

Effectiveness of Village Financial Information System in Improving Financial Management Accountability: a Study in Paokmotong Village, East Lombok Regency

Nur' Ain Syakila^{1*}, Rr. Sri Pancawati Martiningsih²
Mataram University

Corresponding Author: Nur' Ain Syakila sakillanurain@gmail.com

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ABSTRACT

This study examines the impact of the Village Financial System (SISKEUDES) on enhancing financial management accountability in Paokmotong Village. SISKEUDES aims to improve financial governance by promoting transparency, accountability, and efficiency. Using a qualitative descriptive method, data were collected through observations, interviews, and documentation involving village officials responsible for financial management. The findings reveal that SISKEUDES positively influences financial management by improving budget transparency, ensuring administrative compliance, and enhancing reporting accuracy. Additionally, it aids in monitoring budget realization and minimizing the risk of fund misuse. The study concludes that SISKEUDES effectively supports accountability in financial management and is recommended for adoption in other villages to achieve better governance.

INTRODUCTION

Village financial management in Indonesia has become an important concern in recent years. Along with the increasing allocation of village funds from the central government, the accountability and transparency of the management of these funds is increasingly questioned by the public. According to Muhtar et al. (2022), transparency and accountability in financial management are important aspects of good governance. Accountability in financial management, especially at the village government level, is becoming increasingly urgent due to demands from the community to increase transparency in the use of public funds. Paokmotong Village, like many other villages in Indonesia, is required to improve accountability in financial management along with the growing public demand for accurate, transparent and accessible financial reports.

This phenomenon can be seen from the increase in supervision carried out by the community and authorities regarding village financial management. Financial reporting systems that are not transparent and accurate can lead to public distrust, as stated by Noholo (2021), which states that ineffective management can damage the reputation of village governments and trigger social instability. Therefore, the implementation of an effective financial information system is crucial to ensure accountable and transparent village financial management (Pratiwi et al., 2022).

Paokmotong Village, like many other villages, faces challenges in managing its finances well. According to Noholo (2021), low transparency, lack of effective financial management systems, and limited human resources in village financial administration are recurring problems. This triggers public distrust of the village government, which demands more accountable and open financial management. The implementation of financial information systems is crucial in addressing these challenges. Technology-based financial information systems, as described by Ulfa (2021), can provide solutions to improve the efficiency, accuracy, and transparency of village fund management. With an integrated system, village governments can present better financial reports, minimize human error, and speed up the reporting process to interested parties. In addition, village communities can also more easily access information related to budget use, which in turn will strengthen their trust in the government (Ningtias & Diatmika, 2021).

The urgency of this research has increased with demands from various parties, including the central government and the community, which emphasize the importance of accountability in the management of public funds. Unaccountable management of village funds can lead to serious problems, such as budget misuse and uneven development (Muhtar et al., 2022). Therefore, a well-implemented financial information system at the village level can be one of the keys to success in achieving good governance. Meanwhile, research on the implementation of financial information systems at the village level is still very limited. Many studies have been conducted related to financial management accountability at the central and local government levels, but studies that specifically highlight the use of financial information systems in villages,

especially Paokmotong Village, have not been widely discussed (Pratiwi et al., 2022). This research seeks to fill this void by examining how the effectiveness of financial information systems can improve the accountability of financial management in Paokmotong Village. This research also differs from previous studies that focus more on the private sector or central government institutions, by offering a new perspective on accountability at the village level (Noholo, 2021).

Based on these phenomena, this research is important to conduct in order to understand more deeply the effectiveness of financial information systems in improving financial governance in the village and provide relevant recommendations for the management of village funds in the future.

Thus, the author is interested in studying this topic more deeply by raising the title: "The Effectiveness of Financial Information Systems in Improving Financial Management Accountability: Study on Paokmotong Village, East Lombok Regency" Through this research, it is hoped that it can make a significant contribution to the development of a more transparent and accountable financial information system, especially in the context of village financial management, and provide practical guidance for village governments in improving effective and efficient financial governance.

LITERATURE REVIEW

Stewardship Theory

Stewardship Theory describes conditions in which managers are not driven by personal goals, but rather focus on achieving key results for the benefit of the organization as a whole. According to Donaldson and Davis (1989, 1991) in Anton (2020), this theory emphasizes the priority of common interests over individual interests. In this context, the steward refers to the village government, while the principal is the village community. Stewardship Theory emphasizes that stewards are motivated to act in the best interests of the principal, by prioritizing organizational success.

