



Beyond Digital Bookkeeping: Siskeudes Implementation and the Accountability Gap in an Indonesian Nagari

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ARTICLE INFO

Article history:

Received 11 March 2026

Received in revised form 25

May 2026

Accepted 17 June 2026

ABSTRACT

Digital financial systems are expected to strengthen village financial accountability, yet standardized records do not necessarily yield accessible public scrutiny. This article examines the implementation of Indonesia's Village Financial System (Siskeudes) in Nagari Padang Harapan, West Pasaman, and explains why administrative compliance and public accountability may diverge. Drawing on a qualitative descriptive case study involving eight purposively selected informants—nagari administrators, the Siskeudes operator, village consultative representatives, a village facilitator, and residents—the analysis interprets interviews, observation, and documents through Edward III's four implementation dimensions: communication, resources, disposition, and bureaucratic structure. The findings show that Siskeudes supports budgeting, transaction recording, bookkeeping, and financial reporting. Nevertheless, uneven technical competence, dependency on one operator, late submission of supporting documents, intermittent connectivity, and limited community-facing budget detail constrain its governance value. Internal coordination and positive staff attitudes have not fully resolved these structural bottlenecks. The article identifies a distinction between administrative traceability and public intelligibility: financial information may be formally processed within a digital system while remaining insufficiently legible and contestable to residents. It develops an evidence-informed implementation-to-accountability framework linking workflow discipline, distributed competence, reliable infrastructure, deliberative disclosure, and responsive oversight. The conclusions are analytically transferable propositions from a single case rather than claims of measured causal effects or demonstrated audit outcomes.

Keyword:

Siskeudes; village financial management; digital governance; public accountability; policy implementation; nagari.

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INTRODUCTION

Indonesia's decentralization framework places village governments at the center of local public financial management. The challenge is not only whether transactions are properly recorded but whether authorities can explain how public money is allocated, spent, and evaluated. Siskeudes (Sistem Keuangan Desa, the Village Financial System) was introduced to support standardized planning, budgeting, bookkeeping, and reporting. The five stages of village financial management—planning, implementation, administration, reporting, and accountability—are regulated through Minister of Home Affairs Regulation No. 20 of 2018 (Ministry of Home Affairs, 2018). The expected governance benefits are therefore broader than digitized bookkeeping alone.

This distinction has become increasingly important. Indonesia's Financial and Development Supervisory Agency (BPKP) introduced an updated Siskeudes application and an oversight application in June 2025, and subsequently promoted web-based Siskeudes and continuous-auditing approaches in July 2026 (BPKP, 2025, 2026). These developments underline the continuing concern with financial control, although national application upgrades cannot be taken as evidence that a particular nagari has adopted the updated version. In digital public administration, system deployment is only one step in a wider process of organizational change (Mergel et al., 2019).

Previous research identifies both advantages and limitations. A multi-village study by Bawono et al. (2020) associated village official competence and Siskeudes implementation with accountability, while Maharani and Widodo (2024) and Manik et

al. (2025) address transparency and financial reporting through the application. Dewi et al. (2025) emphasize professional capacity and oversight. At the institutional level, Bawono et al. (2025) show how central mandates and supervisory pressure condition village e-government, and Razak et al. (2026) situate village-fund digitalization within a wider participatory-governance agenda. Yet an issue requiring closer examination is how digital reporting capacity is transformed—or fails to be transformed—into information that residents can inspect and discuss.

The 2026 study of Nagari Padang Harapan, Sasak Ranah Pesisir Subdistrict, West Pasaman Regency, documents an instructive tension. Officials reported using Siskeudes to prepare village planning and budgeting documents, enter transactions, and compile financial reports. At the same time, the study identified dependence on a single operator, late submission of supporting documents, technical interruptions, and citizens' restricted understanding of budget details (Anda, 2026). Thus, evidence of electronic records cannot by itself be interpreted as evidence of substantive social accountability.

The article addresses three linked questions. How is Siskeudes implemented across the village financial-management cycle? How do communication, resources, dispositions, and bureaucratic arrangements shape implementation? What explains the gap between standardized internal reporting and publicly meaningful financial accountability? The main contribution is an evidence-informed explanation of an accountability conversion gap: digital records may become traceable inside the administrative system without becoming comprehensible and actionable in the

public sphere. This interpretive concept is drawn from the original qualitative findings; it is not claimed to have been independently tested.

