

Determinants of Village Financial System (Siskeudes) Quality in Wanasaba Sub-district

Lia Agustina^{1*}, Nurabiah²
University of Mataram

Corresponding Author: Lia Agustina liagstna875@gmail.com

ARTICLE INFO

Keywords: Quality, Financial System, Village

Received : 7, December

Revised : 24, December

Accepted: 29, January

©2025 Agustina, Nurabiah:
This is an open-access article distributed under the terms of the [Creative Commons Atribusi 4.0 Internasional](https://creativecommons.org/licenses/by/4.0/).



ABSTRACT

This study aims to objectively examine the determinants of the quality of the village financial system (Siskeudes) at the village office in Wanasaba sub-district. This research addresses the gaps identified in previous research. This study uses a quantitative approach, Using purposive sampling method, with the criteria of selecting village officials involved with Siskeudes. Data were gathered through questionnaires distributed to respondents, employing a 5-point Likert scale. The research sample included 70 respondents who were directly engaged with Siskeudes, and data analysis was conducted using SmartPLS software. The results of this study show that organizational culture variables have a positive impact on the quality of village financial systems. However, no impact was found between training and user competence on the quality of village financial systems.

INTRODUCTION

According to the Minister of Home Affairs Regulation Number 20 of 2018, village financial management has become a reference for the Village Government. To support the implementation of Permendagri No. 20/2018, the Ministry of Home Affairs, in collaboration with BPKP, developed a village financial management application system called the Village Financial System (Siskeudes). Siskeudes was created with the goal of enhancing the quality of village financial governance, particularly for village officials in managing village finances through application-based systems. Siskeudes is designed to help village financial management to be cleaner, orderly, effective and efficient, and create transparency and accountability in village financial management. In fact, villages in Indonesia still have problems that arise in using the siskeudes application, problems related to the use of siskeudes such as frequent system errors, changes in data entry patterns to enter the application, the duration of inputting financial data is fairly long, and needs adaptation in its use, resulting in delays in reporting which results in the process of disbursing village funds being late (Manalu et al., 2024); (Pramesti et al., 2023).

The government has continued to improve Siskeudes since the launch of version 1.0 in 2015, which was designed for village financial management focusing on organizing basic financial data. In 2018, Siskeudes version 2.0 was released in accordance with Permendagri No. 20/2018, this version offers better integration and reporting features that make village financial management easier. In 2022, version 2.0 R2.0.5 was launched, this version added superior features such as activity tagging and monitoring by the local government. Furthermore, Siskeudes version 2.0.6 was released in 2024 with additional features such as data access approval, draft/final status on Payment Order (SPP), and SILPA input, as well as strengthening data management control through MS SQL Server integrity to improve efficiency and security.

In order to enhance the quality of Siskeudes, local governments in the NTB region persist in promoting the adoption of the latest version of Siskeudes in every village. However, even though the latest version has been implemented, obstacles in using Siskeudes still occur frequently. Initial observations show that several village offices in Wanasaba Sub-district, East Lombok Regency, NTB are still experiencing problems in the application of Siskeudes such as Siskeudes applications that often error, lack of understanding of the use of Siskeudes, unstable networks that result in longer data entry duration, and the need for adaptation in the use of Siskeudes. This phenomenon can occur because the quality of Siskeudes is not optimal, by optimizing the use of Siskeudes, each village office can carry out planning, administration, reporting and accountability so as to produce financial reports that are transparent, accountable, relevant, and accountable.

The quality of the village financial system (Siskeudes) can be influenced by several factors such as training, information technology, user involvement, top management support, user competence, organizational size, organizational structure, and organizational culture (Agustina & Sari, 2020; Anggraini et al., 2023; Apriliani & Rachman, 2021; Ari et al., 2023; Ayu & Syarifuddin, 2022; Binh

et al., 2022; Dewi et al., 2020; Hidayah & Nurabiah, 2024; Latifah & Abitama, 2021; Maelani et al., 2021; Prastowo et al., 2021; Rachmanto & Aditama, 2022; Sanga & Dince, 2022; Sari et al., 2023; Semarajana et al., 2022; Syafaat et al., 2022; Yanti & Pratiwi, 2022; Zulaeha & Sari, 2020). This study, however, focuses on three variables that may impact the quality of village accounting information systems: training, user competence, and organizational culture. Training was selected as a variable because it equips individuals with the skills and knowledge necessary to operate the accounting information system effectively, thereby enhancing the quality of the output. Additionally, user competence is crucial, as competent users are more capable of utilizing system features efficiently, which helps maintain the quality of the information generated. Furthermore, Organizational culture was selected as a research variable because it can foster technological innovation and adaptation, which in turn supports the efficient acceptance and use of the system.

(Dewi et al., 2020) the more effective the training program, the higher the quality of the information system will be, as supported by the research of (Agustina & Sari, 2020; Latifah & Abitama, 2021; Sanga & Dince, 2022; Zulaeha & Sari, 2020). However, this contradicts the research of (Sutariani et al., 2022) which states that training is not significant to the quality of accounting information systems.

Research (Anggraini et al., 2023; Prastowo et al., 2021; Rachmanto & Aditama, 2022; Sari et al., 2023) it states that user competence influences the quality of accounting information systems. However, this is inversely proportional to the study of (Putra et al., 2020), According to which user competence has no considerable influence on the quality of accounting information systems.

