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The Effect of Village Financial System (Siskeudes) Implementation on Improving the Transparency and Accountability of Village Financial Management

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Abstract
This study aims to examine and analyze the effect of Village Financial System (Siskeudes) implementation on improving the transparency and accountability of village financial management in Marga Mulya Village, Rambah Samo District, Rokan Hulu Regency. The study employs a quantitative approach using primary data obtained directly from respondents through a questionnaire. The sample was determined through purposive sampling, comprising 35 respondents consisting of village officials, the Village Consultative Body (BPD), neighborhood-unit (RT) heads, and village community institutions in Marga Mulya Village. Data were analyzed using Structural Equation Modeling–Partial Least Squares (SEM-PLS) with the assistance of SmartPLS 4 software. The results show that: (1) Siskeudes implementation has a positive and significant effect on village financial transparency, evidenced by a T-statistic of 3.203 (> 1.96) and a P-value of 0.001 (< 0.05); and (2) Siskeudes implementation has a positive and significant effect on village financial accountability, evidenced by a T-statistic of 4.790 (> 1.96) and a P-value of 0.000 (< 0.05). These findings indicate that the more optimally village apparatus understand and apply the Siskeudes application in financial management, the greater the openness of information (transparency) and the responsibility (accountability) exercised over the village budget, in support of good village governance.

Introduction

Within Indonesia's constitutional framework, the territory of the state is divided into autonomous regions down to the smallest unit, with the village (*desa*) or *kelurahan* occupying the most basic tier of government. Village government functions as an integral subsystem of national governance, positioned directly under district-level coordination; its direct proximity to the community makes the village a vital pillar underpinning national stability. This is reflected in Law No. 23 of 2014 on Regional Government, which regulates the distribution of authority among central, regional, and village governments — an arrangement grounded in the fact that the majority of Indonesia's population resides in rural areas with highly heterogeneous socio-cultural backgrounds, and in the corresponding need for adequate funding support to finance village-level development and public service delivery.

Under Law No. 6 of 2014, a village is legally defined as a self-governing legal community unit with defined territorial boundaries and the authority to regulate and administer government affairs in accordance with applicable regulations, while Law No. 17 of 2003 on State Finance affirms that village financial management must adhere to the principles governing state finance more broadly, including transparency and accountability. As an institution playing a crucial role in strengthening local economies and rural community welfare, transparency and accountability stand among the most important elements of sound village financial management.

Village financial governance necessarily depends on financial factors that sustain its operations, and effective governance requires openness in the way village government conducts its

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affairs. Village government is granted meaningful authority to manage its own governance, natural resources, and development activities in pursuit of improved community welfare and quality of life; correspondingly, villages are expected to manage their finances independently, a matter of particular importance given the considerable public funds involved and the substantial impact that optimal fund management can have on village development and community welfare.

Strengthening Siskeudes implementation to improve information openness and financial accountability can be pursued through intensive training for village apparatus, technological infrastructure upgrades, and timely reporting requirements, since the application ensures more accurate, well-documented budget recording and simplifies oversight. Key strategies for strengthening implementation include improving human resource competence, optimizing the application's use across all stages of financial management, publishing reports through village social media, strengthening infrastructure, and conducting periodic evaluation with BPKP mentoring. Siskeudes implementation success is not measured solely by application use, but through specific indicators — including the system's use throughout activity planning, budgeting, administration, reporting, and financial accountability, as well as village apparatus's proficiency in operating the system — and can further be assessed through the timeliness of financial report preparation, data accuracy, ease of access to village financial information, and the resulting increase in information openness and accountability in accordance with applicable laws and regulations.

A well-implemented Siskeudes system therefore functions not merely as a financial administration tool but as a means of strengthening village governance toward greater effectiveness and accountability in realizing village financial transparency and accountability. In this context, one of the critical factors influencing successful village fund management is the competence of village apparatus — encompassing the ability, knowledge, and attitude they bring to their roles — alongside accountability, understood as the obligation to be answerable in financial reporting, and the role of village facilitators (*pendamping desa*), tasked with monitoring village fund management through the Village Budget (APBDes) to ensure programs proceed as the government intends.