LITERATURE REVIEW AND THEORETICAL FRAMEWORK

Policy implementation: four interdependent conditions

The empirical analysis follows George C. Edward III's framework of communication, resources, disposition, and bureaucratic structure (Edward, 1980). Communication encompasses transmission, clarity, and consistency of instructions; resources refer to personnel, competence, information, facilities, and authority; disposition concerns the willingness of officials to implement a policy; and bureaucratic structure concerns work allocation and operating procedures. These dimensions are interdependent. A manager may communicate responsibilities effectively while missing documentation makes compliance impossible, or staff may embrace a system while only one individual understands its technical operations.

The digital-transformation literature adds an organizational perspective. Information-system success is linked to technical quality, information quality, usage, and benefits rather than mere installation (DeLone & McLean, 2003). Mergel et al. (2019) similarly distinguish process transformation from the simple substitution of analog tools by digital ones. In village finance, the benefits of Siskeudes accordingly depend on whether the application is embedded in a working chain of document preparation, authorization, recording, reporting, and institutional review.

From administrative traceability to public answerability

Bovens (2007) describes public accountability in terms of an actor giving an account to a forum that can question conduct and form judgments. This

distinction helps separate two outcomes sometimes conflated in Siskeudes research. Administrative traceability refers to consistently organized records that may be reviewed by authorized officials. Public answerability requires accessible explanations, opportunities for questioning, and a channel through which questions can lead to responses. A digital financial report can strengthen the former without guaranteeing the latter.

The village institutional setting makes the difference visible. Financial officials and the village secretary organize technical records, while the Badan Permasyarakatan Nagari (Bamus) has a deliberative and oversight role and residents exercise participatory rights through meetings and information channels. Four connected conversions are needed: input integrity, reliable processing, understandable disclosure, and responsive oversight. The study examines whether the qualitative evidence identifies bottlenecks along this sequence. These are analytical propositions rather than newly measured variables.

METHODS

Research design, setting, and participants

This article reconstructs the reported evidence from a qualitative descriptive case study undertaken in Nagari Padang Harapan, West Pasaman, Indonesia (Anda, 2026). Eight informants were purposively selected because their roles gave them direct experience of Siskeudes or knowledge of budget accountability: the acting wali nagari, village secretary, Siskeudes operator, chair and member of Bamus, a village facilitator, and two residents. The design seeks contextual explanation rather than statistical generalization. Although the source methods describe a January–March 2026 study period, some interview notes are dated June 2026. The exact time

window is therefore left for author verification rather than silently reconciled.

The source study reports observation of administrative activities, structured interviews, documentary examination, and relevant literature review. Referenced document types include the medium-term village development plan (RPJM Nagari), annual work plan (RKP Nagari), village budget (APB Nagari), activity budget plans (RAB), accountability documentation (SPJ), cash and bank books, and system-produced financial reports. Its data analysis is described as the collection, reduction, presentation, and verification cycle associated with Miles and Huberman (1994). The present article groups existing findings by financial-management stage, Edward III's four dimensions, and evidence of internal versus publicly accessible accountability.

Excerpts that are reproduced in English are translations of material recorded in the Indonesian source. This article does not claim additional interviews, independent inspection of transaction-level records, measured improvements in efficiency, or a new coded dataset. Interviews are attributed by office or stakeholder role because operator names and some interview dates differ across sections of the source. Original transcripts and supporting research documentation should be checked by the author before submission.

RESULTS

Digital financial reporting is institutionalized, but its input chain remains vulnerable

Informants consistently described the use of Siskeudes throughout budgeting, execution, administration, and reporting. The secretary referred to planning, implementation, administration, reporting, and accountability as its operating stages (Anda, 2026). A budget is entered and posted before subsequent administrative transactions are processed;

outputs mentioned include the general cashbook, bank book, tax book, source-of-funds records, and reports on budget realization. The acting village head associated the system with faster calculations and fewer manual arithmetic errors. These statements suggest that Siskeudes has become an ordinary administrative instrument, although the thesis does not independently quantify time savings or error reductions.

A central limitation lies upstream of the software. Units responsible for activities sometimes submit RAB, SPJ, and other evidence after the expected time. The operator explained: 'Data entry was delayed because the activity documents from the respective units, especially the RAB, were not submitted on time' (translated from Anda, 2026). The resulting delay is not necessarily a software defect. It reflects sequential dependence between preparing administrative evidence and posting financial information. Thus, digitization can standardize the final output while leaving pre-existing documentation problems unresolved.

Communication: regular coordination does not guarantee common technical understanding

Officials reported routine briefings, including Monday and Thursday meetings and additional coordination when urgent issues occurred. These forums facilitate distribution of instructions and detection of administrative problems. Nevertheless, the acting village head acknowledged that different interpretations of instructions sometimes require additional explanation. The coexistence of regular meetings and inconsistent understanding indicates an implementation gap between information transmission and usable technical knowledge. Instructions circulate, but the expertise necessary to interpret Siskeudes requirements is not evenly distributed.

