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Digital Transformation in Village Financial Governance: A Case Study of Village Financial System Implementation in Rural Indonesia

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ABSTRACT

Digital financial governance has become increasingly important in strengthening administrative accountability and financial management practices at the village level. However, the implementation of digital financial systems in rural administrations remains constrained by infrastructural limitations and varying levels of institutional capacity. This study explores the implementation of the Village Financial System (SISKEUDES) in Lempang Village, Barru Regency, Indonesia, with particular attention to its administrative functions and the challenges encountered by village officials. Employing a descriptive qualitative approach, data were collected through direct observation, semi-structured interviews with purposively selected village officials, and document analysis. The findings reveal that SISKEUDES facilitates the integration of financial planning, transaction recording, financial reporting, and document management within a more structured administrative process. Its implementation supports the organization and traceability of financial records, although the available evidence does not establish measurable improvements in operational efficiency or public financial transparency. Two major challenges emerged: unreliable internet connectivity, which disrupts data processing, and disparities in officials' technical competencies, which influence the consistency of system utilization. These findings highlight the interdependence of technological infrastructure, human resource capacity, and administrative practices in implementing digital financial governance at the village level. The study contributes contextual evidence to discussions of digital governance in rural public administration, emphasizing that technological adoption alone is insufficient to ensure effective financial management without adequate institutional and infrastructural support.

Keywords: village financial management, SISKEUDES, transparency, accountability, village

INTRODUCTION

Village development requires financial governance capable of effectively supporting the achievement of development objectives. Village governments have a strategic role because they are closest to the community and understand the various needs and potentials in their areas (Enggraini et al., 2020). This information serves as a basis for determining priority programs to be implemented to improve community welfare. To realize these programs, village governments are authorized to regulate the utilization of resources and manage various sources of available funding. This authority enables villages to formulate development policies that are more appropriate to local conditions while ensuring that resources are utilized optimally. One important instrument in village financial management is the Village Revenue and Expenditure Budget (APBDes). This document serves as a guideline for preparing activity plans, determining budget allocations, and controlling the use of funds during a fiscal year (Goo & Sanda, 2022). Through the APBDes, every program implemented has a clear financing basis so that development activities and services to the community can be carried out according to the established targets (Amin, 2023).

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In carrying out government and development functions, villages are granted the right to manage resources and implement various programs aimed at improving community welfare (Haryono & IP, 2026). This authority is supported by the availability of funding from various sources, including central government transfers and other legitimate sources of revenue. All village revenues and expenditures are subsequently managed through the Village Revenue and Expenditure Budget (APBDes) as the main instrument for planning and implementing village government activities (Rakhmawati et al., 2023).

The success of village financial management is determined by the integration of various stages, from the preparation of activity plans to the preparation and submission of accountability reports. Each stage is closely interconnected, so its implementation needs to be carried out systematically to ensure that the village budget can optimally support development objectives and public services (Adhim & Mauzu, 2025).

To ensure sound financial management, the government has established several basic principles that must serve as guidelines for village governments. These principles include information transparency, responsibility in budget management, community involvement in decision-making processes, and compliance with applicable regulations. These provisions are regulated by (Peraturan Menteri Dalam Negeri Nomor 20 Tahun 2018 tentang Pengelolaan Keuangan Desa, 2018) and serve as the foundation for achieving orderly, transparent, and accountable village financial management.

Digital transformation within village government is one of the efforts to improve the quality of financial management. In this context, SISKEUDES is used as an information system that supports comprehensive village financial management. The application, developed by BPKP, connects various financial management processes, from program planning and budgeting to the preparation of accountability reports (Siregar et al., 2025).

Strengthening village financial governance requires technological support capable of integrating various financial administration processes. One form of digitalization implemented at the village level is the use of SISKEUDES, an information system designed to support comprehensive financial management (Khasanah & Rodiyah, 2025). The system enables village governments to manage financial data more effectively so that control, monitoring, and evaluation activities can be carried out more efficiently. In Lempang Village, the utilization of SISKEUDES is part of an effort to modernize village financial administration. Before the system was implemented, data management and report preparation still relied on manual methods that required relatively more time. The transition to a digital system provides an opportunity to increase work efficiency while improving the quality of financial information management. Nevertheless, initial observations indicate that several aspects of village financial management still require attention. Some planning documents do not yet fully reflect community development needs, while financial administration and reporting processes still face obstacles that may affect the quality of the information produced. Based on these conditions, the use of SISKEUDES is important because it is capable of connecting all stages of financial management within an integrated system. With this technological support, the village government is expected to manage finances in a more orderly, measurable manner and in accordance with the principles of public accountability.

