

Implementation of the Policy on the Implementation of the Village Financial System Application (Siskeudes) in the Management of Village Allocation Funds in Sumorame Village

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ABSTRACT

Objective: This study aims to evaluate the implementation of the Village Financial System (Siskeudes) application policy in managing the Village Allocation Fund (DAD) in Sumorame Village, Candi Sub-district, Sidoarjo Regency. **Method:** A descriptive qualitative approach was employed, analyzed using the DeLone and McLean Information System Success Model (2003), which encompasses six key dimensions: system quality, information quality, service quality, system use, user satisfaction, and impact on individuals and organizations. **Results:** The findings indicate that the Siskeudes application has been effectively implemented, contributing significantly to improved transparency, accountability, and efficiency in village financial management. The system is actively utilized by village officials for daily operations and has proven capable of automatically generating various financial reports. However, challenges persist, particularly limited human resources and internet infrastructure, although these are mitigated by technical support from the district government and continuous system updates. **Novelty:** This study provides a comprehensive assessment of Siskeudes implementation at the village level by applying the DeLone and McLean model, highlighting the system's role in promoting digital transformation in financial governance and emphasizing the critical need to strengthen human resource capacity and infrastructure for sustainable digitalization.

INTRODUCTION

The Village Financial System (Siskeudes) is an information technology-based application designed to assist village governments in managing finances transparently, accountably, and in accordance with the principles of good governance. This application was developed by the Financial and Development Supervisory Agency (BPKP) in collaboration with the Ministry of Home Affairs and has been implemented nationwide since 2015. The goal is to ensure that the management of the Village Revenue and Expenditure Budget (APBDes) runs systematically, effectively, and is free from irregularities. Siskeudes simplifies the process for villages in financial planning, automatically records financial transactions, and generates reports that comply with established standards. Through this application, it is also expected that village governments will improve financial administration efficiency while providing transparency to the public [1].

The implementation of Siskeudes is based on strong legal foundations. One of the key legal references is Law Number 6 of 2014 on Villages, which mandates that village fund management must be conducted transparently, accountably, and participatively to support sustainable village development. Article 72 specifically explains the sources of village revenue, including the Village Allocation Fund (DAD) derived from the State

Budget (APBN). In addition, Government Regulation Number 60 of 2008 on the Government Internal Control System (SPIP) serves as a guideline for village governments in establishing systems that prevent potential budgetary deviations through more systematic financial management [2]. Another legal basis is Minister of Home Affairs Regulation Number 20 of 2018 on Village Financial Management, which regulates the processes of planning, implementation, administration, reporting, and accountability of village finances. This regulation encourages village governments to use technology, such as Siskeudes, as a primary tool in supporting accountable village fund management.

In Sumorame Village, Candi Sub-district, Sidoarjo Regency, the implementation of Siskeudes began in 2017 as an effort to improve the governance of the Village Allocation Fund (DAD). Despite challenges such as inadequate internet connectivity and limited human resources (HR) that are not yet fully familiar with technology, Siskeudes has still provided significant benefits. With this application, the village government can digitally prepare the Village Revenue and Expenditure Budget (APBDes), record every financial transaction in a more structured manner, and generate financial reports that comply with the format required by the district government. The implementation of Siskeudes also makes it easier for the public to oversee village finances, thereby creating transparency and fostering trust between the village government and its citizens [3].

The main focus of implementing the Village Financial System (Siskeudes) in Sumorame Village is to ensure that all stages of managing the Village Fund Allocation are carried out efficiently, transparently, and accountably. The positive impacts include easier budget preparation, more accurate financial record-keeping, and faster financial reporting processes [4]. Transparency has also improved, as the community can access information regarding the use of village funds more openly. In addition, village officials can more easily account for the use of funds to both the local government and the public. The increased efficiency in financial management has streamlined administrative processes, allowing the village government to concentrate more on implementing development programs.