The Village Financial System (SISKEUDES) is an accounting information system designed to control village financial transactions as well as a tool to record and manage village finances. SISKEUDES aims to facilitate village governments in preparing financial reports as a form of accountability to the district/city government and village communities. These financial statements provide important information in the relationship between steward and principal. The village government, as the party that has in-depth information, especially in the financial field, is expected to provide accountability for the use of the budget in a transparent manner in accordance with the expectations and trust of the village community.

Village Definition

The village government is the institution responsible for managing government affairs and implementing development at the village level. Led by the village head with the support of village officials such as the village secretary and treasurer, the village government carries out the planning, implementation,

and supervision of development activities and provides services to the community. Other duties include maintaining transparency and accountability in the management of village funds to improve community welfare. The Organizational Structure and Work Procedures (SOT) of the Village Government are regulated through the Minister of Home Affairs Regulation No. 84/2015, which stipulates the division of tasks and authority among village officials (Nugroho & Suprpto, 2021).

Village Financial Management

Village financial management is a key process involving budget planning, execution, and monitoring to ensure funds are used as intended. This process begins with budget preparation that involves the community in determining development priorities, followed by budget realization and accurate recording of transactions to properly document all financial activities (Rivan & Maksun, 2019).

Village Accountability

Village accountability is the responsibility of the village government to manage resources and implement development programs in a transparent and accountable manner to the community. Public accountability at the village level consists of two types: (Mayasari et al., 2024).

1. Vertical accountability is the obligation of the village government to account for the use and reporting of finances to higher levels of government and the community.
2. Horizontal accountability includes responsibilities between village officials and community institutions, with mutual monitoring and support for the implementation of tasks.

Accountability Concept

Accountability refers to the responsibility of individuals or institutions in managing resources and implementing policies, which must be accountable to the public. Important elements of accountability include: legitimacy of policies that have public support, moral integrity in decision making, responsiveness to community needs, information disclosure, efficient use of resources, and continuous efforts to improve management effectiveness and efficiency (Nugroho & Suprpto, 2021).

Accountability Objectives

The purpose of accountability in village finance is to ensure that village governments are responsible for managing resources and policies in a transparent manner. Accountability allows the public to know the use of village funds and development programs implemented, supported by open financial reporting and effective communication with the community (Diana, Lestari & Nurabiah, 2023).

Village Financial System (SISKEUDES)

The Village Financial System (Siskeudes), based on Minister of Home Affairs Regulation No. 20/2018, is a tool designed to help village governments manage finances effectively, transparently, and accountably. Siskeudes integrates financial processes from planning to reporting, making it easier to monitor, evaluate, and record village financial activities systematically (Kurniawan & Priambodo, 2022).

Purpose of Siskeudes

Siskeudes aims to improve efficiency and transparency in village financial management. This system helps village governments plan, manage, and report budgets optimally with a simpler, structured, and easy-to-understand process (Puspitawati, Amanda & Surtikanti, 2023).

Siskeudes Database and Data Connection

Databases and data connections in the Village Financial System (Siskeudes) play an important role in creating an integrated information system to store all village financial data. With a centralized database, village governments can easily access the financial information they need, facilitating the decision-making process. In addition, the integration of data in Siskeudes supports better oversight of budget utilization and ensures that all transactions are properly recorded, thus increasing transparency and accountability in village financial management (Mega, Kalangi & Kapojos, 2022).

METHODOLOGY

This research uses a descriptive method with a qualitative approach. The descriptive method aims to describe the situation factually and accurately to collect information that is analyzed to solve problems. The qualitative approach focuses on understanding social phenomena from the perspective of the research subject, without using statistical or quantification procedures (Hardani, 2015; Nugrahani, 2014).

Researchers will go directly to the field to observe, interview, and collect data through in-depth observation. The main objective is to evaluate the effectiveness and accountability of the Paokmotong Village Financial Information System, East Lombok, by comparing the data obtained with relevant theories as the basis for analysis

Informants and Research Presence

Informants who will become sources in this study were selected with the consideration that they know, understand and have access to the village financial system application (SISKEUDES) and are also involved in village financial management. The informants in this study were 4 people.

Table 1. Informants and Research Presence

Position	Informant
Village Head	1 Person
Village Secretary	1 Person
Village Treasurer	1 Person
Chairman of BPD	1 Person

In qualitative research, the presence of researchers is very important, because researchers are responsible for planning, implementing, collecting data, and analyzing research results. The researcher will conduct direct observation at the Paokmotong Village Office, Masbagik District, East Lombok, as well as collect relevant documents. In addition, interviews, observations, and documentation will be used as research instruments to support data validity. Researchers will carry out interviews and observations seriously to obtain valid data, starting after obtaining official permission from Mataram University and Paokmotong Village Office.

