



Enhancing Smart Digitalized System Through SISKEUDES Application in Ensuring Village Accountability

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Abstract. Village financial management is one of several important instruments to achieve village goals, namely improving the quality and resources of the community. Management or financial management received by the village, one of the sources of which comes from village funds delegated by the central government to village governments. The village fund itself is a form of financial assistance in the amount of 1 to 1.4 billion rupiah that is received by the village government every year. This large nominal is one of the village's challenges in financial management, whether the village can manage the funds received in an accountable manner or not. This analysis was conducted to see the role of the Village Financial System (*Sistem Keuangan Desa* (SISKEUDES)) Application in the village financial management process. This analysis was conducted by means of a literature study, which is based on information on research that has been carried out related to the SISKEUDES application. The results of the role analysis prove that the SISKEUDES application plays an important role and helps and facilitates the village financial management process.

Keywords: Smart Digitalized System · Village Financial System · SISKEUDES Application · Village Fund

1 Introduction

Regulations regarding villages and their management have existed since 1948, namely Law Number 22 of 1948 concerning the main points of regional government [1]. Furthermore, there were many changes and the emergence of new regulations both in the legislation and in its implementation. This change was made because of the demands of increasingly developing conditions and because of the need for innovation to develop villages and improve the economy of rural communities. We must cope with the challenge we face by new digital solutions. Otherwise, their imperfect implementation will result in inefficiency and new technologies will not work well—especially not in our favour. Whatever the level of investment will be, we should make it and take their long run returns into consideration from the very beginning. Inevitably the parallel creation of IT security solutions and further clarification of General Data Protection Regulation (GDPR) issues are crucial [2] (Jósvai, 2018).

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Mardiasmo (2002) stated that the grouping of regional financial management can be divided into 2, namely regional expenditure management and regional revenue management [2]. Funding for village development and village financial management has high consequences, both of which will ensure the position of the village government in financial management activities in the village.

There is Law Number 6 of 2014 concerning Villages which states that the city/regency will receive a portion of the Central and Regional Balancing Fund to be forwarded to the village with a minimum amount of 10% which is distributed to each village [3]. The existence of this law forces the allocation of quite large funds that have been obtained by the village government to be used in development activities according to the existing needs for the provision of financial management flexibility and village assets [4]. The law also gives broad authorization in the administration of orders in the implementation of development for the quality of life of rural communities [5]. According to Fauzanto (2020), the objectives of the decentralization regulation in the Law include: achieving equality of village rights and capabilities; reducing subsidies from the center and increasing village original income; and improve development progress in the village [6].

The central government handed over all full authority to the village to take advantage of the various potentials possessed by the village to improve the economy and prosperity of the community. In addition, a fairly large budget distribution is also carried out by the government in the form of village funds, so good village financial management is needed by paying attention to the principles of accountability, participation, transparency, order, and budget discipline [7]. The management process must also be carefully considered in each process, starting from the planning process, budgeting process, implementation, administration process, reporting process, to accountability following the basic rules of Minister of Home Affairs Regulation Number 58 of 2005 [8]. Its implementation can be done through a system that regulates every village policy and regulation to improve the community's economy.

The Financial and Development Supervisory Agency (*Badan Pengawasan Keuangan dan Pembangunan* (BPKP)) conducted a survey in 2014 and found that the condition of villages in Indonesia is very diverse, some have lack of facilities due to a lack of electricity supply, or vice versa, some village governments have developed because they have become internet villages. The capacity of the village community in general is also still not understanding about financial management due to the various educational levels of the community. Then, there are also villages that have not been able to prepare Village Government Work Plans (*Rencana Kerja Pemerintah* (RKP)), there are no procedures that can ensure orderly financial and administrative management, and reports that are not in accordance with standards (BPKP, available at <http://www.bpkp.go.id>).

The distribution of village funds of 1 to 1.4 billion provides new opportunities for villages to maximize the management of their potential. However, the problem is how the village government carries out good management of its finances so that fraud and corruption do not occur [9]. At the end of 2017, there were 900 cases of village heads in conflict with the law due to village budget problems. Some of them received prison sentences for misuse of village budgets. From these 900 cases, it is predicted that an increase will occur, because government officials find it difficult to monitor 74,000 villages in Indonesia. If this happens to village financial management and is detrimental

to the state, appropriate solutions should be given for the management of village finances that are free from corruption [10]. In fact, cases of corruption in village funds continue to increase every year, this is based on findings from the monitoring of Indonesian Corruption Watch (ICW) since 2015 until the first semester of the 2018 fiscal year [11]. Such misappropriation is not possible if there is accountability in village financial management.