Rambah Samo District, one of the districts within Rokan Hulu Regency, Riau Province, recorded a population of 38,503 in 2020 across an area of 363.38 km² (BPS Rokan Hulu Regency, 2021). Despite the district's broader progress in village fund management, preliminary observation of several village apparatus selected against specific criteria points to persistent problems related to apparatus competence — problems that weaken financial administration and suggest indications of low accountability in village financial management, notwithstanding village government's obligation under Minister of Home Affairs Regulation (Permendagri) No. 20 of 2018 to manage finances responsibly.

Given the substantial funds now flowing to villages, a corresponding increase in management responsibility is essential, with the Village Revenue and Expenditure Budget (APBDes) serving as the principal vehicle for transparency and accountability regarding planned village revenue and expenditure. Sound, technologically integrated financial management systems can improve efficiency and effectiveness in this regard while helping village government produce financial reports that are transparent, accountable, and timely. Openness allows the community, as the rightful owner of village funds, to understand how village government uses its budget, helping to prevent misuse and reduce the recurrence of related problems.

Siskeudes is an information system developed by Indonesia's Ministry of Home Affairs to support more efficient and transparent village financial management (BPKP, 2022), offering features that facilitate information openness and accountability across village financial governance — including digital transaction recording (allowing all village financial transactions, both revenue and expenditure, to be digitized for easier oversight and audit), public access to information (allowing community members to learn about village fund use through village deliberation forums or public information boards), and electronic transaction recording (supporting accountability by ensuring all village financial transactions are systematically documented and traceable). Building on prior research emphasizing the importance of transparency and accountability in village financial management and the contribution Siskeudes can make toward these goals, this study examines Siskeudes implementation specifically at Marga Mulya Village Office, Rokan Hulu Regency.

Literature Review and Hypotheses Development

Siskeudes Implementation

Implementation of the Village Financial System in managing village fund allocation represents the realization of government policy toward specific objectives, generally proceeding through direct program implementation or through the development of derivative policy, which is then translated into programs and subsequently into projects. Siskeudes implementation is the process of applying application-based village financial management encompassing planning, implementation, recording, reporting, and financial accountability, and is commonly assessed through five indicators: village apparatus's understanding of Siskeudes (their ability to comprehend and use the application in financial management), ease of system use, conformity with applicable regulations, timeliness of financial management (in budgeting, recording, reporting, and accountability), and the completeness and accuracy of the financial data produced. Implementation success can further be assessed across five specific dimensions: village financial planning (preparation of the Village Medium-Term Development Plan and systematic budget planning), budgeting (APBDes preparation through Siskeudes), financial administration (transaction recording and complete supporting documentation within the system), financial reporting (reports prepared through Siskeudes and submitted on time), and financial accountability (accountability reports prepared through Siskeudes, free of significant audit findings).

Village Financial System (Siskeudes)

Siskeudes is an application developed by the Finance and Development Supervisory Agency (BPKP) in cooperation with the Ministry of Home Affairs to simplify village government's management of the entire village financial process — from planning, budgeting, and administration through reporting and accountability — in a transparent and accountable manner, helping village financial governance run in a more orderly, standardized way while minimizing the potential for administrative irregularities or budget misuse. Its specific objectives include supporting transparency and accountability so that the entire village financial management process is accessible, understandable, and accountable in line with applicable regulation; improving orderly village financial administration through an integrated system for faster, tidier, and more standards-compliant recording and reporting; easing village apparatus's financial management burden by assisting with APBDes preparation, transaction recording, and financial reporting; minimizing irregularities and errors through a more structured system; and supporting good village governance grounded in transparency, accountability, participation, and regulatory compliance. Under Law No. 6 of 2014, villages are granted broader authority to manage their own governance, including financial affairs, requiring several forms of periodic reporting to district government (APBDes Realization Reports, Accountability Reports, Governance Administration Reports, and Village Fund Realization Reports) and encompassing a defined budgeting cycle (draft budget and APBDes), administration cycle (activity-level and treasury-level bookkeeping), and reporting cycle (budget realization and village asset reports), organized through the system's four principal modules: planning, budgeting, administration, and reporting.