This distinction matters because the workflow requires several administrative

units to provide acceptable input documents. Communication between the operator and those units is reported as generally cooperative, yet cooperation has not eliminated late source documentation. In Edward III's terms, the delivery channel exists, but clarity and shared interpretation remain insufficient in critical tasks.

Resources: dependency on one specialist and unstable infrastructure

The case's most persistent weakness is concentrated technical competence. The acting village head observed that Siskeudes 'is still mastered by one person, the treasurer or head of financial affairs, while other officials only prepare materials for entry' (translated from Anda, 2026). Such dependence turns an otherwise routine application into a single-person organizational process. If the operator is unavailable or overloaded, progress can stall even if other officials remain committed to the system.

The operator also described intermittent internet problems, electricity outages, and computer errors or slow performance. Basic equipment is available, but interruptions reduce continuity. The thesis reports technical guidance and training, yet does not provide attendance histories or documented competency assessments sufficient to establish their effects. The evidence more securely supports a conclusion about perceived skills concentration and operational vulnerability than a quantified diagnosis of training effectiveness.

Administrative resources are equally important. A complete RPJM or RKP does not ensure that activity-level supporting documents arrive on schedule. The shortage is therefore a combination of human capability, technical reliability, and coordinated documentary preparation, rather than simply a shortage of computers.

Disposition and bureaucratic structure: willingness is not distributed execution capacity

The interview accounts indicate generally positive acceptance of Siskeudes because officials regard it as useful for orderly recording and reporting. Positive attitudes, however, coexist with limited capacity to perform technical tasks independently. Acceptance is not the same as operational readiness. The source study also reports formally differentiated responsibilities, standard procedures, and Bamus involvement in village budget deliberations. Yet data entry remains concentrated in the operator and supporting documents are not always provided promptly.

This configuration indicates a distinction between formal role allocation and actual workflow distribution. The office structure specifies multiple responsible actors, but specialized processing responsibilities are concentrated at one point. Consequently, strong executive commitment cannot independently overcome delays created by document suppliers, internet disruptions, or absent substitute expertise.

Public disclosure: general budget notices are insufficient evidence of answerability

The study provides a revealing contrast between financial reporting for officials and information for citizens. One resident reported that budget-related banners were usually displayed. Another resident stated that they did not know the financial details (Anda, 2026). The evidence therefore supports the existence of some public disclosure, but also suggests limited citizen-level understanding of how funds were allocated and used. General budget announcements should not be treated as equivalent to access to comprehensible spending details or meaningful opportunities to question public decisions.

Bamus is involved in budget deliberations, but the source also describes oversight as largely administrative, with limited technical evaluation and incomplete public outreach. The study does not provide audit findings demonstrating improper expenditure, nor does it measure citizens' awareness or participation rates. Its defensible conclusion is narrower: digitally organized accounting information has not clearly been converted into a publicly usable account of financial decisions.

Evidence synthesis by implementation dimension

Communication—routine briefings exist but the correct interpretation and delivery of source documents remain uneven. Resources—digital processing depends heavily on one skilled operator and is vulnerable to infrastructure disruptions. Disposition—supportive attitudes are not matched by equally distributed operating competence. Bureaucratic structure—formal procedures coexist with centralized processing. Public accountability—budget notices are displayed, but residents report limited understanding of financial detail.

DISCUSSION

The accountability conversion gap

The main analytical result is that the quality of internal digital records and the quality of public accountability are related but non-identical. Siskeudes can create more consistent administrative documents, while the opportunity to scrutinize spending depends on communication outside the financial office. This is an accountability conversion gap: the system produces formal records, but administrative, institutional, and communicative capacities determine whether those records become understandable and answerable to the public.

Four connected mechanisms emerge. Input integrity requires complete

and timely documentation from implementing units. Processing reliability depends on authorized personnel with appropriate skills and dependable technical infrastructure. Disclosure translation involves turning accounting outputs into understandable information about planned and realized expenditure. Feedback accountability requires Bamus and public forums to receive questions, provide reasoned responses, and monitor follow-up. A failure in any stage can weaken the conversion chain even when transactions are technically captured. The stages are conceptual deductions from the case rather than a tested causal sequence.

This synthesis extends the four-dimension implementation diagnosis without abandoning it. Communication is relevant to both cross-unit coordination and public explanation; resources include digital skills and document integrity; disposition creates willingness to cooperate; bureaucracy allocates the powers to authorize, report, disclose, and respond. The distinction between records and answerability reflects Bovens's (2007) accountability perspective. Information-system success research likewise cautions that application use cannot be conflated with organizational value (DeLone & McLean, 2003).