Through some of these backgrounds, village governments will find it difficult to manage the funds they receive without an information system that can assist village financial management and minimize cases of fraud and fraud that occur related to village funds. The functions of the accounting information system according to Susanto (2013) are: (1) presenting relevant information systems; (2) presenting a timely information system; and (3) presenting a credible information system. The right information system is needed to improve the quality and work of services to the community, increasing the level of quality of services provided, the government will get feedback on increasing trust from the community [12]. The information system that will be discussed this time is an application called SISKEUDES.

A village financial management system called SISKEUDES was established by BPKP together with the Director General of Village Government Development at the Ministry of Home Affairs. BPKP issued this application since 2016 [13]. This application is designed to facilitate village financial reporting both in the budget and its books so that it is recorded properly. Minister of Home Affairs Regulation Number 20 of 2018 is the basis for implementing the SISKEUDES application in villages throughout Indonesia (Deputy for Financial Administration Supervision, 2015).

All parts contained in this application are designed in a simple way to be easily accessible and easily understood by users, with this application it is hoped that the village sees opportunities to improve the community's economy from recording sources of revenue that have been carried out in this application. This article will discuss the role and success/effectiveness of the application in assisting village financial management. The analysis of the role of the SISKEUDES application is considered important as a process of monitoring and examining the innovation of the village government's performance in facilitating its financial management.

2 Literature Review

2.1 Village Finance

The definition of village finance according to the Regulation of the Minister of Home Affairs number 113 of 2014 is all obligations and rights owned by the village that allow it to be valued in money or everything in the form of goods or money related to the actualization of village obligations and rights. There are several things that need to be considered regarding financial management, including the following:

- 1) The principles of accountability, transparency, participation, order in implementation and discipline are the main and fundamental principles in their management.
- 2) Financial management starts at 10%, whether it comes from Regional Transfer Funds or not in succession.

2.2 Village Fund

Syachbrani (2012) states that village funds are part of the central and regional financial balance funds given specifically to cities or districts and also part of village finances obtained from regional tax revenue sharing [14]. Village funds in the Regional Revenue and Expenditure Budget (*Anggaran Pendapatan dan Belanja Daerah (APBD)*) are budgeted on the part of the village government, whose implementation of disbursement of funds is gradual or adjusted to the situation of the village government. The purpose of the allocation of these funds is to overcome poverty, improve development planning and budgeting, improve infrastructure, increase social and cultural values and increase village income through Village-Owned Enterprises (*Badan Usaha Milik Desa (BUMDes)*).

2.3 Village Financial System

This application, which is commonly abbreviated as SISKEUDES, is an accounting information system created by BPKP with the aim of improving the quality of village government financial management (Deputy for Financial Administration Supervision, 2015). The Village Financial System is used by the village in its financial management, from the planning stage to reporting. The Village Financial System works systemically in working on the desired financial reports, helping to save time, minimizing the opportunities for fraud or errors, and data aggregation. This application can not only be accessed online, but can also be accessed offline and can even be done manually, this is because the level of community human resources in each region is different.

2.4 Village Financial Management

Village financial management includes parts of the activity stages that are systematically carried out starting from the initial stages, namely the planning stage, then proceeding with the budgeting and implementation stages, then followed by the administrative stages, until entering the reporting and accountability stages [15]. Village financial management is carried out on the basis of the principles of transparent, accountable and active government administration, and is carried out in an orderly manner and in accordance with the principles of the budget [16].

3 Research Method

This research was conducted by means of a literature study. Literature study is the process of collecting data by conducting an assessment of notes, literature, books, and reports that are related to the subject matter being discussed [17].

This research has a descriptive nature, namely the nature of the analysis stage only to the description stage, namely analyzing and also presenting facts on a regular basis to make it easier to understand and the process of making conclusions. The most important objective of descriptive research is to explain more accurately the discovery of facts and characteristics regarding the field under discussion, and also to describe the conditions or events that occurred.

3.1 Method of Collecting Data

The data in the article were obtained from pre-existing research sources. The data sources in question are primary sources published by the owners of these scientific journals, theses, theses, and dissertations on the internet. Primary sources are sources whose data presentation is obtained from the initial date/first person, can also be referred to as the original source [18]. In addition, to increase accuracy, data collection was carried out through interviews with two key informants (apparatus) in one of the villages (name disguised as ABC village) in Malang Regency, Indonesia. Two key informants were interviewed to explore the successful use of the SISKEUDES app.