This study analyzes the implementation of SISKEUDES in Lempang Village, Tanete Riaja District, Barru Regency. It examines how the application is used in planning, implementation, administration, reporting, and accountability; the obstacles encountered during its use; and the responses available to the village government. The analysis pays particular attention to the relationship between the application's administrative functions and the local conditions that shape its day-to-day use.

The study's contribution is not a claim that SISKEUDES has benefits, unlike those reported in all previous studies. Rather, it provides a contextualized account of implementation in Lempang Village by considering the system's functions alongside two constraints identified

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in the field: interruptions in internet connectivity and differences in officials' levels of technical proficiency. The manuscript also reports that some planning documents do not fully reflect community development needs. This raises an important distinction: digitizing financial records can make administrative processes more structured, but it does not by itself ensure that program priorities fully represent community needs or that financial information is actively accessible to residents. The case therefore offers a more qualified perspective on SISKEUDES, distinguishing improvements in record organization and traceability from broader outcomes such as substantive transparency and participatory planning. This contribution should be understood as a context-specific qualitative insight, rather than a generalizable claim that has already been demonstrated across villages.

The implementation of SISKEUDES provides benefits that extend beyond the mere recording and reporting of financial transactions. The system helps the village government integrate various financial management activities into a single platform so that administrative processes become more orderly, easier to monitor, and systematically documented. The availability of data in digital form also supports supervision and facilitates the retrieval of information required for evaluation and auditing activities. (Fadila & Pravitasari, 2025)

The research findings indicate that the human factor plays an equally important role as the existence of technology. The use of an information system will not operate optimally without the support of personnel who possess the necessary skills, willingness to learn, and responsibility for their work. Personnel who demonstrate high work motivation generally adapt more quickly to the use of applications and perform financial administration tasks more carefully. This condition contributes to improving the quality of administrative services and supports the smooth management of village finances.

The findings of this study reinforce the view (Nasrullah et al., 2017) regarding the relationship between work motivation and employee performance quality. In the implementation of SISKEUDES, work motivation is reflected in the readiness of personnel to utilize technology optimally, understand applicable procedures, and maintain accuracy in managing financial data. Village officials who demonstrate a high level of commitment and responsibility tend to be able to utilize the system more effectively, allowing financial management processes to be carried out more orderly and in accordance with applicable regulations (Situngkir & Simarmata, 2022).

METHODS

To comprehensively understand the implementation of SISKEUDES, this study applied a qualitative method. The use of this method was based on the research objective, which was not only to describe the use of the system but also to understand the processes, experiences, and dynamics occurring in village financial management. Through this approach, data were obtained through direct interaction with informants, providing a deeper understanding of financial management practices in Lempang Village.

This study was descriptive in nature and aimed to describe in detail the process of SISKEUDES-based village financial management. The aspects examined included the stages of planning, program implementation, financial administration, report preparation, and accountability reporting. The descriptive approach was considered appropriate because it enables researchers to systematically explain phenomena occurring within a particular context. Therefore, this method was used to provide an overview of SISKEUDES implementation and its associated dynamics in the financial management of Lempang Village.

This study was conducted in Lempang Village, Tanete Riaja District, Barru Regency. The location was selected based on the consideration that the village had utilized SISKEUDES as the main instrument for managing its finances. This condition provided the researcher with an

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opportunity to directly observe the implementation of the system and its contribution to village financial governance.

The research data were obtained from informants selected purposively based on the relevance of their roles and experience to the research focus. These criteria were used to ensure that the information obtained came from parties who understood the village financial management process in depth. The informants consisted of village leaders and officials directly involved in financial management, namely the village head, village secretary, head of General Affairs, Head of Finance, and finance staff.

The quality of the data obtained in this study depended in part on the informants' direct experience who had direct experience in village financial management. They were involved in various stages of financial management, from budget preparation to the submission of accountability reports. Therefore, the information they provided served as an important basis for understanding the implementation of SISKEUDES and the various dynamics associated with it.