Research by (Ari et al., 2023) Indicates that organizational culture has a considerable impact on the quality of accounting information systems, the research aligns with the study conducted by (Binh et al., 2022; Hidayah & Nurabiah, 2024; Huynh, 2021; Maelani et al., 2021; Mattoasi et al., 2023). However, it contradicts the research conducted by (Apriliani & Rachman, 2021) which asserts organizational culture has no impact on the quality of accounting information systems.

There are inconsistencies in the results between previous studies, so researchers want to re-examine the variables that are inconsistent. There are differences with previous research, this study was carried out at the Village office in Wanasaba District, while previous research was mostly conducted in the business sector which has different characteristics and orientations from the Village office. Therefore, this study intends to objectively investigate the factors influencing the quality of the village financial system at the village office in Wanasaba District.

THEORETICAL REVIEW

Stewardship Theory

Stewardship theory is an accounting theory that developed along with the development of accounting, then expanded to various other fields of science, and has its roots in the management accounting school of thought. Stewardship

theory emphasizes the importance of building strong relationships to achieve organizational goals. To achieve these goals, maximum utility from the principal is required, therefore, stewardship theory highlights that a manager's actions should prioritize the interests of the principal or organization above personal interests (Ramadhan & Nurabiah, 2024).

The stewardship theory is very relevant in improving the quality of village financial systems, because it requires leaders or managers to act accountably and transparently, prioritizing the interests of the public and village organizations over personal interests. To be able to carry out its responsibilities, the village government requires maximum ability and expertise so that the results obtained can be in accordance with the expectations of the community and the government, both local and central government, as a picture of success for the village government (Hafizurrahman et al., 2024) in the realm of village finance, the application of stewardship theory requires that village financial system managers act in the best interest of the community and ensure transparency, this will influence the enhancement of the quality of the village financial system. The village head acting as a steward ensures that the financial system is managed accountably and responsibly, in accordance with the objectives of the village organization and the expectations of stakeholders, namely the community.

Training

Within the framework of stewardship theory, Training plays a crucial role in enhancing the capability of village financial managers to act in the best interests of stakeholders (the community). Through proper training, financial managers will acquire the knowledge and skills required to manage village finances effectively, transparently and responsibly, ultimately improving the quality of the Village financial system. (Agustina & Sari, 2020; Dewi et al., 2020; Latifah & Abitama, 2021; Maryani, 2019; Sanga & Dince, 2022; Semarajana et al., 2022; Zulaeha & Sari, 2020) It was stated that training has a positive impact on the quality of accounting information systems

H1 : Training has a positive effect on the quality of village financial systems

User Competency

The stewardship theory requires financial managers to have high competence in order to perform their duties optimally for the benefit of the village. Good competence allows managers to understand the financial system better and more effectively, reduce errors, and ensure accountability, so that the quality of the village financial system will increase.

(Anggraini et al., 2023; Marjulin, 2019; Prastowo et al., 2021; Rachmanto & Aditama, 2022) indicating that user competence positively impacts the quality of accounting information systems, this study formulates a hypothesis

H2 : User competence has a positive effect on the quality of village financial systems

Organizational Culture

Stewardship theory is strongly influenced by an organizational culture that fosters collaboration, responsibility, and concern for the common good. A strong organizational culture fosters a sense of responsibility for the common good. It

motivates village financial system managers to act as stewards, prioritizing the welfare of the village and safeguarding the integrity of the financial system. Therefore, a positive organizational culture is crucial in ensuring the sustainability and effectiveness of the financial system. Research by (Ari et al., 2023; Astuti et al., 2019; Binh et al., 2022; Hidayah & Nurabiah, 2024; Huynh, 2021; Maelani et al., 2021; Mattoasi et al., 2023) it states that organizational culture positively impacts the quality of accounting information systems. This research formulates the hypothesis

H3 : Organizational culture has a positive effect on the quality of village financial systems