RESEARCH RESULTS

Overview of Research Objects

The researcher chose Paokmotong Village in Masbagik Sub-district, East Lombok Regency, as the research location. The village has an area of 339.64 hectares and is bordered by Danger Village and Kesik Village to the north, Padamara Village and Paok Pampang Village to the south, South Masbagik Village to the east, and Kesik and Sikur Villages to the west. Its geographical location in the lowlands with an average daily temperature of 37°C and annual rainfall of 21.75 mm makes this village have climate characteristics that support agricultural activities. Paokmotong Village also has a relatively flat topography with a small river that provides potential for water utilization for the community. Of its total area, Paokmotong Village utilizes 120.9 hectares for settlements, 172 hectares for rice fields, and 20.95 hectares for plantations.

In addition, public facilities such as sports fields, cemeteries, and market facilities are also available. This village shows great potential in supporting agrarian activities, especially in the rice fields and plantation sectors that are the mainstay of the community. The potential for fertile land and stable environmental conditions allow for further development in the agricultural sector as well as other infrastructure.

Paokmotong Village has good accessibility, with a distance of only 2.5 km from the sub-district capital, which can be reached within five minutes by motorized vehicle. The village is also 6 km from the district capital, with a travel time of around 20 minutes. This relatively easy transportation access supports the economic and social development of the community, as well as opening up opportunities for the village to optimally utilize the potential of its area in order to improve the welfare of its citizens.

Organizational Structure of Paokmotong Village Government, Masbagik Sub-district, East Lombok Regency.

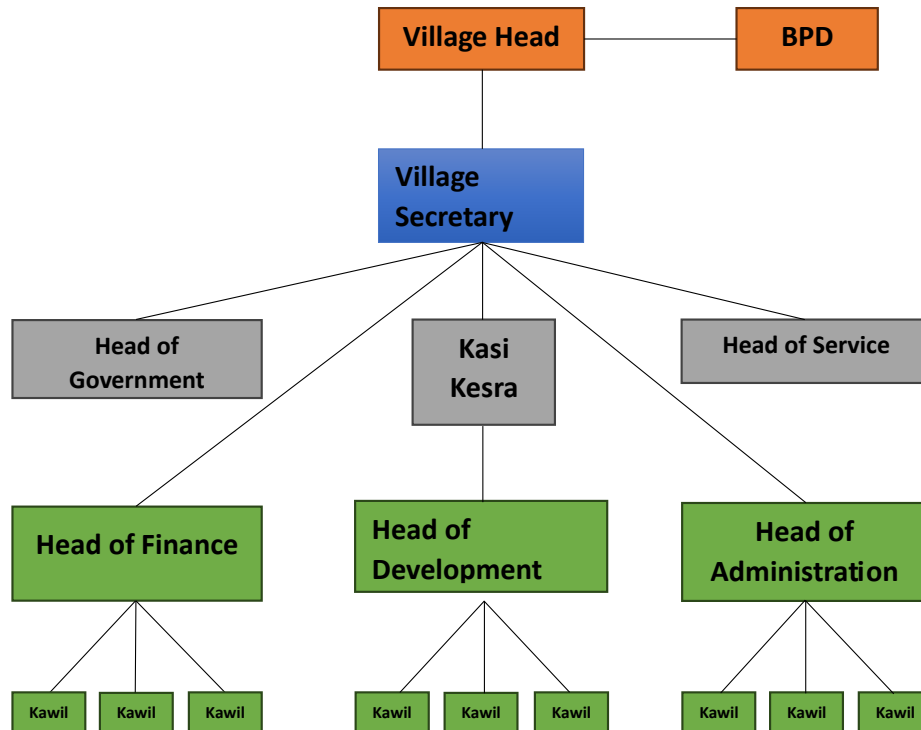


Figure1. Organizational Structure of Paokmotong Village Government

The village head acts as the responsible party for all governance in the Paokmotong village office, the village head is responsible for accountability both vertically and horizontally. The Village Head is aligned with the BPD (Village Consultative Body) where the BPD itself acts as a representative of the community to be able to see the level of accountability of the Paokmotong village government which is carried out by the submission of the LPPD (Village Government Organizing Report) by the village government as a form of horizontal accountability. The village secretary and also the head of finance act as implementing assistants of village financial governance where the head of finance also acts as a SISKEUDES operator at the same time so that both have a direct role as implementers in the financial governance of the Paokmotong village government.