Government support in the implementation of Siskeudes in Sumorame Village has been one of the key factors in the success of the program. Through the Financial and Development Supervisory Agency (BPKP) and the district government, the authorities have provided intensive training for village officials to enhance their understanding of how to operate the application. In addition, the government has offered regular technical assistance, enabling village officials to utilize Siskeudes optimally. Furthermore, the local government has made efforts to improve information technology infrastructure, such as internet access, to ensure smoother program implementation. This support has greatly helped the village in overcoming various challenges, particularly those related to limited human resources and infrastructure [5].

This program operates by involving village officials responsible for financial management, accompanied by technical assistance teams from the sub-district and district levels. Data input into the Siskeudes system is carried out at the village hall, under the direct supervision of the technical team to ensure that the data entered complies with applicable regulations. Although the program still faces challenges, such as low technological literacy among village officials, it continues to show positive progress [6]. With ongoing training, technical assistance, and improvements in infrastructure, the implementation of Siskeudes in Sumorame Village is expected to become a model for effective, transparent, and sustainable village financial management. It is also anticipated that this will accelerate the realization of an independent and prosperous village through more optimal management of village funds.



Figure 1 . Siskeudes Version 2022, SisKeuDes V2.0.R2.0.4



Figure 2 . Siskeudes Version 2023, SisKeuDes V2.0.R2.0.6B



Figure 1 . Siskeudes Version 2024, SisKeuDes V2.0R2.0.5
Source: Processed Data from Sumorame Village, 2025

Figure 1 above illustrates that this study aims to evaluate the implementation of the Village Financial System (Siskeudes) application policy in managing the Village Fund Allocation (Dana Alokasi Desa or DAD) in Sumorame Village, focusing on the development of the application from 2022 to 2024. Siskeudes version 2022 (SisKeuDes V2.0.R2.0.4) was designed with features to enhance transparency in village financial reporting. In this version, updates focused on improving reporting functions, making it easier for village officials to compile and report financial data in accordance with applicable regulations [7].

The 2023 version (SisKeuDes V2.0.R2.0.6B) introduced enhancements by adding integration features that connect village development planning with financial management. This update allowed village officials to prepare more structured budget plans that aligned with more holistic development needs [8]. Additionally, the 2023 version prioritized better data security, recognizing the importance of protecting sensitive information in the management of village funds. The most recent version, Siskeudes 2024 (SisKeuDes V2.0.R2.0.5), added data-driven analytical features to support more accurate decision-making by providing more detailed, data-based reports that facilitate evaluation. Moreover, this version improved system accessibility by introducing mobile-friendly features, enabling village officials to access financial data anytime and anywhere [9].

Despite the many new features introduced, significant challenges remain in the implementation of Siskeudes in Sumorame Village. One of the main obstacles is the limited availability of human resources with sufficient technical competence to operate the application. Furthermore, technological infrastructure issues particularly unstable internet connectivity also hinder the smooth operation of the system. Lastly, despite the advantages offered by Siskeudes, there is resistance from some village officials who prefer the manual systems they are more familiar with, slowing down the transition to a more efficient digital system [10].

Previous studies that serve as relevant references for the implementation of the Siskeudes application in villages across Indonesia provide valuable insights into the challenges and success factors of this system. Prasetyo, H. (2023), in his research titled *"Analysis of the Implementation of the Siskeudes Application in Enhancing Village Financial Transparency in Sleman Regency"*, found that although Siskeudes improves transparency in village financial management, significant obstacles remain, particularly the lack of capability among village officials in operating the application [11]. The study emphasizes the importance of intensive training for village officials to ensure optimal use of the system. Wahyudi, R. (2021), in his study *"Effectiveness of the Village Financial System in Managing Village Fund Allocations in Blitar Regency"*, highlighted that while Siskeudes speeds up the management of village funds,

infrastructure issues such as unstable internet connectivity pose major barriers that reduce the effectiveness of the application [12]. Meanwhile, Suryadi, M. (2022), in his study *"The Influence of Village Apparatus Competence on the Success of Village Fund Management through Siskeudes"*, concluded that the competence of village officials has a significant impact on the successful implementation of Siskeudes. This research underlines that continuous training for village officials is a key factor in ensuring the system is used effectively. Overall, these studies offer a comprehensive picture of the challenges faced in the implementation of Siskeudes, including the need to improve human resource capacity, ensure adequate infrastructure support, and strengthen the competencies of village apparatus [13].