Research Model

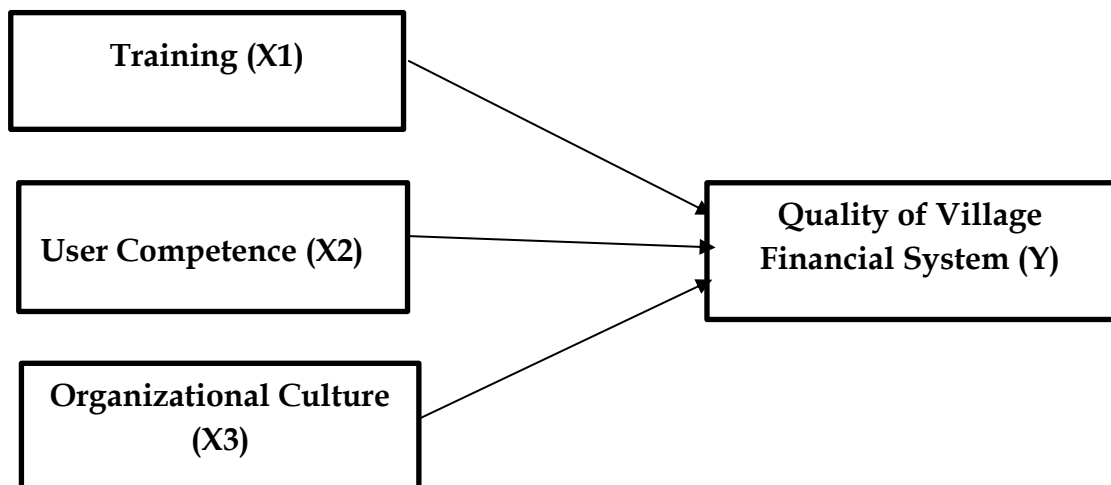


Figure 1. Conceptual Framework

METHODOLOGY

This research employs an associative research design with a quantitative approach. Associative research seeks to identify the impact or relationship between two or more variables (Berlianawati et al., 2024; Nurhikmah et al., 2024; Suryana et al., 2022; Tatian et al., 2024). The population of this research were all staff and employees at the village office in Wanasaba sub-district, with a total population of 182 employees. The sampling technique used was purposive sampling, by selecting officials involved in the use of Siskeudes. As a result, the respondents consisted of the village head, village secretary, village treasurer, planning clerk, and government clerk, with a total sample size of 70 people. This study uses primary data collected through a questionnaire survey conducted through Google Forms, with data analysis using SmartPLS.

RESEARCH RESULTS

Respondent Characteristics

Respondents who became the sample of this study were village office officials in Wanasaba District. The total number of samples that meet the criteria is 70. The questionnaires distributed, returned and processed according to the

criteria amounted to 70 or 100% with the characteristics of the respondents which can be seen in the table. 1 below:

Table 1. Overview of Respondents

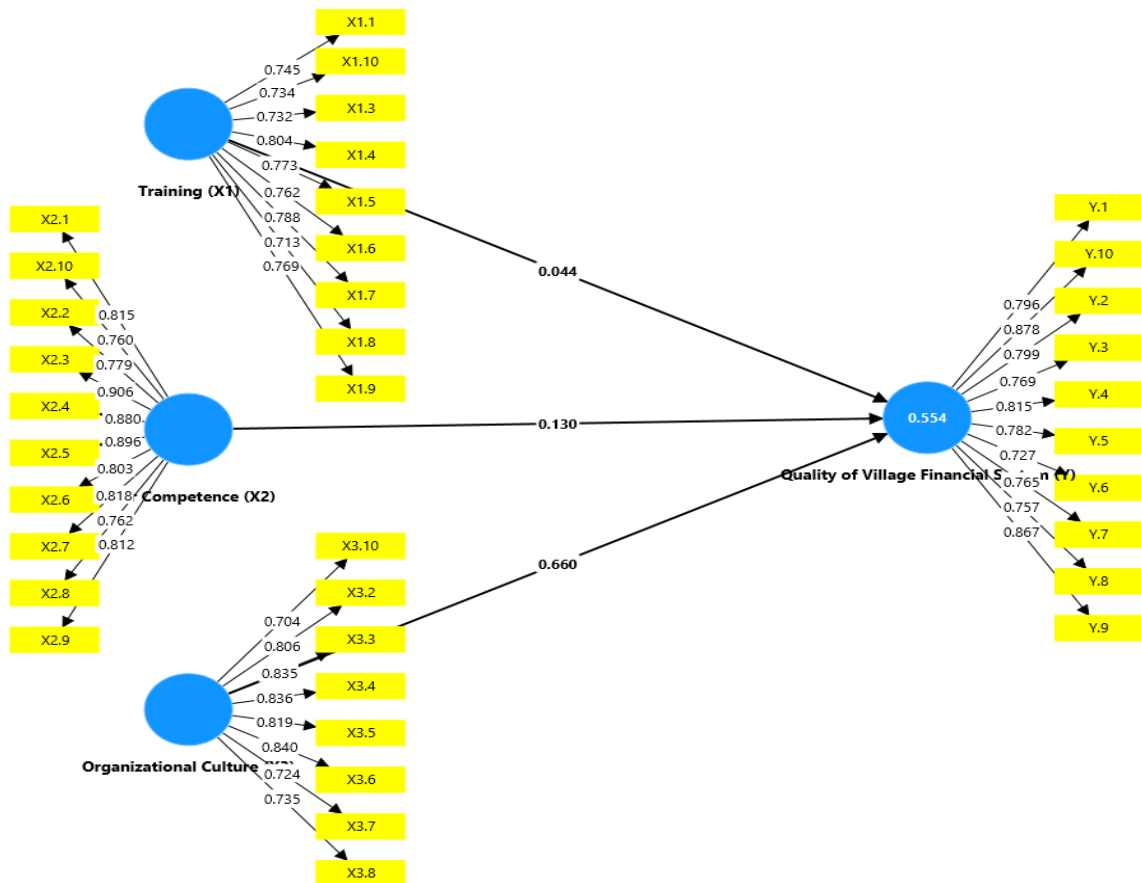
| Description | Total | Percentage |
|--|-----------|---------------|
| Gender | | |
| Male | 67 | 95,7% |
| Female | 3 | 4,3% |
| Total | 70 | 100,0% |
| Age | | |
| 20 - 30 Years | 3 | 4,3% |
| 31 - 40 Years | 33 | 47,1% |
| 41 - 50 Years | 16 | 22,9% |
| 51 - 60 Years | 16 | 22,9% |
| 61 - 70 Years | 2 | 2,9% |
| Total | 70 | 100,0% |
| Education Level | | |
| HIGH SCHOOL | 30 | 42,9% |
| Diploma | 7 | 10,0% |
| S1 | 31 | 44,3% |
| S2 | 2 | 2,9% |
| S3 | 0 | 0,0% |
| Total | 70 | 100,0% |
| Length of Service | | |
| 1 - 5 Years | 35 | 50,0% |
| 6 - 10 Years | 18 | 25,7% |
| 11 - 15 Years | 9 | 12,9% |
| 16 - 20 Years | 7 | 10,0% |
| 21 - 25 Years | 1 | 1,4% |
| Total | 70 | 100,0% |
| Participate in Siskeudes Training | | |
| 1x | 6 | 8,6% |
| 2x | 18 | 25,7% |
| 3x | 16 | 22,9% |
| 4x | 6 | 8,6% |
| 5x | 24 | 34,3% |
| Total | 70 | 100,0% |