Respondent Overview

This research began by selecting informants who have a direct link to the Village Financial System (SISKEUDES) and village financial governance. They were selected because they have an in-depth understanding of the implementation of financial information systems and accountability in Paokmotong Village. Research data were obtained through interviews, documentation, and observation. Interviews were conducted with four informants who were considered representative of the research object.

a. Paokmotong Village Head, Mr. Suherman, SP: Serving since 2021, he is responsible for financial governance and accountability in the village. His selection as an informant to find out the implementation of SISKEUDES and the level of accountability was considered appropriate. The interview was conducted at the Paokmotong Village Office in November 2024.

b. Paokmotong Village Secretary, Mr. Ainun Najib, S.Pd: Appointed since 2021, plays a role in summarizing financial reports to be submitted to the village head, BPD, sub-district head, and district government. Interviews were conducted at the Paokmotong Village Office in November 2024 to obtain information on vertical and horizontal accountability.

c. Paokmotong Village Treasurer, Mrs. Nani Huzaimah: Served for two periods (approximately seven years), as well as the SISKEUDES operator. As an informant involved in the entire village financial process, she provided information on financial governance and the implementation of SISKEUDES.

d. BPD Chairman, Mr. Hervan Wandri: Serving since 2018, plays a role in assessing village accountability. An interview with him was necessary to obtain information on the level of horizontal accountability of the Paokmotong village government.

Informant Profile Table and Interview Time

Table 2. Informant Profile

No	Informant Name	Jabatan
1	Suherman, SP	Village Head
2	Ainun Najib, S.Pd	Village Secretary
3	Nani Huzaimah	Village Treasure
4	Hervan Wandri	BPD Chairman

Implementation of Financial Information System in Paokmotong Village

Paokmotong Village has successfully implemented a computer-based Financial Information System (FIS) that simplifies the financial recording and reporting process, increases efficiency and strengthens accountability. Key features of the SIK, such as automated recording, reduce manual errors and improve data accuracy. The system also enables the preparation of real-time financial reports that can be accessed by village officials and the community, increasing transparency and budget oversight. Data security is prioritized to protect financial information from threats, ensuring data reliability for decision-making.

The implementation of SIK brings not only technical, but also social benefits, by increasing community participation in financial management and enabling more scalable long-term financial planning. Paokmotong Village's success in using SIK could serve as a model for other villages in Indonesia, demonstrating that information technology can improve efficiency, accountability and community trust in village financial management, supporting better and sustainable development.

Challenges in Implementing Financial Information System in Paokmotong Village

The implementation of the Financial Information System (FIS) in Paokmotong Village brought significant benefits, but also faced several challenges. One of the main challenges is the limited human resources (HR), where village officials who are not familiar with technology require training to effectively operate the system. Reliance on outside experts for system maintenance and development is also a barrier due to additional costs. In addition, technological infrastructure is an obstacle, especially with uneven internet access in some village areas, which hinders maximum use of the system. Lack of adequate hardware and software is also an issue, especially with limited village budgets.

Public awareness is also a challenge, as low digital and financial literacy hinders their active participation in village financial management. Overcoming these challenges requires training for village officials, educational campaigns on digital and financial literacy for the community, and investment in technology infrastructure, such as the development of better internet networks. With strategic efforts, the implementation of SIK in Paokmotong Village can be more effective and provide greater benefits to the community.

Impact on Financial Management Accountability

The implementation of a technology-based Financial Information System (FIS) has had a significant positive impact on the accountability of village financial management. One of the key changes is the increased transparency in budget management. With SIK, village financial reports are easily accessible to the community, enabling them to clearly understand how the budget is being spent and encouraging their involvement in monitoring and providing feedback. This transparency improves the integrity of village officials and strengthens community trust in the management of village funds.

In addition, SIK also reduces errors in recording and managing financial data. With automated recording, the risk of manual errors is reduced, which improves the accuracy of financial data. This ensures that the resulting financial reports are reliable for decision-making. The system helps village officials avoid problems resulting from recording errors, such as budget discrepancies or invalid reports.

The implementation of SIK also increases community participation in village financial management. Direct access to financial information gives communities a better understanding of budget allocations and usage. This makes them more involved in decision-making, especially in planning and evaluating development programs. Community involvement in oversight creates an effective social control mechanism, which improves overall accountability. SIK supports better decision-making by village officials. With accurate and real-time data, village officials can plan development priorities in a more structured and evidence-based manner, and evaluate the effectiveness of programs that

have been implemented. These data-driven decisions enable more efficient use of budgets and support long-term financial planning.

Overall, the implementation of SIK has had a positive impact on village financial accountability by increasing transparency, reducing errors, encouraging community participation, and supporting better decision-making. SIK has proven to be an effective solution in overcoming the challenges of traditional village financial management and strengthening the relationship of trust between village officials and the community. This success makes SIK a model that other villages can adopt to improve the accountability and quality of their financial management.