Accountability

Mardiasmo (2002) defines accountability as the responsibility of a party entrusted with a mandate to report, disclose, and account for all activities and duties under its charge to the party granting that mandate and entitled to demand accountability for it. Mulgan (1997) identifies four stages of accountability: reporting (government's obligation to report performance results related to resource management), information-seeking or investigation (the community's right to understand government performance in resource management), assessment or verification (the community's right to evaluate village-level government performance), and control or direction (the community's right to oversee the achievement of government performance). This study measures village financial accountability through five indicators: compliance with applicable financial management regulation, proper and accurate financial accountability reporting, timeliness of reporting, reliability of financial reports (trustworthy and free from material error), and internal and external oversight and evaluation of village financial management.

Transparency

Mahmudi (2016) defines transparency as an organization's effort to disclose information related to public resource management to interested stakeholders — a core principle of good governance that public-sector organizations are obliged to implement. Village-level transparency is legally grounded in Article 68(1), affirming the community's right to information about village governance implementation, in Law No. 14 of 2008 on Public Information Disclosure, and in Permendagri No. 20 of 2018 on village financial management, which affirms that such management must be transparent, accountable, and participatory. This study measures village financial transparency through five indicators: openness of financial information (village government makes financial information available to the community), accessibility of information (easily accessible to the community), clarity of financial information (presented clearly and understandably), publication of financial reports (through media such as information boards, village websites, or village deliberation forums), and community participation (opportunities to know about and oversee village financial management).

Previous Research

Table 1. Summary of Previous Research

Researcher (Year)	Research Object	Main Findings
Susano & Rachmawati (2024)	Village financial governance via Siskeudes	Village financial governance through Siskeudes is critical for real-time reporting and enables early detection of potential irregularities or violations.
Rawambaku et al. (2024)	Village financial management, Kota Soe District, South Central Timor Regency	Siskeudes implementation in Noemete Village has improved transparency and accountability in village financial management and eased village apparatus's reporting obligations.
Ningrum (2024)	Village financial reporting, Wringinrejo Village	Siskeudes implementation in supporting accountability and transparency has improved considerably compared with previous years.
Syam (2020)	Village government performance, Pattallasang District	Siskeudes implementation in Simpang Petai Village remains suboptimal due to limitations in human resources, finances, and supporting facilities.
Arsyad (2021)	Village financial management, TAM perspective	Siskeudes's role, assessed through information quality, has met the development targets of the Village Financial System.

Conceptual Framework

The conceptual framework of this study describes the relationship between Siskeudes implementation and village financial transparency and accountability: effective Siskeudes implementation is expected to improve village financial transparency through information openness and ease of data access, and rising transparency is in turn expected to foster stronger village financial accountability in the process and delivery of financial accountability, as presented in Figure 1.

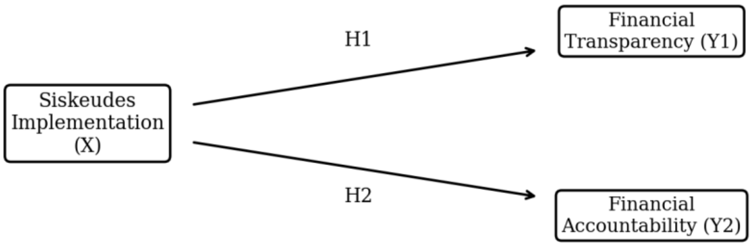

Figure 1. Conceptual Framework of the Study

Hypotheses Development

Siskeudes implementation is theorized to strengthen transparency because a well-functioning village financial management system enables oversight of village fund use by relevant authorities, so that funds are used properly, the objectives of village funding are achieved, and the risk of fraud is minimized (Ardiyanti, 2019). Transparency is critical to sustaining accountability: the more openly a village government manages its funds, the higher the accountability that follows, since village government is thereby obliged to provide clear information about fund use so that those granting the mandate know where the money has been allocated (Nanda Sari & John Ansra, 2021). Based on this theoretical and empirical support, the following hypothesis is proposed:

H1: Siskeudes implementation has a positive and significant effect on village financial transparency.