The theory used in this study is the DeLone and McLean Information System Success Model (2003), which provides a framework for evaluating the success of information system implementation through six key dimensions: system quality, information quality, service quality, system use, user satisfaction, and impact on individuals and organizations. The system quality dimension assesses how well Siskeudes provides ease of use, application reliability, and access speed factors that are crucial for efficient management of village financial data. Information quality relates to the accuracy, relevance, and clarity of reports generated by the system, ensuring that village financial data can be properly accounted for. Service quality includes the technical support and training provided to users, which according to previous studies is essential for overcoming difficulties in using the application [14]. System use is measured by the frequency and level of integration of the application in administrative and financial activities at the village level. User satisfaction reflects how satisfied village officials are with the ease of use and benefits the application provides in facilitating their work. Finally, the impact on individuals and organizations evaluates how much the application contributes to improving transparency, efficiency, and accountability in the management of village funds [15]. Based on previous studies, these dimensions are closely linked to the successful implementation of Siskeudes in Sumorame Village. Improvements in system quality, information quality, and service quality lead to more effective system use and higher levels of user satisfaction, which ultimately contribute to more transparent and accountable village fund management.

RESEARCH METHOD

This study employs a descriptive approach using qualitative methods. The descriptive qualitative research method aims to gain an in-depth understanding of phenomena occurring in the field by collecting data in natural conditions. This approach was chosen to allow the researcher to obtain a detailed and comprehensive picture of the program's implementation and its impact on improving village financial governance and community health. The research was conducted in Sumorame Village over a period of

four months, from January to early April 2025. The data sources in this study consist of primary and secondary data. Data collection was carried out through observation, interviews, and document **analysis** to obtain information relevant to the research focus. Primary data was collected through in-depth interviews with various informants, including the Village Treasurer of Sumorame, the Village Head of Sumorame, and the Village Secretary of Sumorame. The data analysis technique used in this study refers to the information system success model developed by DeLone and McLean (2003). This model provides a framework for evaluating the success of information system implementation through six main dimensions: 1) system quality, 2) information quality, 3) service quality, 4) system use, 5) user satisfaction, and 6) impact on individuals and organizations. These six dimensions are interrelated and must be analyzed comprehensively because the relationships among these elements form the basis for formulating the direction and content of the conclusions as the final outcome of the study. The stages of analysis in this study begin with data reduction, which is the process of selecting, focusing, and simplifying information to make it easier to understand. Next, the data is presented in various visual forms such as tables, graphs, and matrices to help identify patterns and trends. The final stage is drawing conclusions, which is done through interpretation of the processed data and verification of the validity of the information obtained. The implementation of Siskeudes is considered important as it represents the digitalization of village financial management aimed at creating accountability, transparency, and efficiency in village governance (BPKP, 2018). Therefore, a qualitative approach was chosen to deeply explore how this system is implemented at the village level and to what extent it impacts governance and public service delivery.

RESULTS AND DISCUSSION

Results

The implementation of the Village Financial System (Siskeudes) in Sumorame Village represents a form of digitalization in village financial management aimed at improving transparency, accountability, and administrative efficiency in village governance. Observations and interviews indicate that the system has been actively utilized by village officials, particularly in the processes of budget recording, expenditure realization, and financial report preparation. The village government welcomes the presence of this system; however, in practice, some challenges remain, such as limited human resources who have not fully mastered the application and technical issues like unstable internet connectivity [16].