Table 2 demonstrates a notable difference in the number of male and female respondents. The age group of respondents is more the highest number of respondents is in the 31 to 40 years age group, followed by those in the 41 to 60 years age group. Meanwhile, for the level of education of respondents between the S1 level and the SMA level, the percentage is not far apart. Table 2 also shows that the majority of respondents have 1-5 years of work experience. Based on the

number of trainings attended related to Siskeudes, more respondents have attended 1-3 times compared to 4-5 times, this indicates that respondents have often attended training.

Validity Test

The data were processed using SmartPLS software, and all steps taken met the established criteria. The following figure presents the structural model after undergoing the elimination process based on the validity test.



Source: Primary Data Processed 2024

Figure 2. Loading Factor Value

Figure 2 illustrates the structural model after the elimination process based on the validity test, invalid questions are questions that have a loading below 0.7 so they need to be eliminated. The invalid questions that were eliminated included X1.2, X1.7, X3.1 and X3.9. As shown in Figure 2, the structural model after elimination has a loading factor value >0.7. This indicates that the indicators can be further processed, and it can be inferred that the construct exhibits strong convergent validity, allowing the results of this study to be determined.

Reliability Test

The reliability test in PLS is designed to assess how accurately, consistently, and reliably the instrument measures constructs. This testing process utilizes two approaches: Cronbach's alpha, which determines the

minimum reliability threshold of a construct, and composite reliability, which evaluates the actual reliability value of the construct. The results of the reliability test are presented in Table 2.

Table 2. Reliability Test

| | Cronbach's alpha | Composite reliability (rho_a) | Composite reliability (rho_c) | Average variance extracted (AVE) |
|---|------------------|-------------------------------|-------------------------------|----------------------------------|
| Training (X1) | 0.907 | 0.911 | 0.924 | 0.574 |
| User Competence (X2) | 0.947 | 0.951 | 0.955 | 0.68 |
| Organizational Culture (X3) | 0.913 | 0.918 | 0.929 | 0.623 |
| Quality of Village Financial System (Y) | 0.936 | 0.938 | 0.945 | 0.635 |

Source: Primary Data Processed 2024

Referring to the reliability test in Table 2, it is evident that the Cronbach's alpha value for all constructs >0.7 , the composite reliability value >0.7 , and the average variance extracted (AVE) value >0.5 . This indicates that the constructs in this study possess strong reliability.

Hypothesis Test

Hypothesis testing is conducted using the t-test to determine whether the independent variable has a significant impact on the dependent variable. The basis for hypothesis testing uses the following output results for inner weight:

Table 3. Result For Inner Weight Path Coefficient (Mean, STDEV, T-Values)

| | Original sample (O) | Sample mean (M) | Standard deviation (STDEV) | Tstatistics (O/STDEV) | Pvalues | H | Information |
|--|---------------------|-----------------|----------------------------|-------------------------|---------|----|-------------|
| Training (X1) -> Quality of Village Financial System (Y) | 0.055 | 0.064 | 0.133 | 0.417 | 0.338 | H1 | Rejected |
| User Competence (X2) -> Quality of Village Financial System (Y) | 0.125 | 0.118 | 0.127 | 0.985 | 0.162 | H2 | Rejected |
| Organizational Culture (X3) -> Quality of Village Financial System (Y) | 0.654 | 0.664 | 0.096 | 6.806 | 0 | H3 | Accepted |

Source: Primary Data Processed 2024

According to Table 3, the training variable has a parameter coefficient greater than 0.05, which means the first hypothesis (H1) is rejected, indicating that training does not have an impact on the quality of the village financial system. Similarly, the user competency variable has a parameter coefficient above 0.05, leading to the rejection of the second hypothesis (H2), suggesting that user competence does not influence the quality of the village financial system.

However, the organizational culture variable has a parameter coefficient of 0.000, which means the hypothesis is accepted at the 1% level (one-tailed), thereby confirming the third hypothesis (H3), which asserts that organizational culture positively affects the quality of the village financial system.