Data analysis was conducted simultaneously with the data collection process. Each piece of information obtained was examined, compared, and classified based on its relevance to the research focus. Through this process, the researcher developed a more comprehensive understanding of SISKEUDES-based village financial management.

The research information sources consisted of field data and supporting documents. Field data were obtained through observations and interviews with parties directly involved in village financial management, while supporting documents were used to complement and verify the information obtained. The combination of these two data sources enabled the researcher to conduct a more comprehensive analysis.

As the main research instrument, the researcher was involved in all processes of data collection and interpretation. These activities were supported by the use of documentation and recording tools that helped maintain the completeness of information throughout the research process.

The validity of the data was maintained through a number of verification procedures to ensure that the information obtained had an adequate level of credibility. The procedures included continuous observation, careful and systematic data collection, triangulation of sources and techniques, and confirmation of findings with informants through member checking. These procedures were applied to ensure that the data used genuinely reflected the conditions occurring in the field.

At the final stage of analysis, various pieces of information obtained from the field were compared and connected with one another to gain an in-depth understanding of the phenomenon under study. This approach enabled the researcher to develop a comprehensive interpretation of SISKEUDES implementation and its role in supporting village financial management.

The observations, interviews, and document review described in this study indicate that SISKEUDES is used in Lempang Village to organize planning and budgeting data, record transactions, and prepare financial reports. The reported practical benefits are mainly administrative: data are kept in a more structured form, supporting documents can be retrieved, and officials can use recorded transactions as a basis for preparing reports. These findings suggest improved administrative order and traceability compared with the manual methods described by informants. However, the study does not present measured processing times, error rates, or a systematic comparison of financial reports before and after SISKEUDES. It therefore cannot quantify the extent of any efficiency improvement or establish that the system alone caused it. Likewise, the presence of structured digital records supports internal verification, but transparency to the public also depends on whether relevant information is disclosed and accessible to residents.

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RESULT AND DISCUSSION

Based on the overall research findings, the use of SISKEUDES in Lempang Village has supported improvements in village financial governance across various management aspects. The study shows that SISKEUDES plays a role in integrating all financial management processes into a connected system. Through this mechanism, the village government finds it easier to manage financial data, document transactions, and prepare various required reports. The digital system also helps reduce the risk of administrative errors commonly found in manual recording processes. The research findings indicate that the benefits of SISKEUDES are not limited to improving administrative efficiency but also support transparency of information and accountability in the use of village budgets. With data that are more organized and easier to trace, financial supervision and accountability processes can be carried out more optimally. This condition shows that the implementation of SISKEUDES is one of the factors supporting the realization of more effective village financial governance in accordance with public financial management principles.

The research findings show that the digitalization of financial management thr ough SISKEUDES has supported improvements in the quality of financial governance in Lempang Village. The system functions as an instrument that integrates various stages of financial management so that administrative processes can be carried out more systematically and documented. The availability of data stored in a single application also facilitates village officials in controlling, monitoring, and evaluating budget utilization.

The research results show that planning has been implemented through a participatory mechanism involving community elements. This mechanism provides an opportunity for the community to convey development needs and proposals, which subsequently become the basis for formulating village programs. The use of SISKEUDES then helps manage the planning results within a more structured budgeting process.

At the reporting and accountability stages, the findings indicate that SISKEUDES allows transaction data already entered into the application to be used in preparing financial reports and locating supporting documents. This can reduce the need to re-enter the same information and can make records easier to verify. The manuscript also reports that financial information is communicated to the community through village-level forums and available media. These practices provide some basis for discussing transparency; however, the study does not specify which information is disclosed, how frequently it is made available, or how residents access and use it. Accordingly, the findings support a conclusion about improved documentation and the potential for greater transparency, rather than proof that public transparency or accountability outcomes have measurably increased.

Meanwhile, at the reporting and accountability stages, SISKEUDES helps accelerate the preparation of financial reports while improving the quality of the information presented. Systematically documented data enable reporting processes to be conducted more easily and support information transparency to the community. Thus, the implementation of SISKEUDES contributes to the realization of more transparent and accountable village financial management in accordance with good governance principles.