Siskeudes implementation is likewise theorized to strengthen accountability, since a well-functioning system helps village apparatus record, report, and manage funds more systematically, producing financial reports that are timelier, more understandable, and more readily accountable to the community and to regional government. The application is designed to meet village budget-management needs on an accountable basis — that is, capable of explaining how available funds have been used — across every stage from planning through reporting to accountability (Afriansyah, 2020); an efficient financial system, correspondingly, is essential to monitoring and controlling village administration, so that better system use tends to yield stronger accountability outcomes. Based on this, the following hypothesis is proposed:

H2: Siskeudes implementation has a positive and significant effect on village financial accountability.

Research Methods

This study was conducted in Marga Mulya Village, Rambah Samo District, Rokan Hulu Regency, Riau Province — an administrative district covering 295.14 km² across 14 villages with a total population of 25,159. The research site was selected based on the level of understanding among village apparatus, particularly the Village Secretary, Village Treasurer, and Village Operator, regarding the importance of Siskeudes, in order to observe how village apparatus adopt the application in practice. Village financial management in the study follows the provisions of Permendagri No. 20 of 2018 on village financial management, encompassing planning, implementation, administration, reporting, and accountability.

The study population comprised all Marga Mulya Village apparatus directly involved in village financial management, including the Village Head, Village Secretary, Village Treasurer, Head of Finance Affairs, Siskeudes Operator, the Village Consultative Body (BPD), neighborhood-unit (RT) heads, and members of village community institutions. The sample comprised 35 respondents selected through purposive sampling, based on the criterion of possessing relevant knowledge of and involvement in village financial management. This study uses a quantitative approach with primary data obtained directly from respondents through a Likert-scale questionnaire (1–5), analyzed using Structural Equation Modeling–Partial Least Squares (SEM-PLS) with the assistance of SmartPLS software — an approach well suited to analyzing relationships among latent variables simultaneously and appropriate for research with a relatively small sample size.

Table 2. Operational Definitions of Variables

Variable	Operational Definition	Indicators
Siskeudes Implementation (X)	Application of a system supporting all stages of village financial management, from planning through accountability.	System quality; information quality; regulatory compliance; conformity with regional government systems; technological readiness
Financial Transparency (Y1)	Village government's openness in conveying financial management information to the community.	Information openness; accessibility; timeliness; completeness of information; community participation
Financial Accountability (Y2)	Village government's obligation to account for village financial management in accordance with applicable regulation.	Regulatory compliance; accuracy of transaction recording; completeness of financial reports; efficiency and effectiveness of fund use; documentation and transaction evidence

Data were analyzed through descriptive statistics and SEM-PLS analysis, evaluated in two stages. The measurement model (*outer model*) evaluation included convergent validity (assessed through outer loading ≥ 0.70 and Average Variance Extracted ≥ 0.50), discriminant validity (assessed through the Fornell-Larcker criterion), and composite reliability (values between 0.60 and 0.70 or above regarded as indicating good reliability). The structural model (*inner model*) evaluation included the coefficient of determination (R^2, with 0.75, 0.50, and 0.25 indicating strong, moderate, and weak explanatory power respectively), and hypothesis testing through bootstrapping, with a hypothesis accepted where the P-value is below 0.05 and the T-statistic exceeds 1.96.

Results and Discussion

Respondent Characteristics

Of the 35 respondents, the majority were male (65.7%, n = 23) compared with female respondents (34.3%, n = 12). By age, most respondents were 36–45 years old (45.7%, n = 16), followed by 25–35 years (37.1%, n = 13) and over 45 years (17.1%, n = 6). By position, most respondents were RT (neighborhood-unit) heads (34.3%, n = 12), followed by village community institution members (17.1%, n = 6), and Village Consultative Body (BPD) members and Hamlet/Area Heads (11.4% each, n = 4); the remaining positions — Village Head, Village Secretary, Head of Finance Affairs/Treasurer, Head of Planning Affairs, Head of General Administration Affairs, Head of Governance Section, Head of Services Section, village staff, and Siskeudes Operator — were each represented by one respondent (2.9% each).