DISCUSSION

The effect of training on the quality of village financial systems

Based on table 3, the p-value for the training variable is 0.338, which indicates that there is no positive effect because the p-value > 0.05. Thus, H1 is rejected, and it can be concluded that the training variable has no positive effect on the quality of the village financial system. This means that although training is conducted regularly, it does not guarantee a significant impact on improving the quality of the village financial system.

These results are also supported by respondents' answers, which show some obstacles related to training. As many as 32.9% of respondents revealed that the frequency of training attended was still considered insufficient, while 37.1% felt that the training methods applied were not effective. In addition, 37.1% of respondents stated that the knowledge gained during training could not be applied practically. A total of 14.1% of respondents also felt that the training materials were difficult to understand, and 54.3% felt that the training practices provided were still inadequate. There were also 34.3% of respondents who felt less creative despite having attended the training, while 57.1% of respondents thought the training did not provide innovative ideas. In addition, 54.4% of respondents felt that they had not improved their performance despite the training, and 47.1% of respondents felt that the training had not helped them gain new insights to make better decisions in their work. Based on these findings, it can be concluded that training does not positively influence the quality of village financial systems.

This result is supported not only by the respondents' responses but also by their characteristics. In terms of the number of Siskeudes training attended, 57.2% of respondents had attended training 1 to 3 times. This indicates that many respondents have only attended a limited number of training sessions, even only once, while others have attended training a maximum of three times. Nevertheless, this limited number of training does not seem to be enough to contribute significantly to improving their knowledge and skills, which in turn does not have a direct influence on the quality of the village financial system. In addition, based on the characteristics of length of service, the data shows that 50% of respondents have a tenure of between 1 and 5 years. This indicates that most respondents still find it difficult to apply the village financial system properly. This condition further strengthens the research results that the training attended has not provided significant changes to the quality of the village financial system, so it cannot affect the quality of the village financial system.

In the context of stewardship theory, which emphasizes the importance of the responsibility and integrity of managers in prioritizing the interests of the community, this result underscores that training alone is not sufficient to significantly improve the quality of village financial systems. Although village officials have participated in training, the application of the knowledge gained in

daily practice appears to be suboptimal. Therefore, training alone is not enough to have a significant impact. This finding is in line with the research of (Sutariani et al., 2022), it concluded that training does not have a significant impact on the effectiveness of village financial systems.

The effect of user competence on the quality of village financial systems

In the results of the hypothesis test, it can be observed that the p-value for the user competency variable is greater than 0.05, specifically 0.162. Therefore, H2 is rejected, indicating that the user competency variable does not influence the quality of the village financial system. Meaning that even though financial managers have good competence, a lack of in-depth understanding of the system used can hinder the effective application of competencies.

These results are reinforced by respondents' answers, which show several obstacles associated with the management of the village financial system. A total of 32.9% of respondents revealed that their knowledge of Siskeudes was still poor, while 8.7% stated that they did not understand the financial management process through the system. In addition, 32.9% of respondents felt unable to overcome technical problems with Siskeudes, and 5.7% admitted that they had not applied their skills well in operating the system. A total of 7.1% of respondents even felt unable to operate Siskeudes independently, while 4.3% were unable to analyze the financial reports generated by the system. There were also 17.1% of respondents who found it difficult to find creative solutions to overcome Siskeudes obstacles, and 32.9% felt less able to develop creative ideas in using the system. Furthermore, 50% of respondents felt less able to guide colleagues in using Siskeudes, and 11.5% of respondents felt unable to ensure that financial management runs well through the system. Based on these findings, it can be concluded that user competence does not positively affect the quality of village financial systems.

In addition to the respondents' answers, these results are also supported based on the characteristics of the respondents for the level of education which is dominated by the high school and diploma levels with an average of 26.5%. This has an impact on the ability and understanding of respondents in managing the village financial system because the higher the value of discipline and education level, the better employee performance will be, on the contrary, the lower the value of discipline and education level, the lower employee performance will be. Higher formal education provides an opportunity to develop the skills and expertise needed to improve the performance and quality of the village financial system.

The results of this study contradict stewardship theory, which emphasizes the importance of managers acting with integrity and responsibility for the common good. Lack of understanding, difficulty in overcoming technical obstacles, and limitations in creating creative solutions indicate that although managers have competence, they have not fully implemented the principle of stewardship. This indicates that competence alone is not enough to improve the quality of the village financial system, and it requires the application of the values of responsibility and integrity in more effective management. This finding is in line with research by (Putra et al., 2020); (Pratama et al., 2023) which states that

user competence has no significant effect on the quality of accounting information systems.

The influence of organizational culture on the quality of village financial systems

Based on the hypothesis testing results, the p-value for the organizational culture variable is 0.000, indicating a positive influence since the p-value is less than 0.05. H3 is accepted, suggesting that organizational culture positively affects the quality of the village financial system. This implies that a strong organizational culture can foster an environment that supports and strengthens the behaviors and actions of organizational members in achieving shared goals.

The findings of this study are supported by the answers of respondents as many as 47.1% of respondents answered that members were always committed to maintaining and paying attention to every detail of the work, 51.1% stated that they always tried to improve the effectiveness of the way of working, 61.4% of respondents stated that they continued to develop themselves to get maximum results, 44.3% of respondents felt that they were always supported by colleagues in completing work, 50% of respondents stated that they preferred to complete work with teamwork, 48.6% of respondents stated that they always received support in every job, 48% of respondents answered that they were always supported to develop new ideas aimed at improving The effectiveness of the village financial system, 47.1% of respondents stated that they were always encouraged and supported in increasing creativity at work so that this would affect The enhancement of the quality of the village financial system.