The research findings show that SISKEUDES functions as an instrument supporting the integration of all stages of village financial management. These findings are consistent with (Terry, 2023) the management concept proposed by Terry, which defines management as a process involving various managerial functions to achieve organizational objectives. With an integrated system, planning, implementation, administration, and financial supervision activities can be carried out more systematically and under control.

This study also shows that the human factor plays a role no less important than the technological aspect. The successful use of SISKEUDES is strongly influenced by the ability of

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village officials to utilize the available features. These findings support the view of (Jamaluddin et al., 2020) which indicates that organizational success is strongly influenced by the ability and capacity of the human resources it possesses.

Taken together, the findings suggest that SISKEUDES supports more structured administration in Lempang Village, particularly in organizing planning data, recording transactions, preparing reports, and retrieving supporting documents. The evidence presented is qualitative and primarily concerns administrative processes. The study should therefore distinguish these observed uses from broader outcomes—such as reduced errors, greater efficiency, or improved public transparency—that would require more direct evidence to substantiate. The implementation experience is also shaped by constraints, especially internet disruptions and uneven technical proficiency among village officials.

Based on the overall findings, the implementation of SISKEUDES in Lempang Village has contributed to improving the quality of village financial governance. The system not only supports administrative efficiency and data management but also strengthens the principles of transparency, accountability, and effectiveness, which constitute the main foundations of good village governance.

Planning

The success of village financial management is strongly influenced by the quality of the planning process. Through this stage, the village government determines various priority programs while allocating available resources to support development implementation. For this process to operate effectively, mechanisms and systems are needed to support the management of planning data and integrated budget preparation.

In Lempang Village, planning is carried out through deliberation forums involving various elements of the village. These activities serve not only as a forum for discussing development programs but also as a means of collecting community aspirations. Community involvement in these forums provides residents with an opportunity to participate in determining the direction of village development.

The study identifies internet network disruptions as an obstacle that can interrupt data entry during planning. The manuscript reports that officials resume work when the connection returns, but it does not provide information about the frequency or duration of outages or the amount of work delayed. The finding therefore indicates a practical vulnerability in the implementation process; it does not establish that the disruptions have no significant effect on the overall planning process. Future evaluation could document outage frequency, delays, and any workarounds used by officials.

Although the planning process has been implemented well, the study also found technical obstacles in the form of internet network disruptions that sometimes hinder data entry. Nevertheless, these obstacles did not have a significant impact on the overall planning process because village officials could continue their work once the connection returned to normal.

The findings indicate that the implementation of SISKEUDES has strengthened the quality of the village financial planning process. Through an integrated system, program and budget preparation can be carried out more systematically, making it easier for the village government to manage various planning documents. The use of this application also helps ensure the linkage between planned activities and the established budget requirements.

The role of SISKEUDES is not limited to recording financial administration but also includes supporting comprehensive village budget management. The system enables a clearer link between planned programs and their sources of funding, so that each activity has an accountable budgeting basis. This mechanism helps the village government carry out the budgeting process more orderly and in accordance with applicable regulations. In addition to improving administrative order, the use of SISKEUDES also strengthens the village government's ability to control program implementation and budget utilization. Thus, this

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system contributes to the creation of financial planning that is more transparent, measurable, and oriented toward sound financial governance principles.

The research findings show that the use of SISKEUDES supports the financial planning process in Lempang Village. The planning stage is carried out through deliberation forums involving the village government, the Village Consultative Body (BPD), and community representatives. The involvement of various stakeholders demonstrates an effort to align development programs with community needs and aspirations. Through this mechanism, decisions made during the planning process are oriented not only toward development programs but also reflect emerging needs at the village level.

The use of SISKEUDES helps the village government manage planning and budgeting documents in a more structured manner. The system provides an integrated budget preparation mechanism, enabling village officials to manage activity data and fund allocations in accordance with applicable regulations. The use of the application also supports the accuracy of APBDes preparation and reduces the potential for administrative errors that frequently occur when data are managed manually.

These findings show that the implementation of SISKEUDES functions not only as an administrative tool but also as a means of supporting the quality of village financial planning. Through more systematic data management, the village government can more easily formulate programs and determine budget priorities in a more targeted manner. This condition is consistent with the view of (Rivan & Maksum, 2019), who emphasize that the use of SISKEUDES can improve the effectiveness of village planning and budgeting processes.