To assess the extent of the success of Siskeudes implementation, this study uses the Information System Success Model developed by DeLone and McLean (2003). This model evaluates information system success through five main dimensions: (1) system quality, (2) information quality, (3) service quality, (4) system use, and (5) user satisfaction

in relation to individuals and organizations. By applying this model, the analysis of Siskeudes implementation not only considers technical and operational aspects but also examines how the system is accepted and utilized by users, as well as the extent of its impact on improving work effectiveness and decision-making at the village government level. Through this approach, the following discussion will systematically describe each of these dimensions based on field data collected to gain a comprehensive understanding of the effectiveness of Siskeudes implementation in Sumorame Village.

Discussion

1. System quality

In the Information System Success Model developed by DeLone and McLean (2003), system quality refers to the technical characteristics of the information system, such as ease of use, reliability, flexibility, security, response time, and the system's ability to adapt to user needs. High system quality enables users to access and operate the system efficiently, which ultimately promotes continued use and user satisfaction [17].

In the context of implementing the Village Financial System (Siskeudes) in Sumorame Village, the Village Treasurer shared the following perspective: "Siskeudes is actually somewhat difficult to use for beginners, but because this application is used daily, it eventually becomes easy and routine. So, if we measure it in terms of ease of use, it is actually easy because we have become accustomed to it. The annual updates are indeed necessary to comply with regulations and government rules related to financial management." (Interview, March 22, 2025)

This statement indicates that beginner users may face technical difficulties at the initial stage of use, but the high frequency of usage makes the system easier to understand and operate over time. This relates to the learnability aspect within the system quality dimension, which refers to how quickly users can learn to use the system (Heo et al., 2009). Habit and experience also play a role in the perception of ease of use, which supports the success of the implementation [18].

Furthermore, the annual system updates are considered important by users because the system needs to adapt to changes in village financial management regulations. This demonstrates that Siskeudes possesses flexibility and adaptability to policy changes, two key aspects of system quality according to DeLone and McLean. These updates also reflect the developers' commitment to maintaining the system's relevance to current needs, which helps increase user trust and system reliability (DeLone & McLean, 2003).

Therefore, it can be concluded that the system quality of Siskeudes in Sumorame Village is classified as good. Despite initial challenges in its use, the system provides an improving user experience over time and is capable of adapting to the dynamic regulations of village governance. This aspect strengthens one of the important pillars in the information system success model [19].

2. Information Quality

Within the framework of the Information System Success Model developed by DeLone and McLean (2003), information quality is one of the key dimensions used to measure the success of an information system. Information quality is assessed based on several important indicators, such as accuracy, relevance, completeness, consistency, timeliness, and understandability. High-quality information facilitates users in decision-making processes, enhances work efficiency, and builds trust in the system being used (DeLone & McLean, 2003).

In the context of implementing the Village Financial System (Siskeudes) in Sumorame Village, information quality is a very crucial aspect because it is directly related to the management and reporting of village finances. According to the Village Treasurer of Sumorame: “The information generated by Siskeudes is very accurate and meets our needs. This system provides outputs for village finance in various forms and types of reports, as well as financial administration books. So, with just one input, we can obtain a variety of financial report books: bank book, cash book, advance book, monitoring book, and others – we have all of them.” (Interview, March 22, 2025).

This statement illustrates that the information produced by Siskeudes is not only accurate and reliable but also highly relevant to the needs of village officials in preparing various administrative financial reports. The system is capable of generating multiple types of reports automatically based on a single data input process, which means work efficiency is increased and the risk of errors from duplicate data entry can be minimized [20]. The system’s reliability in producing consistent and targeted information greatly assists the village government in carrying out its functions transparently and accountably.