The discussion results indicate that the organizational culture variable significantly impacts the quality of the village financial system at the village office in Wanasaba District. It can be concluded that organizational culture plays a key role in optimizing the quality of the village financial system. Based on the responses from 70 respondents, it is evident that they believe a strong and suitable organizational culture contributes positively to the operation of the organization and can be applied to enhance the quality of the village financial system.

In addition to being supported by respondents' answers to organizational culture indicators, This result is further supported by the characteristics of the respondents, with 92.9% of them falling within the age range of 31-60 years. This age range reflects a fairly mature work experience, so that respondents are better able to understand and overcome existing challenges, and are more open in developing ideas and solutions to improve organizational performance. This ability can contribute to the implementation of a better organizational culture and enhance the quality of the system produced.

These results are in line with stewardship theory which states that managers who are in a positive organizational culture will act with integrity, responsibility, and commitment to the common good. With a good organizational culture, village financial managers feel motivated to maintain integrity and transparency in financial management, which creates an efficient and accountable system. The findings of this study are also consistent with the results of research conducted by (Ari et al., 2023; Binh et al., 2022; Fauzan & Suratman, 2023; Hidayah & Nurabiah, 2024; Huynh, 2021; Maelani et al., 2021; Mattoasi et al., 2023;

Rachmanto & Aditama, 2022) which indicates that organizational culture positively impacts the quality of village financial systems.

CONCLUSIONS AND RECOMMENDATIONS

The results of the analysis and hypothesis testing showed significant findings on the independent variables studied, namely training, user competence, and organizational culture. Training and user competence did not show a positive impact on the quality of village financial systems in village offices in Wanasaba sub-district. This suggests that other factors, such as top management support, information technology, and internal control, may have a more dominant role in determining the quality of village financial systems.

Meanwhile, organizational culture was found to have a positive impact on the quality of village financial systems. A strong organizational culture, which fosters integrity, responsibility, and collaboration, creates an environment that encourages village financial managers to perform more effectively and with greater accountability. Therefore, enhancing organizational culture is a crucial element in improving the quality of village financial systems.

FURTHER STUDY

1. This study was carried out at village offices in Wanasaba Subdistrict, meaning the findings may not be entirely applicable to other subdistrict contexts.
2. The research variables are limited, as the study only focuses on three independent variables: user competency, training, and organizational culture. However, other variables such as internal control, top management support, and information technology could also influence the quality of village financial systems. Therefore, it is recommended to conduct further research to explore these additional variables, providing stronger and more accurate empirical results.
3. The research employs a quantitative design, utilizing a questionnaire as the primary instrument. To strengthen the study's findings, it is recommended to complement the questionnaire with interviews and observations for a more comprehensive analysis.

ACKNOWLEDGMENT

My deepest gratitude goes to all those who were involved and provided assistance in this research process. I really appreciate the support, time, energy, and thoughts that have been given by each individual who has contributed, both directly and indirectly. Without the help and cooperation of all parties, this research would not have been completed properly. May the kindness and hard work that have been given be rewarded.

REFERENCES

- Agustina, F., & Sari, D. P. P. (2020). Pengaruh Kecanggihan Teknologi Informasi, Partisipasi Manajemen, Pengetahuan Manajer, Pelatihan Dan Pengalaman Kerja Terhadap Efektifitas Sistem Informasi Akuntansi. *Prosiding Seminar Nasional ...*, 2011, 36–48.
- Anggraini, N. S., Kuntadi, C., & Pramukty, R. (2023). Pengaruh Teknologi Informasi, Pengendalian Internal dan Kompetensi Pengguna Terhadap Kualitas Sistem Informasi Akuntansi. *Manajemen Kreatif Jurnal (MAKREJU)*, 1(3), 28–39.
- Apriliani, E., & Rachman, A. A. (2021). Pengaruh Struktur Organisasi Dan Budaya Organisasi Terhadap Efektivitas Sistem Informasi Akuntansi Manajemen (Studi Empiris Pada Koperasi Simpan Pinjam Di Kota Bandung). *Jurnal Bisnis, Ekonomi, Dan Sains*, 01(02), 132–146.
- Ari, N. M. L., Indraswarawati, S. A. P. A., & Putra, C. G. B. (2023). Pengaruh Kecanggihan Teknologi Informasi, Budaya Organisasi, Dan Kemampuan Teknik Personal Terhadap Efektivitas Sistem Informasi Akuntansi Pada Koperasi Serba Usaha Di Kecamatan Sukawati. *Hita Akuntansi Dan Keuangan*, 4(2), 1–19. <https://doi.org/10.32795/hak.v4i2.4019>
- Ayu, A., & Syarifuddin, S. (2022). Keterlibatan Pengguna, Budaya Organisasi Dan Kompetensi Pengguna Terhadap Kualitas Sistem Informasi Akuntansi. *AKUA: Jurnal Akuntansi Dan Keuangan*, 1(3), 261–268. <https://doi.org/10.54259/akua.v1i3.932>
- Berlianawati, D. I., Nurabiah, & Ridhawati, R. (2024). Exploring The Mind of Gen Z: Deciphering E-wallet Adoption Through The Lens of TPB Theory. *Jurnal Ilmiah Akuntansi Dan Bisnis*, 19(1). <https://doi.org/10.24843/JIAB.2024.v19.i01.p09>
- Binh, V. T. T., Tran, N. M., & Vu, M. C. (2022). The Effect of Organizational Culture on the Quality of Accounting Information Systems: Evidence From Vietnam. *SAGE Open*, 12(3). <https://doi.org/10.1177/21582440221121599>
- Dewi, N. M. A. W., Rupa, I. W., & Jayanti, L. P. . S. E. (2020). Analisis Faktor-Faktor yang Mempengaruhi Kinerja Sistem Informasi Akuntansi Pada Bank Perkreditan Rakyat (BPR) DPK Perbarindo Bali Timur. *Jurnal Riset Akuntansi Warmadewa*, 1(1), 8–14. <https://doi.org/10.22225/jraw.1.1.1510.8-14>
- Fauzan, R., & Suratman, S. S. (2023). Pengaruh Budaya Organisasi Terhadap Sistem Informasi Akuntansi Yang Berdampak Pada Kualitas Informasi Akuntansi. *Brainy: Jurnal Riset Mahasiswa*, 3(2), 1–9. <https://doi.org/10.23969/brainy.v3i2.62>
- Hafizurrahman, M., Suhaedi, W., & Nurabiah. (2024). the Influence of the Village Financial System, Competence of Village Apparatus, and Community Participation on Accountability in Village Fund Management.