Descriptive Statistics

Descriptive analysis conducted via SmartPLS 4 shows that the Siskeudes Implementation variable had a mean of 4.01 (median = 4.00, minimum = 3.00, maximum = 5.00, SD = 0.64), indicating that respondents generally rated implementation from fairly good to very good, with relatively homogeneous responses given the modest standard deviation. The Financial Transparency variable had a mean of 3.99 (median = 4.00, minimum = 3.00, maximum = 5.00, SD = 0.63), while Financial Accountability had a mean of 4.05 (median = 4.00, minimum = 2.00, maximum = 5.00, SD = 0.64), indicating that most respondents rated village financial accountability positively. Skewness and kurtosis values for all variables were close to zero, indicating a roughly symmetric, normal data distribution.

Table 3. Descriptive Statistics

Variable	Mean	Median	Min	Max	SD
Siskeudes Implementation	4.01	4.00	3.00	5.00	0.64
Financial Transparency	3.99	4.00	3.00	5.00	0.63
Financial Accountability	4.05	4.00	2.00	5.00	0.64

Source: SmartPLS 4 processed data, 2026 (n = 35).

Measurement Model (Outer Model) Evaluation

Initial convergent validity testing identified several indicators with outer loading values below 0.70, and several with values below 0.50 (X.5, X.9, X.10, Y1.5, Y1.6, Y1.7, Y1.9, Y2.7) that were removed and the model re-estimated via the PLS Algorithm. Following re-estimation, most indicators exceeded 0.70; a subset (X.1 = 0.674, X.3 = 0.598, X.4 = 0.614, Y1.1 = 0.549, Y1.2 = 0.565, Y2.1 = 0.544, Y2.3 = 0.536, Y2.4 = 0.680, Y2.5 = 0.528, Y2.6 = 0.609, Y2.9 = 0.665, Y2.10 = 0.677) remained in the 0.50–0.70 range but were retained, as construct-level AVE criteria were otherwise met. Reliability testing (Table 4) showed Cronbach's Alpha values above 0.70 for all three constructs (0.828, 0.822, and 0.734), and Composite Reliability (rho_c) above 0.70 for all constructs, indicating good internal consistency; AVE values, however, remained below the 0.50 threshold for all constructs, indicating that convergent validity based on AVE has not yet been fully achieved, even though composite reliability supports acceptable construct reliability.

Table 4. Reliability and Validity Test Results

Construct	Cronbach's Alpha	Composite Reliability (rho_a)	Composite Reliability (rho_c)	AVE
Siskeudes Implementation	0.828	0.843	0.870	0.491
Financial Accountability	0.822	0.833	0.860	0.409
Financial Transparency	0.734	0.714	0.805	0.458

Source: SmartPLS 4 processed data, 2026.

Discriminant validity testing using the Fornell-Larcker criterion (Table 5) shows that not all constructs fully satisfy the discriminant validity criterion: the Financial Accountability construct's AVE square root (0.639) is smaller than its correlation with Financial Transparency (0.703), whereas Financial Transparency and Siskeudes Implementation each show AVE square roots exceeding their correlations with other constructs. These results indicate that the study's discriminant validity has not yet fully met the Fornell-Larcker criterion, a limitation to be considered when interpreting the model's construct distinctness.

Table 5. Discriminant Validity (Fornell-Larcker Criterion)

Construct	Financial Accountability	Financial Transparency	Siskeudes Implementation
Financial Accountability	0.639	–	–
Financial Transparency	0.703	0.676	–
Siskeudes Implementation	0.528	0.476	0.701

Source: SmartPLS 4 processed data, 2026.

Structural Model (Inner Model) Evaluation and Hypothesis Testing

The R-Square value for Financial Accountability was 0.279 (Adjusted R^2 = 0.257), indicating that Siskeudes Implementation explains 27.9% of the variance in village financial accountability, categorized as weak explanatory power; the R-Square value for Financial Transparency was 0.227 (Adjusted R^2 = 0.203), similarly categorized as weak, indicating that 77.3% of transparency's variance is explained by factors outside the model.

Table 6. R-Square Values

Construct	R-Square	R-Square Adjusted
Financial Accountability	0.279	0.257
Financial Transparency	0.227	0.203

Source: SmartPLS 4 processed data, 2026.