3.2 Technical Data Analysis

This study uses data analysis techniques with content analysis. This method is a method in which an in-depth review of the contents of the content that is the source of research is carried out in the process. Content analysis is a research technique carried out by making conclusions that can be replicated with valid and appropriate data, of course, while still paying special attention to the context discussed. At the end of the discussion, data exploration was carried out based on interviews conducted with informants in ABC village, Malang Regency, Indonesia. This is only done to demonstrate the successful implementation of the SISKEUDES application.

4 Result and Discussion

4.1 The Role of SISKEUDES Application in Management Village Finance

4.1.1 Budget Preparation and Planning

Planning is a management function that is the starting point for all financial management processes, which are related to the preparation, selection, and determination of a comprehensive plan for all activities to be carried out in achieving goals and objectives. Regarding the Planning and Preparation of the Village Revenue and Expenditure Budget (*Anggaran Pendapatan dan Belanja Desa* (APBDes)), the Minister of Home Affairs Regulation Number 20 of 2018 states the following:

- a) Village financial management planning is an agenda of income and expenditure received by the village government during the current budget year that is disbursed for APBDes.
- b) The village secretary coordinates the design of village income and expenditure budget (*Rancangan Anggaran Pendapatan dan Belanja Desa* (RAPBDes)) project based on the village RKP for the period in question as well as guidelines for the formation of the RAPBDes, then submits the project to the village head.
- c) The RAPBDes is forwarded by the village head to the Village Consultative Body for deliberation and a decision point is sought.

- d) Based on the agreement between the village head and the Village Consultative Body (*Badan Permusyawaratan Desa* (BPD)), the village head then prepares a Draft Village Head Regulation regarding the development of the APBDes. The draft is then forwarded from the village head to the regent/mayor mediated by the sub-district head for review. When the elaboration of the APBDes is in accordance with the aspects and rules being considered, the village head stipulates it as a Village Regulation (*Peraturan Desa* (Perdes)).

The role of the SISKEUDES application in the planning stage can be seen in the Planning Menu available in the SISKEUDES application. Based on the operating manual for the SISKEUDES application (Development & State, 2018), the Planning Menu in this application is used to input village general data and processing village medium-term plans (*Rencana Pembangunan Jangka Menengah Desa* (RPJMDes)) as well as annual plans commonly referred to as (*Rencana Kerja Pemerintah Desa* (RKPDDes)). Data input is done sequentially following the available submenus. The following is the order of the submenus available in the Planning Menu of the application:

- a) Village General Data Submenu
The General Data and Village RPJM options are applied if you want to carry out general village government data entry, for example the identity of the local village apparatus, the detailed time for changes to the financial budget (*Perubahan Anggaran Keuangan* (PAK)), and the detailed time for the Village Regulation.
- b) Village Vision and Mission Submenu
This menu is used to enter data on village government plans, namely village goals, village vision and mission, and village goals.
- c) RPJMDes Submenu
The RPJMDes menu is applied to input data on village government plans, including their fields and sub-sectors, village government activities, and details of village government indicative funds.
- d) Planning Report Submenu
This menu is used in the printing of the planning process output. This section is available in the Reports menu category.

4.1.2 Budgeting and Execution/Implementation

In the book by Mardiasmo (2002), Spicer and Bingham state that the implementation stage is the stage where the budget that has been discussed and approved is finally implemented [2]. Under the status quo, many village officials commit fraud, such as corruption, at this stage of budgeting and implementation. Therefore, it is important to have clear and adequate implementation systems and procedures, such as the use of a central and comprehensive application such as SISKEUDES.

The role of SISKEUDES in the budgeting and implementation stages can be seen in the Budgeting Menu in the application. This menu is applied to carry out the data entry process for the preparation of the APBDes. Based on the SISKEUDES application operating manual [19], the data input process is carried out sequentially following the available submenus. The following is the order of the submenus available in the Budgeting Menu in the SISKEUDES application:

a) Sectors, Subsectors, and Activities

Data input for sectors, sub-sectors, and activities that are planned to be carried out by the village are inputted in the Activities option in the application. In this menu, there are also other entries such as uniform, activity code, activity location, activity time, name of Village Financial Management Implementer, output for activity, as well as the highest budget limit allocated for activities.

b) Revenue

In this place, the village government inputs data on the revenue budget. The inputs in this menu are the results of village market management, village treasury land management outputs, results of self-help, other village business results, village funds, allocation of village funds, and grant income from the central government.

c) Expenditure

This expenditure menu is intended for the process of entering budget data. The process of entering expenditure data is processed according to the sectors, sub-sectors, and activities to be carried out.

d) Financing 1 (Financing Receipt)