Recent comparative evidence strengthens this interpretation. Bawono et al. (2020) emphasize competence as a determinant of accountability; Manik et al. (2025) report financial reporting improvements in a different village; and Dewi et al. (2025) focus on the relationship between competence, oversight, and accountability. Bawono et al. (2025) add the institutional-pressure perspective, explaining why village e-government can be formally adopted under central directives despite uneven local readiness. Razak et al. (2026) underline the relevance of connecting digital technologies with wider governance mechanisms. The present case

contributes a concrete description of the everyday administrative hand-offs that condition this connection.

The BPKP releases and monitoring initiatives in 2025–2026 signal a more integrated national technological architecture (BPKP, 2025, 2026). However, technological modernization alone cannot resolve late source documents, sole-operator dependencies, or incomplete public explanations. A newly available monitoring function may increase the ability of supervisors to examine data while leaving residents uncertain about programme results. Hence digital transformation should be evaluated through administrative reliability and public accountability together, not solely by the number of records processed.

Institutional priorities and measurable follow-up

An evidence-informed reform programme should begin with workflow discipline. The nagari could establish a documented submission calendar for RAB, SPJ, and transaction evidence with a named person responsible for each hand-off. A completeness checklist would prevent avoidable rework. Role-specific training and authorized backup arrangements could reduce single-operator dependence without compromising system access controls. An incident log for internet, electricity, and equipment interruptions could clarify where operational continuity fails.

Second, the village government could adopt a disclosure protocol that translates accounting outputs into programme-level explanations: budget allocations, realized expenditure, implementation status, and reasons for deviations. Bamus and public meetings could then record queries, allocate responsibility for answering them, and provide feedback. Potential indicators include timely supporting documents, delayed postings, corrected transaction

records, availability of public budget summaries, and unresolved citizen questions. These recommendations are not interventions evaluated in the source data; they are testable institutional responses to observed gaps.

A later investigation should combine interviews and observations with authenticated transaction records, upload logs, training histories, budget-publication archives, and community comprehension checks. Multiple nagari could be compared to identify whether the proposed conversion steps operate under different administrative capacities and oversight environments. Such work would establish whether improved traceability translates into verified answerability instead of inferring outcomes from favorable respondent accounts.

Operational improvement and assessment priorities

The resulting practical priorities are a documentary submission calendar for RAB and SPJ (assess on-time completeness); authorized cross-training and backup for the operator (assess continuity when the primary operator is absent); monitoring of equipment and network downtime (assess delayed postings); publication of understandable programme-level financial summaries (assess citizen comprehension); and a Bamus follow-up register for financial questions (assess documented responses and closure). These are proposed improvements, not measured intervention outcomes.

LIMITATIONS AND RESEARCH INTEGRITY

This study is a single qualitative case with eight purposively selected participants, making statistical generalization inappropriate. The underlying thesis does not include complete auditable interview transcripts, a separate coding appendix, independent financial-audit findings, or longitudinal

data demonstrating improved efficiency, lowered error rates, or increased public trust. The conclusions instead describe and interpret the available qualitative evidence. The claims of improved administrative order are respondents' assessments and should not be treated as independently measured outcomes.

The source manuscript contains differences between the methodology's early-2026 fieldwork dates and later interview footnotes, as well as inconsistent identification of the operator. This article does not silently correct those discrepancies. The author should verify dates, interview attribution, ethical permissions and consent documentation, and relevant administrative records prior to publication. These limitations are material to transparency but do not eliminate the value of the documented pattern of competence concentration, late administrative inputs, and limited public information.

CONCLUSION

The implementation of Siskeudes in Nagari Padang Harapan has established a digital workflow for budgeting, transaction recording, bookkeeping, and financial reporting, but it has not removed the organizational conditions that constrain dependable financial governance. Communication and positive staff commitment coexist with uneven technical expertise, late supporting documents, limited infrastructure reliability, and dependence on one operator. Public budget information is disclosed in some form, yet the reported citizen perspective shows incomplete understanding of financial detail. The central contribution of this case is the distinction between administrative traceability and public answerability. More complete accountability requires coherent administrative inputs, distributed skills, reliable processing, accessible public explanation, and meaningful scrutiny. These are context-grounded implications

rather than causal estimates or independently verified financial outcomes.

RECOMMENDATIONS

Village authorities should prioritize timely document preparation, technically competent backup personnel, reliable ICT support, and citizen-oriented budget disclosure. Bamus and legitimate community forums could strengthen oversight by asking targeted questions about budget realization and tracking responses. District-level assistance should assess workflow continuity and the quality of disclosures alongside application compliance. Comparative and longitudinal studies should evaluate whether these changes improve objectively verified reporting performance and civic accountability.

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