In addition to technological factors, the success of planning is also influenced by the level of community participation in the decision-making process. This is consistent with the views of (Sunaryadi, 2021; Ginting, et al., 2024), who emphasize the importance of community involvement in determining village development priorities. Community participation in deliberation forums provides information about actual needs in the field, enabling formulated programs to have greater relevance to village conditions. Thus, the combination of community participation and the use of SISKEUDES supports the creation of financial planning that is more effective, accountable, and aligned with development needs.

Implementation

Program realization and budget utilization constitute the core of the implementation stage in village financial management. At this stage, all planned activities begin to be carried out with reference to the APBDes as the basis for implementation. SISKEUDES supports this process through integrated transaction data management, enabling financial administration to be conducted more orderly.

The research findings show that every activity implemented by the Lempang Village Government is supported by adequate accountability documents. Transaction evidence and administrative documents serve as the basis for recording in SISKEUDES, allowing all budget utilization to be traced more easily. The system also helps village officials monitor the progress of budget realization during the implementation of activities.

The implementation findings point to two recurring constraints: unstable internet connectivity and differences in village officials' proficiency in operating SISKEUDES. These constraints may affect the continuity of data entry and the ease with which particular operators' complete application-based tasks. Although the manuscript reports that financial management continues despite these difficulties, it does not provide systematic evidence showing that the obstacles have no significant effect. The findings are therefore best interpreted as showing that SISKEUDES supports structured transaction recording while its practical effectiveness remains dependent on connectivity and user capacity.

This study found that challenges in implementing SISKEUDES are still related to technical factors and human resources. Internet network disruptions and differences in the level of

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application proficiency among village officials are occasional obstacles in carrying out their work. Nevertheless, these obstacles do not have a significant impact on the overall implementation of financial management.

The research findings indicate that the implementation of SISKEUDES has strengthened the quality of financial management implementation in Lempang Village. The system enables transactions to be recorded and managed in a more structured manner, making budget utilization easier to monitor. Well-documented data also support the evaluation and examination of village activities. The benefits are evident not only in administrative aspects but also in strengthening village financial governance as a whole. The utilization of SISKEUDES helps create budget management that is more transparent, traceable, and consistent with public accountability principles. Thus, the system is one of the factors supporting improvements in the quality of village governance.

At the implementation stage, the use of SISKEUDES helps the village government control budget utilization in accordance with the established APBDes. Every expenditure transaction must be accompanied by valid evidence and recorded in the system, making budget utilization more orderly. The application also helps improve transparency in village financial management because all transactions can be monitored directly. Although technical obstacles such as internet connectivity remain, village financial management can still be carried out properly.

This is consistent with the theory of (Widiani & Musmini, 2024): "The use of SISKEUDES at the implementation stage helps village governments control budget utilization so that it remains consistent with the established APBDes. The system also supports orderly administration because all transactions must be accompanied by valid evidence." Furthermore, this is consistent with the theory of (Wibowo, et al., 2020), who state that "the implementation of SISKEUDES can improve the effectiveness of village activities because all expenditure transactions can be monitored directly through the system, thereby facilitating supervision of village fund utilization.

Administration

Administration is a stage that focuses on managing and documenting all village financial transactions. Through this process, every receipt and expenditure is recorded and administered systematically to ensure the availability of accurate financial information. In its implementation, SISKEUDES is used to manage transaction recording electronically so that financial data can be stored systematically in the various administrative books required.

The research findings show that the use of SISKEUDES facilitates village officials in carrying out financial administration tasks. Transaction recording, which was previously conducted separately, can now be managed through a single integrated system. This condition helps improve recording accuracy while facilitating village financial data management. After the use of SISKEUDES, the recording process becomes faster because recording formats are already available in the system. In addition, the use of SISKEUDES helps improve accuracy in village financial administration because the system automatically adjusts transaction amounts to the resulting financial reports. Thus, the risk of calculation errors can be minimized. Nevertheless, technical obstacles such as network disruptions and limited operator capabilities remain challenges in the administration process. Overall, however, the administration stage has been implemented well and supports orderly village financial administration.

The implementation of SISKEUDES at the administration stage shows a change in the way the village government manages financial transactions. The integrated system allows data to be recorded and stored digitally, making administrative processes more organized. Village officials no longer depend entirely on manual recording because most financial data can be managed directly through the application.