The process of inputting financing receipt data is carried out in the Financing Menu 1. Financing receipts that can be inputted include the proceeds from the sale of village assets and the disbursement of reserve funds.

e) Financing 2 (Financing Expenditure)

This menu is an entry for the input process for financing expenditure data such as village capital participation for BUMDes.

f) Village Cash Budget

This menu is intended for entering the village treasury budget plan entries (*Ren-cana Anggaran Kas Desa (RAKDes)*), which are notes on the entry and exit of cash flows needed to control the withdrawal of funds to finance all costs incurred based on the budget implementation document (*Dokumen Pelaksanaan Anggaran (DPA)*) approved to the village. On the Village Cash Budget menu, there are 3 budget plan options, namely RAK-Revenue, RAK-Shopping, and RAK-Financing.

g) APBDes regulations

The use of this menu is used to make the format of village regulations or village head regulations automatically into a word file, which can still be edited by the village government if needed. Data input in this option includes filling in the village name, number and date of the village regulation or village head regulation, the date of the sheet, the number of the sheet, as well as the name of the village head and also the name of the village secretary.

h) Posting ABPDes Menu

The Posting APBDes menu is a place to post the RAPBDes, the APBDes at the beginning of the year, and the revised APBDes. The data that needs to be entered include the date and the number of the village regulation. This menu is posted through the administrator to evaluate village regulations regarding APBDes at the sub-district and city/district levels. Then, the data is secured and sent back to the village so that it can be used as the basis for the APBDes realization document.

i) Advanced Budget

Data entry for Advanced Budget Execution Documents (*Dokumen Pelaksanaan Anggaran Lanjutan (DPAL)*) is carried out on this Advanced Budget menu. The

DPAL document is a document containing activities, calculations, and the agenda for taking funds for activities and activities in the village that are funded with the remaining Budget Financing Remaining (*Sisa Lebih Pembiayaan Anggaran (SiLPA)*) for the previous fiscal year. In this menu, data is filled in regarding Advanced Activities, Advanced Budget Plans, and Advanced RAK.

j) Budgeting Report

In this menu, the final result of the budgeting process is printed. This system is located in the Report menu group, the same as the Planning Report location.

4.1.3 Administration

This administration is carried out by the village head through the determination of the village treasurer. Administration itself is divided into two categories, namely revenue administration and expenditure administration. Referring to good financial governance or administration, records in administration force the development of village government to be more accountable. All activities related to village financial activities are available in financial records which are then accounted for and used as the basis for making village financial reports. These financial records can also be important information for village government decision-making.

The role of SISKEUDES in the administration stage can be seen in the Administration Menu in the application. Based on the application operation manual [1], this data input process can be carried out on several available submenus. The following is the order of the submenus available in the Budgeting Menu in the application:

a) Administration Preparation

Before carrying out the administrative process using SISKEUDES, there are several things that must be prepared regarding the application. These include filling out village bank account parameters, preparing the Administration Requirement System, and preparing document number automation.

b) Receipt Administration

Receipts are divided into two groups, namely those obtained in cash and those obtained through banks. The organizers of the activities also accommodate self-help receipts, namely the type of money that will be submitted to the head of financial affairs. In this option, there are several types of entries that can be filled, namely Cash Receipt entries, Deposit entries, and Bank Receipts entries.

c) Expenditure Administration

This menu is applied to administering village expenditures, which are related to three types of Payment Orders (*Surat Permintaan Pembayaran (SPP)*), namely: (1) Definitive, (2) Financing, and (3) Down payment/ Advances.

d) Disbursement of Payment Orders (SPP)

The disbursement of SPP from the head of financial affairs is based on the SPP which has been approved by the village head.

e) Accountability Report (*Surat Pertanggungjawaban (SPJ)*) Activities

SPJ Activities are intended for down-payment of SPP whose disbursement is made with an advance payment, thus requiring the submission of the SPJ. The down payment that has been received must be accounted for a maximum of 10 days after

being submitted to the activity implementer. If the down payment has been used, and the evidence of accountability is ready and available, then the accountability for the money must be inputted to the application in the Activity SPJ menu.

f) Refunds of Expenditure

This menu is used to input expenditures that are issued too large than they should be so that they need to be returned.

g) Tax Deposit

The SISKEUDES application also provides a Tax Deposit Menu to deposit taxes collected through payment receipts.

h) Cash Movements

This menu is applied when there is a turnover of village cash balances that need to be recorded.

i) Administration Report

Village financial administration reports are printed on this menu. The Administration Report menu contains the village general treasury book, cash treasury, bank book, activity and revenue sub-book, and tax sub-book.