The information available in various forms, such as the bank book, cash book, advance book, and monitoring book, represents a concrete example of the completeness and relevance of the information generated by the system. Each of these reports serves a specific function in controlling and monitoring the flow of village finances, making them essential for budget accountability processes, both to the community and to supervisory institutions. This demonstrates that the system not only provides data but also information that is ready to be used as a basis for reporting and decision-making [21].

Furthermore, the ease of obtaining information immediately after data input indicates that the system provides fast information delivery (real-time reporting), which is also one of the indicators of information quality in the DeLone and McLean model. Timeliness is crucial because it allows village officials to respond quickly to changes or administrative needs without having to wait for time-consuming manual processes [22]. Considering the positive feedback from users and the functionality of the generated outputs, it can be concluded that the information quality of Siskeudes in Sumorame Village meets the elements outlined in the theory. Accurate, complete, timely, and relevant information reflects the success of this dimension in supporting effective and efficient village financial management [23].

3. Service Quality

In the Information System Success Model developed by DeLone and McLean (2003), service quality is one of the key dimensions that measures how well the services provided by the system provider support and facilitate users. Service quality encompasses important aspects such as the speed of response to issues, the ability to provide appropriate solutions, and the availability of reliable technical support. This dimension also includes the accessibility of the support team – where the easier and faster users can access technical assistance, the higher the perceived service quality [24]. Good service quality significantly influences user satisfaction and the overall success of the system, as unresolved technical problems can disrupt system usage and reduce trust in the technology (DeLone & McLean, 2003).

In the implementation of the Village Financial System (Siskeudes) in Sumorame Village, the quality of service provided by those responsible for technical support is one of the key factors in ensuring the system's success [25]. Based on an interview with the Village Treasurer of Sumorame, it was revealed that although there is no regular technical assistance at the village level, the technical support provided by the Regency and the Department of Communication and Information (Kominfo) is quite responsive and effective: *"The technical support actually comes directly from the regency, from the Kominfo Office. So, there is no special assistance specifically for Siskeudes, but when we face any issues or problems with the system, we directly communicate with the admin at the regency level. Then the admin forwards the issue to the Kominfo team for system repair. So, there are hardly any major obstacles because every time we encounter a small issue, it is always followed up and resolved quickly by Kominfo."* (Interview, March 22, 2025)

This statement indicates that, although there is no direct on-site assistance, the structured support system involving village officials, the regency-level administrator, and the Department of Communication and Information (Kominfo) functions effectively. When technical issues or problems arise, village officials simply contact the regency administrator, who then forwards the issue to the Kominfo team for immediate handling. This process demonstrates the existence of a clear and efficient communication channel for addressing problems encountered by users [26]. The success of the system in overcoming these issues greatly depends on the reliability and responsiveness of the support providers. In this case, the regency-level administrator and the Kominfo team acted very responsively, as every issue that arose was promptly addressed and resolved without significant delay. This indicates that the quality of service provided is high, as the system has been able to maintain smooth operations despite the absence of regular on-site support at the village level [27].

In addition, service quality is also closely related to the accessibility of technical support. The ability to directly contact the administrator and the presence of clear procedures for resolving issues enable village officials to receive assistance whenever needed. This provides users with a sense of security and comfort, allowing them to continue using Siskeudes without worrying about technical problems that cannot be resolved promptly [28].

In addition to response speed, service quality can also be measured by the level of reliability and the ease with which users can access technical support. Based on the interviews conducted, village officials felt that there were hardly any significant obstacles in using Siskeudes, as every technical issue was promptly resolved by the Kominfo office. This process reduces potential barriers caused by technical problems and increases users' trust in both the system and the service provider (Petter, DeLone, & McLean, 2008).

The reliability of the technical support system is also crucial in the context of village financial management. Considering that this system is used to generate financial reports that will be audited, any technical error or system disruption could potentially cause problems in report preparation or in the accountability process of village finances. Therefore, responsive and reliable technical support is essential to ensure the smooth operation of the system [29].