- Transekonomika: Akuntansi, Bisnis Dan Keuangan*, 4(4), 529–536.
<https://doi.org/10.55047/transekonomika.v4i4.701>
- Hidayah, N., & Nurabiah. (2024). Determinants of the Quality of the Accounting Information System at Pt Pegadaian (Persero) Se-Kab Bima. *Journal of Accounting and Finance in Emerging Economies*, 10(1), 1–12.
<https://doi.org/10.26710/jafee.v10i1.2878>
- Huynh, Q. L. (2021). The effect of organizational culture on quality of accounting information: Mediating the role of accounting information system. *Accounting*, 7(7), 1689–1694. <https://doi.org/10.5267/j.ac.2021.4.030>
- Latifah, S. W., & Abitama, W. (2021). Keterlibatan Pemakai, Pelatihan Dan Pendidikan, Serta Dukungan Manajemen Puncak Terhadap Kinerja Sistem Informasi Akuntansi. *Journal of Accounting Science*, 5(2), 127–142.
<https://doi.org/10.21070/jas.v5i2.1332>
- Maelani, P., Lestari, D. M., & Taufik, M. I. (2021). Pengaruh Budaya Organisasi, Komitmen Organisasi, Dan Kualitas Informasi Terhadap Kualitas Sistem Informasi Akuntansi Manajemen (Studi Kasus pada Kantor Badan Pengelolaan Keuangan dan Aset Daerah Kabupaten Serang). *Account*, 8(2).
<https://doi.org/10.32722/acc.v8i2.4402>
- Manalu, M. E., Handani, T., Lubis, P. K. D., & Irfansyah, F. (2024). Analysis of the Implementation of Government Accounting Standards Based on the Siskeudes Application in the Kolam Village Office. *Jurnal Intelek Insan Cendekia*, 673–680. <https://jicnusantara.com/index.php/jiic>
- Mattoasi, B., Pakaya, L., & Chairunnisa, S. F. (2023). Pengaruh Budaya Organisasi dan Struktur Organisasi Terhadap Kualitas.... *Economics and Digital Business Review*, 4(1), 352–365.
- Nurhikmah, N., Bambang, B., & Nurabiah, N. (2024). Pengaruh Pengetahuan Akuntansi, Tingkat Pendidikan, Latar Belakang Pendidikan Dan Motivasi Kerja Terhadap Penggunaan Informasi Akuntansi Pada Pelaku Umkm Di Kota Bima. *Ganec Swara*, 18(1), 303. <https://doi.org/10.35327/gara.v18i1.762>
- Pramesti, T. B., Nuraina, E., & Sulistyowati, N. W. (2023). Evaluasi Implementasi Sistem Keuangan Desa (Siskeudes). *Jurnal Akuntansi, Keuangan, Perpajakan Dan Tata Kelola Perusahaan*, 1(2), 293–300.
<https://doi.org/10.59407/jakpt.v1i2.278>
- Prastowo, I. M., Endiana, I. D. M., & Arizona, I. P. E. (2021). Analisis Faktor-Faktor Yang Mempengaruhi Kinerja Sistem Informasi Akuntansi (Sia) Pada Lembaga Perkreditan Desa (Lpd) Di Kecamatan Denpasar Utara. *JURNAL KARMA (Karya Riset Mahasiswa Akuntansi) Vol. 1 No. 5 Oktober 2021*, 1(5), 1526–1535.
- Pratama, F. D. K., Animah, A., & Nurabiah, N. (2023). E-Jurnal Ekonomi Dan Bisnis Universitas Udayana. *E-Jurnal Ekonomi Dan Bisnis Universitas Udayana*,