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Research informants explained that before the use of SISKEUDES, financial transactions were managed with the assistance of electronic spreadsheets and written records. This method often required more time for data processing and required a high level of accuracy to avoid administrative errors. The transition to a digital system helps reduce these obstacles because transaction data can be recorded and managed on the same platform.

The presence of SISKEUDES not only facilitates the recording process but also supports the quality of village financial information management. Structured data make it easier for village officials to check, trace, and prepare financial administration documents. Thus, the administration process can be carried out more effectively than when conventional methods were still used.

These findings reinforce the view of (Sinaga, 2022) regarding the role of SISKEUDES as an electronic-based village financial management instrument capable of improving administrative order. The research findings also support the view of (Pusung, 2018) that the utilization of the system helps reduce the risk of recording errors through more standardized and integrated recording mechanisms.

Reporting

The preparation of financial reports is a stage that functions to present the results of village budget management in the form of accountable information. In this process, SISKEUDES serves as a supporting tool that integrates financial transaction data with reporting requirements, so village officials do not need to prepare reports manually from the beginning.

The research findings show that the application accelerates the processing of financial data into various types of required reports. Village officials only need to record transactions according to procedures, after which the system processes the data into reporting documents ready for use. This mechanism helps improve work efficiency while reducing the possibility of errors in preparing reports.

The study reports that internet disruptions and system-operational difficulties can affect the reporting process. Because the manuscript does not quantify the duration of delays or compare reporting timeliness before and after implementation, it is not possible to determine the size of their effects or conclude that they are always temporary and easily resolved. These constraints should be treated as part of the implementation experience and considered when assessing the reliability and timeliness of SISKEUDES-supported reporting.

Several obstacles are still encountered in its implementation, particularly technical factors such as internet network disruptions and system operational problems. However, these obstacles are temporary and can be overcome through technical adjustments by village officials. Therefore, the implementation of SISKEUDES at the reporting stage is considered to have made a positive contribution to improving the quality of village financial management.

The implementation of SISKEUDES at the reporting stage shows a change in the mechanism for preparing village financial reports. Whereas previously the reporting process depended heavily on manual data processing, the use of a digital system enables village officials to access and manage financial data more practically. This change helps reduce the time required to prepare reports while improving the orderliness of financial administration.

Research informants explained that transaction data recorded in SISKEUDES can be directly used as the basis for preparing various financial reports. Thus, village officials no longer need to re-record or process data separately. This condition supports faster completion of reports and facilitates fulfillment of reporting obligations to the local government.

The existence of an integrated system also affects the quality of the reports produced. Data stored in the application are easier to verify and adjust to reporting requirements, thereby minimizing the potential for errors. In addition to improving work efficiency, the use of SISKEUDES also supports the presentation of more accurate and accountable financial information.

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These findings show that the benefits of SISKEUDES lie not only in accelerating administrative processes but also in improving the quality of the financial information produced. This condition is consistent with the view of (Ratna, 2023), who explains that SISKEUDES helps village governments produce financial reports more quickly, accurately, and in accordance with established standards. These findings also reinforce the view of (Mahsun, 2024), who emphasizes that financial report quality is influenced by systematic preparation processes, good data accuracy, and adequate information technology support.

Accountability

Village financial accountability serves to demonstrate that budget utilization has been carried out according to plans and applicable regulations. In this process, SISKEUDES functions as a system that helps the village government manage and present financial information in a more structured manner. All data stored in the application can be used as a basis for preparing reports as well as a source of information for supervision and evaluation activities.

The manuscript reports that village financial information is communicated through forums and media available at the village level. This is relevant evidence of a channel through which residents may obtain information. However, the study does not detail the specific financial data disclosed, the regularity of disclosure, the number or profile of residents reached, or residents' use of the information. The findings therefore indicate that SISKEUDES-supported records may help the village government provide more organized information, but they do not by themselves demonstrate that community access to information or public oversight has increased. A stronger claim would require evidence about disclosure practices and community access.

The benefits and limitations identified in this study should be considered together. SISKEUDES supports structured records and report preparation, while unstable connectivity and uneven operator skills remain practical constraints. The evidence presented does not establish that the benefits always outweigh the challenges; rather, it shows that the system's contribution depends on local infrastructure, the competence of officials, and how recorded information is verified and shared. Strengthening technical capacity and connectivity is therefore a relevant recommendation.