4.1.4 Reporting

Reporting activities carried out by the village government are an important key for village heads in submitting the results of the Village Government Implementation Report (*Laporan Penyelenggaraan Pemerintahan Desa (LPDD)*) to the mayor/regent and the head of the BPD. LPDD at least contains information regarding accountability for government implementation, development implementation, community development management, and community empowerment management. The purpose of self-reporting is to prepare information for the success of one of the principles, namely accountability.

The role of this application in the planning stage can be seen in the Reporting Module available in the SISKEUDES application. Based on the application operation manual [19], the accountability report for the realization of the APBDes must be reported at the end of each budget period. Then a village regulation was passed with a financial report containing notes on financial statements and the APBDes realization report. Reporting Options on this app:

- a) The Budget Realization Report is obtained from the administrative component which is journalized mechanically using the system available in the application.
- b) The Initial Balance section is applied to record liabilities and asset balances as material for making Village Asset Reports or Village Property Reports including Records of Financial Statements (*Catatan Atas Laporan Keuangan (CALK)*).
- c) The Adjustment Section is intended for recording changes in assets in the current period as well as in correcting expenditure income that has been definitively recorded.

In the application, the Initial Balance system is applied in recording village assets simply. The Adjustment Menu is applied in recording the addition and subtraction of assets in the current year, and is also applied in the adjustment of the Village Asset Report. Not only the two menus that have been explained earlier, there are also bookkeeping reports intended for the results of the village government's financial statements, the

reports are the village Budget Realization Report (*Laporan Realisasi Anggaran (LRA)*), village fund absorption reports, village wealth reports, village budget reports for each period, budget reports for each source of funds and also reports on the realization of the use of village funds.

4.1.5 Accountability and Budget Evaluation

The purpose of reporting that must be achieved by the village government is the availability of information for the achievement of accountability. As a public entity, accountability is a form of accountability for the village government. The SISKEUDES application is needed to help and facilitate all stages of village financial management. However, based on existing literacy sources, there is no clear information about the role of the SISKEUDES application at the accountability and budget evaluation stages in the financial management process. There is only a form of liability and application manually without the use of the application. As stated in the research journal (Suyono et al., 2017), that by related officers at the accountability and evaluation stage in financial management is carried out externally at the Monitoring and Evaluation stage.

4.2 Success of Siskeudes Application in Village Financial Management

The implementation of the SISKEUDES application in the village financial management process can actually optimize accountability with more detailed and detailed village financial reporting in terms of preventing fraud that may occur [20]. One of the successes of the implementation of the SISKEUDES application is shown from the results of an interview in ABC Village, namely through the statement of one of the following operators.

“The SISKEUDES application is very detailed and provides convenience for us in inputting village financial transactions. The application makes us more careful in using the budget,” said Tumin.

In addition, the village secretary who has the function of controlling village finances also said:

“This application is really one of the breakthroughs to ensure the financial accountability of the village,” ABC village secretary.

Pemenuhan aplikasi SISKEUDES ini memberikan dampak yang signifikan terhadap penyelenggaraan desa, terutama dalam aspek penganggaran. Hal ini memacu desa untuk terus meningkatkan akuntabilitas keuangannya. Lebih dari itu, aplikasi ini juga sangat menunjang dalam meingkatkan sistem digitalisasi cerdas dalam menjamin akuntabilitas desa.

In the future we will do the bookkeeping and auditing service in a different way [21]. Thanks to automatization and digitalization we will most probably be able to save considerable time and human resources, the output of the work done will be visually more attractive and better, and we can increase efficiency, too. We will save time on different testing tasks, make reports automatized and always available. With the help of

automated software, the large and often non-similar data can be processed, and then they can be interpreted in a more digestible, visualizable form. A paperless office, electronic filing systems, digital signatures can be realized, which reduce invested human work or make knowledge of processes faster. Reporting becomes simpler, authorities can get information about financial-administrative activities of companies simultaneously with carrying out of processes as a result of automatization and this might make intervention more effective. Such accounting and taxation solutions gain ground which strive for unified ones without borders (International Financial Reporting Standards) [22].

5 Conclusion

The application of the village financial system can be well applied in village financial management starting from planning, implementing, budgeting, reporting, to administration. There is no in-depth information and research on the role of the SIKEUDES application in the accountability stage in the financial management process. Based on the testimonials of village officials, the application of SIKEUDES in village financial management also shows that the village community has felt its positive impacts, such as ease in village administration, ease in making financial reports, and also increasing reporting accountability.

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