Hypothesis testing was conducted through bootstrapping in SmartPLS 4, with a hypothesis accepted where the P-value is below 0.05 and the T-statistic exceeds 1.96, as detailed in Table 7.

Table 7. Path Coefficients and Hypothesis Testing (Bootstrapping)

Path	Original Sample (O)	T-Statistics	P-Values	Description
Siskeudes Implementation → Financial Transparency	0.476	3.203	0.001	Significant
Siskeudes Implementation → Financial Accountability	0.528	4.790	0.000	Significant

Source: SmartPLS 4 processed data, 2026.

The path from Siskeudes Implementation to Financial Transparency produced a T-statistic of 3.203 (> 1.96) and a P-value of 0.001 (< 0.05), indicating that Siskeudes implementation has a positive and significant effect on village financial transparency; H1 is therefore accepted. The positive original sample value of 0.476 indicates that better Siskeudes implementation is associated with greater transparency in village financial management. Siskeudes implementation eases village government's task of managing and conveying financial information more openly, clearly, and systematically: more orderly recording and reporting processes make information on budgets, fund realization, and financial use more accessible to the community, strengthening public trust and enabling community oversight that helps reduce the potential for budget misuse. This finding is consistent with Rawambaku et al. (2024), who found that Siskeudes implementation improves transparency in village financial management, and with Ningrum (2024), who found that Siskeudes strengthens village financial reporting transparency relative to conditions before its adoption.

The path from Siskeudes Implementation to Financial Accountability produced a T-statistic of 4.790 (> 1.96) and a P-value of 0.000 (< 0.05), indicating that Siskeudes implementation has a positive and significant effect on village financial accountability; H2 is therefore accepted. The positive original sample value of 0.528 indicates that better Siskeudes implementation is associated with stronger village financial accountability. Siskeudes supports village apparatus in managing finances more effectively and systematically across planning, implementation, administration, and reporting, potentially reducing recording errors and improving reporting accuracy; because village financial accountability reflects village government's capacity to account for fund use to the community and regional government, a system enabling more transparent, timely, and regulation-compliant reporting directly strengthens that capacity. This result is consistent with Ningrum (2024), who found that Siskeudes supports both accountability and transparency in village financial reporting, and with Rawambaku et al. (2024), who found that Siskeudes implementation improves accountability and helps village apparatus meet their reporting obligations to district government and related institutions. It contrasts, however, with Syam (2020), who found Siskeudes implementation not yet optimal due to human resource, financial, and facility limitations — a difference suggesting that implementation success depends considerably on village apparatus readiness and the availability of supporting infrastructure.

Taken together, these findings theoretically support Stewardship Theory, which positions village government as a steward of public resources with the integrity to manage village funds honestly and openly in the public interest rather than for private gain — with a well-implemented financial system serving as the practical mechanism through which that stewardship is exercised and made visible to the community it serves.

Implication and Conclusion

Conclusion

Based on the analysis and discussion, it can be concluded that: (1) Siskeudes implementation has a positive and significant effect on village financial transparency in Marga Mulya Village, evidenced by a T-statistic of 3.203 (> 1.96) and a P-value of 0.001 (< 0.05); (2) Siskeudes implementation has a positive and significant effect on village financial accountability, evidenced by a T-statistic of 4.790 (> 1.96) and a P-value of 0.000 (< 0.05); and (3) Siskeudes implementation has proven capable of strengthening both transparency and accountability in village financial management — through a technology-based system, the processes of managing, recording, reporting, and accounting for village finances become more effective, efficient, transparent, and accountable, supporting the realization of good village governance.

Implications and Recommendations

Village government is encouraged to continue optimizing Siskeudes implementation, including holding periodic technical training (workshops) for Siskeudes operators at least twice a year, to minimize data-entry errors and accelerate financial reporting. Future researchers are encouraged to incorporate additional variables likely to affect village financial transparency and accountability, such as village apparatus competence, internal control systems, community involvement, and oversight, and to extend the research to broader areas with larger samples for more in-depth findings. For academics, this study's findings may serve as a reference for further scholarship in public-sector accounting and village financial management, and as teaching material for students and researchers examining Siskeudes implementation in relation to village financial transparency and accountability.

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