DISCUSSION

This research discusses how the application of the Paokmotong village financial information system in improving accountability both vertically and horizontally, where this research can be carried out by interviewing 4 (five) informants, namely the Paokmotong Village Head, Paokmotong Village Treasurer, Paokmotong Village Secretary, Chairman of the Paokmotong Village BPD, data collection is carried out by offline and online interviews, in addition to using the interview method this research also uses documentation methods, and observation. The following are the results of the research on how the Paokmotong village financial system is implemented:

Table 3. Effectiveness of Village Financial System Implementation

No	Instrumen	Applied	
		Implemented	Not Implemented
1	Appropriateness of information requested in the template/program	√	
2	Appropriateness of report type	√	
3	Accuracy and certainty of reporting time	√	
4	Appropriateness of reporting requirements and procedures	√	
5	Feedback		√
Percentage of indicators implemented		80%	

The effectiveness of the application of the Paokmotong Village financial information system in the form of a village financial system (SISKEUDES) has been carried out properly and effectively in accordance with existing indicators. Based on the results of interviews, observations, and documentation that have been conducted, it can be concluded that the implementation of SISKEUDES in Paokmotong Village has been effective in improving the accountability of village financial management. Some indicators that show this effectiveness include the suitability of information requested by the program, the suitability of the type of report, the timeliness of reporting, and the suitability of reporting procedures and stages with the applicable technical guidelines. However, although reporting is effective and efficient, there are still shortcomings in the aspect of inadequate feedback from relevant agencies. Thus, SISKEUDES has made a positive contribution to more transparent and accountable village financial management in Paokmotong Village.

CONCLUSIONS AND RECOMENDATIONS

This study evaluates the effectiveness of the Village Financial System (SISKEUDES) in Paokmotong Village, East Lombok District, as a tool to improve the accountability of village financial management. The implementation of SISKEUDES had significant positive impacts, including transparency in budget management, accuracy in recording transactions, and ease of reporting. The system allows village governments to prepare financial reports automatically and in real-time, thereby increasing public trust.

SISKEUDES helps simplify the financial management process, from planning to reporting. Manual processes that were previously prone to errors are now replaced with systematic, application-based recording. Vertical accountability is realized through financial reports submitted to the district/city government, such as LKPD and LPPD, according to schedule. Horizontal accountability is carried out by submitting reports to the public through BPD and the publication of financial information at strategic points. Some of the obstacles faced include limited human resources (HR), technological infrastructure such as uneven internet access, and the low digital literacy of the community.

This system increases public involvement in monitoring and providing input on budget management. A transparent system also strengthens social control mechanisms. Although village financial reports have met the requirements, feedback provided by the relevant agencies is minimal and administrative in nature, with no reward for good performance. Village governments need to conduct intensive training to improve the competence of village officials in using SISKEUDES optimally. Infrastructure support such as a more stable internet network and adequate technological devices are needed to support the sustainability of the system.

Educating the community on the importance of transparency and accountability can increase their understanding and active involvement. Further studies should include long-term evaluations and involve villages with diverse characteristics to identify the effectiveness of SISKEUDES in various contexts. With the various benefits offered, the implementation of SISKEUDES in

Paokmotong Village shows great potential to be adopted by other villages to improve transparent, efficient, and accountable financial governance.

Based on the limitations of the study, several suggestions are proposed, among others:

a. Future research is expected to involve more villages with different characteristics, such as villages in remote areas, villages with low levels of access to technology, or villages with diverse human resource capacity. This can provide a more thorough insight into the effectiveness of SISKEUDES in various conditions.

b. Future research is expected to be conducted over a longer period of time to more comprehensively evaluate the impact of SISKEUDES implementation. Longitudinal studies can help identify trends in system usage, challenges that arise over time, and how the sustainability of system implementation affects village financial accountability.

c. Future research is expected to involve informants from various layers of the village community, such as ordinary citizens, community leaders, or village service user groups. This approach can explore the perceptions and experiences of the wider community towards transparency, accountability, and the benefits of SISKEUDES, thus providing a broader view.

ADVANCED RESEARCH

The limitations of this research are:

a. The limitation of this study is that the research only focuses on one village, Paokmotong Village, so the generalization of the results to other villages with different characteristics is still limited.

b. This research was conducted over a period of time, so it does not include a long-term evaluation of the effectiveness of SISKEUDES.

c. Informants were collected only from village officials directly related to SISKEUDES management, so the broader community perspective has not been explored in depth.

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