Overall, the service quality provided to Siskeudes users in Sumorame Village demonstrates a very high standard. Although there is no direct technical assistance at the village level, the existence of an effective communication system and the prompt response from the district-level administrators and the Department of Communication and Information (Kominfo) enable any technical issues to be resolved quickly. This indicates that high service quality plays a crucial role in ensuring the successful implementation of Siskeudes as a village financial management system [30].

4. System Use

According to the Information System Success Model by DeLone and McLean (2003), system use refers to the extent and manner in which users utilize an information system to perform their tasks. This dimension reflects whether the system is genuinely used in work activities, how frequently it is used, and in what context it plays a role. The level of system use is also a key indicator of user acceptance of the technology in the work environment and is often directly correlated with the system's effectiveness and usefulness within the organization [31].

This model positions system use as a key component because, in practice, no matter how well-designed the technical and informational aspects of an information system are, it will not provide benefits if it is not actively and optimally used by its users. Therefore, this dimension can also serve as a measure of the success of system adoption within an organization, including in the context of village governance such as application-based financial management [32].

In the context of this study, the implementation and use of the Siskeudes application as a village financial management system in Sumorame Village shows a very high level of usage. This was directly conveyed by the Village Treasurer of Sumorame in the following interview: “Siskeudes is used daily in managing village finances because this is the only village financial system in Sidoarjo Regency used for budgeting, bookkeeping, and financial reporting in the village. So, whenever there is an activity, at any time, the finance section or the village treasurer always accesses and opens Siskeudes while working. And this is mandatory because according to regulations, village financial management must use Siskeudes.” (Interview, March 22, 2025).

This statement emphasizes that the use of Siskeudes is not optional but rather a mandatory and integrated element in the entire village financial workflow. Daily use from the planning stage, through implementation, to reporting indicates that the system has a very high level of utilization. Furthermore, within the context of regional government regulations, this system has become the operational standard for village financial management in Sidoarjo Regency, which adds legitimacy and motivation for villages to continue using it [33].

This high level of system use indicates two important points according to DeLone and McLean’s theory. First, the system has been internalized into the users’ work processes, becoming part of their daily routine. Second, the system has met users’ needs both functionally and operationally. This also shows that there is no significant resistance or obstacles in its use, as users do not rely on the system solely due to administrative requirements but also because the system has proven to help simplify their work processes [34].

Furthermore, the high and consistent level of system use is closely related to other dimensions in the DeLone and McLean theory, such as system quality, information quality, and user satisfaction. In this case, the intensive use of Sysquidash is likely supported by an intuitive system design, accurate information, and adequate technical support, all of which have been discussed in the previous dimensions. The success of such a system reflects the interconnectedness among the dimensions in the DeLone and McLean model, where one dimension can reinforce the others.

As an additional note, in the context of village governance, the presence of regulations is also an important factor supporting the level of system use. The mandatory use of systems like Siskeudes based on government regulations strengthens users’ commitment and consistency in utilizing the system. This aligns with findings from previous studies which state that external factors such as regulations and government policies influence the intensity of information system use in the public sector [35].

Thus, based on the theory of DeLone and McLean (2003), the system use dimension in the implementation of Siskeudes in Sumorame Village can be

categorized as highly successful. The system is not only used consistently but has also become an integral part of the village government's operational mechanisms. This reflects the tangible success of information system implementation at the village government level and supports the effectiveness of digital-based village financial management.

5. User Satisfaction and Impact on Individuals and Organizations

In the Information System Success Model developed by DeLone and McLean (2003), two important indicators for assessing the success of an information system are user satisfaction and the impact on both individuals and organizations (net benefits). These two indicators are positioned at the final stage of the model, conceptually representing the outcomes of system quality, information quality, service quality, and consistent system use. When a system is able to meet user needs, is easy to use, informative, and receives adequate technical support, it is highly likely that the system will provide satisfaction and positive impacts on individuals and organizations.

