process that includes all four report types. The reports are prepared by the village treasurer, who also acts as the SISKEUDES operator. The village utilizes two reporting methods: online reporting through SISKEUDES and hardcopy reporting, which includes transaction evidence. These reports are submitted by the village head to the Regent through the sub-district head. In terms of accountability, the village treasurer ensures that reporting is conducted both online and offline. Since all transactions are entered into SISKEUDES, the generated reports are more credible and reliable.

Accountability in village financial management is an effort by institutions or agencies that use state funds, including the village government, to ensure that financial reports are understandable and transparent for financial report users. In Pilohayanga Barat Village, accountability is not only directed toward the sub-district or district authorities but also toward the village community. The realization of the Village Budget (APBDes) includes income, expenditure, and financing, and for accountability to the public, information on financial management is displayed through printed banners. Based on these findings, it can be concluded that the accountability process in Pilohayanga Barat Village is carried out by the Village Head at the end of the year. In addition to reporting the realization of the APBDes to the Regent through the Sub-district Head, accountability is also conducted toward the Village Consultative Body (BPD) and other community elements. The implementation of SISKEUDES has brought significant benefits to the village officials of Pilohayanga Barat, particularly the Village Treasurer. SISKEUDES generates various required

reports, saving time and costs while reducing the potential for fraud and errors. It ensures uniformity in financial management and reporting, making it easier to assess performance quality. The consistency in financial reports also enhances accountability and makes financial information more understandable for users and the general public. The research findings indicate that SISKEUDES has been successfully implemented in Pilohayanga Barat Village and is in accordance with Minister of Home Affairs Regulation No. 20 of 2018 on Village Financial Management. Although operators have encountered occasional difficulties, they have been able to use the system effectively. The village officials have become more efficient, effective, accountable, and transparent in managing village finances. Good financial management improves both performance and report quality. Strong performance leads to high-quality reports, while well-prepared reports enhance integrity and credibility, adding value to the village officials of Pilohayanga Barat. The village has effectively implemented the system and adhered to existing regulations. The adoption of SISKEUDES has led to positive changes, facilitating financial reporting, ensuring compliance with regulations, and making work processes more efficient. It has resulted in financial reports that are transparent, accountable, and more reliable than manual methods.

Decision-Making Stage in Planning

Planning plays a crucial role in assessing community participation in village financial management. Community participation is generally observed through their conscious and voluntary involvement in various aspects, ranging from planning to active engagement in different village affairs. The community participation process in the planning stage in Pilohayanga Barat Village begins at the grassroots level with development planning meetings at the hamlet level, followed by development planning meetings at the village level. The Musdus (hamlet-level meetings) involve discussions attended by all community members, where various sectors are deliberated to identify priority programs. The results of these discussions are then brought to the Musrenbangdes (village-level development planning meetings), where the proposed programs are reviewed and prioritized based on the most urgent needs and the available budget. Based on these findings, it can be concluded that the decision-making process in Pilohayanga Barat Village's development planning actively involves its residents through deliberation. These discussions include inputs and proposals from the community to shape village development according to their needs. The decision-making process in Pilohayanga Barat Village has been implemented effectively, as evidenced by the participation of community members in these meetings. However, some residents still do not attend despite

receiving invitations. Additionally, the government has allocated a significant portion of the State Budget (APBN) to support higher education through scholarships for students, as well as funding for research and development for lecturers and students, reflecting the government's commitment to higher education and community service.

Implementation Stage of Development

The relationship between participation in the planning and implementation stages is quite strong. Implementation issues are carefully considered during the planning stage to provide a greater guarantee of achieving the objectives and targets of the plan. This participatory process can be observed through the active involvement of the community in carrying out the planned activities. However, in Pilohayanga Barat Village, community members often tend to neglect their participation in the implementation process. Based on these findings, it can be concluded that the success of village development depends on the participation of the local community. However, in reality, the implementation process does not involve a large number of people, as some community members are still reluctant to participate. Observations indicate that many villagers find it difficult to engage in the process due to work commitments. Additionally, the village government lacks sufficient efforts in socializing and encouraging community participation, as evident from the implementation phase, which is only attended by a limited group of people and does not meet the expected target. The success of the implementation process relies on strong collaboration between the village government and the local community to ensure effective and inclusive development.