12(12), 2434–2447. <https://ojs.unud.ac.id/index.php/EEB/>

- Putra, J. E., Fitrioso, R., & Hanif, R. A. (2020). Pengaruh Penggunaan Teknologi Informasi Dan Kompetensi Pengguna Terhadap Kualitas Sistem Informasi Akuntansi, Serta Dampaknya Pada Kualitas Informasi Akuntansi. *Jurnal Riset Akuntansi*, 12(1), 1–13. <https://doi.org/10.34010/jra.v12i1.2555>
- Rachmanto, A., & Aditama, Y. R. (2022). Pengaruh Teknologi Informasi, Kemampuan Pengguna Dan Budaya Organisasi Terhadap Kualitas Sistem Informasi Akuntansi (Studi Kasus Pada Badan Keuangan Dan Aset Daerah Kabupaten Bandung Barat). *Journal of Economics, Management, Business and Accounting*, 2(1), 74–94. <https://doi.org/10.34010/jemba.v2i1.7492>
- Ramadhan, M. Z., & Nurabiah, N. (2024). Pengaruh Pemahaman Standar Akuntansi Pemerintahan Dan Pemanfaatan Sistem Informasi Akuntansi Terhadap Kualitas Laporan Keuangan Dengan Kompetensi Sumber Daya Manusia Sebagai Variabel Moderasi (Studi Empiris pada OPD BPKAD Pemerintahan Kota Bima). *Bisnis-Net Jurnal Ekonomi Dan Bisnis*, 7(1), 1–18. <https://doi.org/10.46576/bn.v7i1.4284>
- Sanga, K. P., & Dince, M. N. (2022). Pengaruh Partisipasi Pengguna, Kemampuan Teknik Personal, Program Pelatihan dan Pendidikan, serta Dukungan Manajemen Puncak terhadap Kinerja Sistem Informasi Akuntansi pada Credit Union (CU) Bahtera Sejahtera. *Universitas Nusa Nipa Indonesia*, 6, 9357–9365.
- Sari, D. S. P., Husnaini, W., & Nurabiah, N. (2023). Analisis Faktor-Faktor Yang Memengaruhi Kinerja Sistem Informasi Akuntansi Pada Puskesmas Pemerintah Di Kabupaten Lombok Tengah. *Bisnis-Net Jurnal Ekonomi Dan Bisnis*, 6(2), 601–616. <https://doi.org/10.46576/bn.v6i2.3767>
- Semarajana, I. P. C., Kepramareni, P., & Pradnyawati, S. O. (2022). Pengaruh Kemampuan Pemakai Teknologi Informasi, Pemanfaatan Teknologi Informasi, Partisipasi Pemakai Teknologi Informasi Dan Budaya Organisasi Terhadap Kinerja Sistem Informasi Akuntansi (SIA) Pada Lembaga Perkreditan Desa(Lpd) Kecamatan Sukawati. *Jurnal Kharisma*, 4(2), 387–396.
- Suryana, A. S., L, B. A. H., & Nurabiah, N. (2022). Analisis Faktor-Faktor Yang Memengaruhi Penggunaan Informasi Akuntansi Pada Umkm Di Kabupaten Lombok Tengah. *Jurnal Aplikasi Akuntansi*, 7(1), 108–122. <https://doi.org/10.29303/jaa.v7i1.159>
- Sutariani, N. M., Arizona, I. P. E., & Ernawatiningsih, N. P. L. (2022). Pengaruh Penggunaan Teknologi, Keterlibatan Pemakaian Dalam Pengembangan Sistem, Pelatihan Pemakai Sistem Dan Formalisasi Pengembangan Sistem Terhadap Kinerja Sistem Informasi Akuntansi Pada Lembaga Perkreditan Desa di Denpasar Timur. *Jurnal Kharisma*, 4(3), 111–122.
- Syafaat, F., Wahyudi, T., & Yusnaini, Y. (2022). Top Management Support,

- Knowledge of Accounting Employee, Use of Information Technology on The Quality of Accounting Information System (AIS). *IJEBD (International Journal of Entrepreneurship and Business Development)*, 5(4), 708-715. <https://doi.org/10.29138/ijebd.v5i4.1899>
- Tatian, C. T., Nurabiah, Ridhawati, R., & Thao, H. T. P. (2024). From wallets to screens: Exploring the determinants of QRIS payment adoption among Millennials in Eastern Indonesia. *JEMA: Jurnal Ilmiah Bidang Akuntansi Dan Manajemen*, 21(1), 87-113. <https://doi.org/10.31106/jema.v21i1.21712>
- Yanti, R. E., & Pratiwi, C. W. (2022). Factors Affecting the Quality of Accounting Information: the Role of Accounting Information Systems. *Jurnal Riset Akuntansi Kontemporer*, 14(1), 107-114. <https://doi.org/10.23969/jrak.v14i1.4432>
- Zulaeha, S., & Sari, A. P. (2020). Analisis Faktor-Faktor Yang Mempengaruhi Kinerja Sistem Informasi Akuntansi Pada Pt. Sinar Galesong Mandiri. *Invoice : Jurnal Ilmu Akuntansi*, 2(1), 1-11. <https://doi.org/10.26618/inv.v2i1.3180>