Although obstacles related to technical factors and user capacity are still found, the benefits obtained from using SISKEUDES remain greater than the challenges encountered. Therefore, strengthening personnel capacity and increasing technological support are important steps to ensure the sustainability of system implementation in village financial management.

The research findings show that the accountability stage of village financial management in Lempang Village has been implemented well through SISKEUDES. The system helps village officials prepare accountability reports in a more structured manner because all financial transaction data are documented in a single integrated database. This condition facilitates report preparation while ensuring that the financial information presented corresponds to the implementation of activities and budget utilization that has taken place.

The presence of SISKEUDES also supports orderly village financial administration. Every recorded transaction can be traced through the system, facilitating verification and examination of supporting documents. In addition, the consistency between transaction evidence and data stored in the application can be checked more easily, minimizing the potential for recording errors or discrepancies in financial reports.

The implementation of SISKEUDES at the accountability stage shows that information technology can play a role in strengthening transparency in village financial management. Data stored in the system enable the village government to present budget utilization information in a more structured manner, allowing the community to obtain a clearer picture of the implementation of programs and realization of the village budget.

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The research findings show that information is communicated to the community through various forums and media available at the village level. This practice provides space for the community to know and monitor the use of village funds. Thus, accountability is not only understood as an administrative obligation to the local government but also as a form of accountability to the community as beneficiaries of development.

The research findings indicate that systematically stored transaction documentation in SISKEUDES facilitates data tracing and verification of financial information. This condition supports the creation of transparency because the required information can be accessed and explained more easily. These findings support the view of (Susano & Rachmawati, 2024) regarding the importance of information systems in strengthening transparency in public financial management.

(Putra, 2025)Overall, SISKEUDES can be understood as an administrative instrument that helps organize village financial records and supports the preparation and verification of reports. In Lempang Village, the reported use of village-level forums and available media provides a channel for communicating financial information, but the evidence presented is insufficient to conclude that public transparency and accountability have measurably improved. The case-specific contribution of this study is to show that the application's practical value coexists with constraints in internet connectivity and user proficiency, while digital recordkeeping alone does not guarantee that planning fully reflects community needs or that information is accessible to all residents.

Therefore, the implementation of SISKEUDES can be viewed as an instrument that supports improvements in the quality of village financial governance. The benefits generated are not limited to the preparation of accountability reports but also include strengthening transparency, accountability, and good governance practices in village government administration.

CONCLUSION

This study found that SISKEUDES is used in Lempang Village to organize planning and budgeting information, record financial transactions, prepare reports, and retrieve supporting documents. Based on the observations, interviews, and document review described in the manuscript, the clearest contribution is improved administrative structure and the traceability of financial records compared with the manual practices reported by informants. The study does not provide quantitative comparisons of processing time, error rates, or reporting timeliness; therefore, the extent of efficiency gains cannot be measured from the evidence presented. Similarly, although financial information is reportedly communicated through village-level forums and available media, the study does not establish how consistently information is disclosed or how residents' access and use it. Transparency and accountability should consequently be described as outcomes that the system may support, rather than as outcomes conclusively demonstrated by this study. The implementation experience also reveals two important constraints: unstable internet connectivity, which may interrupt data entry, and differences in officials' technical proficiency, which may affect application use. These findings provide a context-specific perspective on SISKEUDES in Lempang Village and indicate that effective implementation requires reliable infrastructure, continued technical assistance, and attention to whether planning and disclosure practices respond to community needs.

Based on the research findings, it can be understood that the digitalization of financial management through SISKEUDES has had a positive impact on the financial governance of Lempang Village. The system functions not only as an administrative tool but also as an instrument supporting more integrated financial data management across all stages of village

financial management. The success of SISKEUDES implementation can be seen in the increased orderliness of planning, activity implementation, administration, reporting, and financial accountability processes. Well-documented data management facilitates the village government in carrying out supervision, providing information, and preparing accountable reports. Although technical obstacles and limitations in user capacity to operate the system are still encountered, the benefits generated are considerably greater than the challenges faced. With improved personnel competence and strengthened technological infrastructure, SISKEUDES has the potential to make a greater contribution to transparent, accountable village financial management oriented toward good governance principles.

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