Evaluation or Monitoring Stage

Participation in the evaluation stage involves assessing the success of a project based on the outcomes of the implemented development. The evaluation is conducted during village meetings alongside the planning process. During the implementation phase, a designated monitoring team oversees the situation to ensure proper execution. The community acts as observers, and if any errors or discrepancies arise, they can report them to the village officials or the implementation supervisors. Based on the evaluation process, it can be concluded that the evaluation stage is crucial in the development process. This stage is essential because it serves as constructive feedback in village development. Community evaluations are highly beneficial for the village officials of Pilohayanga Barat, as they provide insight into public perceptions regarding the success or shortcomings of the completed projects. The participation of Pilohayanga Barat villagers in this aspect is relatively good,

although the number of residents actively involved in village meetings remains limited.

Utilization Stage

Community participation in the utilization of development outcomes involves accepting the results of development as their own, using and benefiting from the facilities, maintaining them regularly and systematically, managing their use while ensuring their security, and further developing them. Participation in maintenance and utilization supports sustainable development that aligns with human dignity, social justice, and environmental preservation for future generations. The utilization of development outcomes reflects the community's acceptance of the projects. When people willingly use a development project, it signifies both direct and indirect acceptance of its results. The responsibility for maintaining and utilizing these developments lies with the individuals who benefit from them. Community participation in maintaining and utilizing public facilities is crucial because the community is the primary beneficiary of any development initiative. Therefore, they should take care of and make the best use of these facilities. Based on this, it can be concluded that community participation in utilizing development outcomes is a source of pride for the village government of Pilohayanga Barat. It demonstrates that they have successfully implemented projects that align with the community's expectations. Consequently, the village government of Kirig should take advantage of this situation to encourage continuous community involvement in activities that require public participation. Community engagement in utilizing development outcomes helps maintain a clean, safe, and sustainable village environment. Community participation in this stage aligns with expectations, particularly in raising awareness about the importance of maintaining development outcomes. The involvement of residents in village development and financial management directly impacts the village's overall well-being. In the planning stage, priorities are set based on the needs identified in village meetings (Musdes). During implementation, community members contribute through voluntary work and collective efforts to execute the planned projects. Encouraging community participation in village financial management is essential for creating a self-sufficient and prosperous village. The research findings indicate that the level of community participation in Kirig Village is relatively high. This level of involvement positively affects the quality of financial management—meaning the greater the community's participation, the better the village's financial management. Improved financial management leads to better village development, ultimately fostering economic well-being and self-sufficiency. The budgeting process for village development involves

community input in planning and oversight. However, the final decision on which programs to implement rests entirely with the village government, as it is their authority and responsibility. While community participation in Pilohayanga Barat is already at a satisfactory level, the village government should enhance outreach efforts to ensure greater public involvement. Ultimately, participation means engaging the community in their own development, livelihood, and environment.

CONCLUSION

Community participation in the utilization of development outcomes involves accepting the results of development as their own, using and benefiting from the facilities, maintaining them regularly and systematically, managing their use while ensuring their security, and further developing them. Participation in maintenance and utilization supports sustainable development that aligns with human dignity, social justice, and environmental preservation for future generations. The utilization of development outcomes reflects the community's acceptance of the projects. When people willingly use a development project, it signifies both direct and indirect acceptance of its results. The responsibility for maintaining and utilizing these developments lies with the individuals who benefit from them. Community participation in maintaining and utilizing public facilities is crucial because the community is the primary beneficiary of any development initiative. Therefore, they should take care of and make the best use of these facilities. Based on this, it can be concluded that community participation in utilizing development outcomes is a source of pride for the village government of Pilohayanga Barat. It demonstrates that they have successfully implemented projects that align with the community's expectations. Consequently, the village government of Kirig should take advantage of this situation to encourage continuous community involvement in activities that require public participation. Community engagement in utilizing development outcomes helps maintain a clean, safe, and sustainable village environment. Community participation in this stage aligns with expectations, particularly in raising awareness about the importance of maintaining development outcomes. The involvement of residents in village development and financial management directly impacts the village's overall well-being. In the planning stage, priorities are set based on the needs identified in village meetings (Musdes). During implementation, community members contribute through voluntary work and collective efforts to execute the planned projects. Encouraging community participation in village financial management is essential for creating a self-sufficient and prosperous village. The research

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