User satisfaction in this context can be understood as the level of comfort, trust, and acceptance users have toward the information system they use routinely. According to DeLone and McLean (2003), satisfaction is an important benchmark because it is closely related to users' willingness to continue using the system and recommend it to others. Meanwhile, the impact on individuals and organizations reflects the extent to which the system contributes meaningfully to improvements in performance, work efficiency, transparency, and decision-making within the work environment.

In the context of the implementation of the Siskeudes application in Sumorame Village, the Village Treasurer expressed a response that directly indicates a high level of satisfaction as well as a positive impact on village performance and governance: "I am very satisfied because it greatly helps the village's work, especially in the finance department." (Interview, March 22, 2025).

This statement indicates that the use of Siskeudes provides significant ease for village officials, especially in tasks related to budgeting, bookkeeping, and financial reporting. The application allows village financial managers to input transactions once and then automatically generate various financial reports. This, of course, shortens working time and reduces the potential for administrative errors. The integrated quality of information and the system directly contributes to the users' satisfaction and comfort in using it.

Furthermore, when asked about the impact on transparency and work efficiency, the Village Treasurer of Sumorame stated: *"Very much so. It greatly enhances transparency because currently Siskeudes is directly linked to the Attorney General's Office, the Corruption Eradication Commission (KPK), and the Inspectorate. These law enforcement agencies can now directly check the village's financial status through the Siskeudes application, which is linked to their systems. So, in terms of transparency, it is extremely transparent. As for work efficiency,*

we are greatly helped because by simply inputting expenditures, we can already obtain various types of financial reports within this application”.

This statement strongly illustrates the system’s impact on the organization. With the integration of the Siskeudes application with supervisory institutions such as the Attorney General’s Office, the Corruption Eradication Commission (KPK), and the Inspectorate, village financial management becomes more transparent, real-time, and can be directly monitored by external parties. This not only increases public trust but also encourages accountable behavior from village officials in managing the budget. Such transparency is crucial in the context of village governance because it directly relates to the community’s trust in the village government and helps prevent budget misuse.

From the perspective of work efficiency, this system has proven to simplify the reporting process. Users only need to enter data once to then obtain various required reports such as the cash book, bank book, advance payment book, budget monitoring book, and others. This process, which was previously done manually, is now automated, resulting in savings of time, effort, and reduced risk of input errors. This aligns with the concept of net benefits according to DeLone and McLean, which emphasizes that the benefits of information systems can include operational efficiency, increased accuracy, and support for better decision-making.

The implementation of Siskeudes also drives digital transformation at the village level. The use of technology not only improves performance but also transforms the work culture of village officials into a more professional and standardized one. This shows that the system’s impact is not only on the individuals who directly use it but also on the entire organization, which collectively benefits from the system. Based on this, it can be concluded that Siskeudes has made a significant contribution to achieving the indicators of user satisfaction and impact on individuals and organizations as described in the DeLone and McLean theory. The system is not merely a technical tool but also a strategic instrument in strengthening village governance based on transparency and efficiency.

CONCLUSION

Fundamental Finding : This study concludes that the implementation of the Village Financial System (Siskeudes) in Sumorame Village has demonstrated strong system quality, reliable information, and responsive services, leading to high user satisfaction and effective improvement in transparency, accountability, and efficiency of financial management. **Implication :** These results imply that the success of Siskeudes depends not only on the technical robustness of the system but also on continuous capacity building for village officials, reliable IT infrastructure, and integration with supervisory institutions to strengthen financial accountability and provide a replicable model for other villages. **Limitation :** Nevertheless, the study is limited by its single-

village focus and reliance on qualitative data, which restricts the generalizability of the findings and does not fully capture measurable performance indicators. **Future Research** : Further studies should extend to multiple villages, adopt mixed-method approaches with quantitative performance metrics, and examine the long-term impact of Siskeudes on community trust, development outcomes, and the role of government policy and technological innovation in sustaining digital governance in rural contexts.

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