

Research Article

Factors Affecting the Accountability of Village Fund Management through the Implementation of the Village Financial System (Siskeudes) in Several Villages in Jatipurno District, Wonogiri Regency

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Abstract: The implementation of the Village Financial System (Siskeudes) in the management of village funds in Jatipurno Village, Wonogiri Regency, plays an important role in increasing the accountability and transparency of the use of the village budget. This system allows village officials to manage finances in a more structured manner, reduce the potential for errors in record-keeping, and make it easier to report finances to the community and local governments. This study aims to analyze the factors that affect the accountability of village fund management through the implementation of the Village Financial System (Siskeudes) in several villages in Jatipurno District, Wonogiri Regency. Siskeudes is expected to increase transparency and accountability in the management of village funds. However, this study found several obstacles faced in its implementation, including limited human resources, inadequate technological infrastructure, and lack of support from local governments. This research is expected to provide recommendations to increase the effectiveness of the implementation of Siskeudes in the management of village funds in the future.

Keywords: Accountability, Village Fund Management, Systems, Technology Infrastructure

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1. Introduction

The management of village funds in Indonesia has become an important issue in line with the increasing allocation of funds provided by the government for development at the village level. Village funds play a vital role in supporting infrastructure development, community services, and local economic empowerment. However, in practice, village fund management is often faced with various challenges, including low accountability in the use of funds (Mardiasmo, 2018). This causing village funds to be less effective in achieving the expected development goals, especially in areas that have limitations in terms of transparency and administrative capabilities. This condition raises concerns about the importance of a system that can increase accountability and encourage more effective management of village funds (Ismail, 2020).

To overcome these various problems, the government introduced the Village Financial System (Siskeudes) as an effort to increase accountability and transparency in the management

of village funds. Siskeudes is a technology-based application designed to assist village officials in managing finances in an orderly, accurate, and accountable manner. Through this system, every allocation and use of funds can be recorded properly and can be easily accessed by interested parties. With the implementation of Siskeudes, it is hoped that the village can reduce the risk of misappropriation of funds and increase public trust in the village government (Nasution, 2019).

Although Siskeudes has been introduced with a clear purpose, its implementation has not always been seamless. In some areas, the implementation of this system still encounters obstacles such as lack of training for village officials, limited human resources who master technology, and inadequate technological infrastructure. Villages that still have minimal internet access or have limited technological devices face difficulties in utilizing Siskeudes optimally. This makes the implementation of Siskeudes not fully successful in increasing the accountability of village fund management, especially in areas with limited resource capacity (Mulyadi, 2021).

In the context of villages in Jatipurno District, Wonogiri Regency, the implementation of Siskeudes also faces similar challenges. Like many other villages, it has problems in terms of human resource capacity and adequate technological infrastructure. In addition, openness in reporting and evaluating the use of village funds is still a challenge for village officials. These factors greatly affect accountability in the management of village funds. Therefore, understanding the factors that affect the accountability of village fund management in several villages in Jatipurno District is important in order to provide a clearer picture of the obstacles and opportunities that exist in the implementation of Siskeudes.

Some of the key factors that are estimated to affect accountability in the management of village funds through Siskeudes include the competence of village officials, the availability of technology, and support and supervision from local governments. The competence of village officials plays a big role in ensuring that every transaction carried out is in accordance with procedures and can be accounted for. In addition, support in the form of training and assistance from the local government will be very helpful in improving the skills and understanding of village officials towards Siskeudes. Effective supervision can also provide encouragement for village officials to manage village funds more carefully in accordance with applicable regulations.

From the above problems, the author wants to modify the previous research conducted by (Medianti, 2018) entitled *The Influence of Village Apparatus Competence, Organizational Commitment and Community Participation on Village Fund Management (Empirical Study on Villages in Bintan Regency)*, by changing one of the variables, namely Community Participation, to the Village Financial System variable (Siskeudes). Where the research (Nurkhasanah, 2019) states that the competence of the apparatus does not have a positive and insignificant effect on the accountability of village fund management. Meanwhile, research (Medianti, 2018) shows that the competence of the apparatus has an effect on the management of village funds. Research (Julianto & Dewi, 2019) shows that the implementation of the village financial system has a positive effect on the accountability of village fund management, while research (Wahyudi, 2019) shows that the implementation of the village financial system has no effect on the accountability of village funds.

With this research, it is hoped that a deeper understanding of the factors that affect the accountability of village fund management through Siskeudes in several villages in Jatipurno District can be found. This understanding is important not only to improve the effectiveness of village fund management in several villages in Jatipurno District but also as an evaluation material for other villages facing similar challenges. It is hoped that the results of this study can provide applicable recommendations to improve the village fund management system in Indonesia so that it is more transparent, accountable, and able to provide optimal benefits for village communities.

2. Literature Review

2.1. Accountability in the Public Sector and Village Funds

Accountability in the public sector is a concept that emphasizes the importance of accountability, transparency, and openness in every aspect of resource management that comes from the community. In the public sector, accountability is the main cornerstone for governments or public institutions to carry out their functions effectively and responsibly, as they manage budgets derived from taxes or other resources owned by the state and citizens. Accountability focuses not only on the financial reporting aspect, but also on performance, integrity, and honesty in the decision-making process and policy implementation. When a public institution is committed to accountability, they must be prepared to account for every action taken, whether it is to higher government, stakeholders, or directly to the community. This creates transparency that allows the public to understand how the budget is managed, as well as giving the public confidence that the institution is operating in accordance with its mandate (Hidayat, 2023).

In practice, public sector accountability is realized through regular and transparent monitoring and reporting mechanisms. Public institutions are required to prepare financial reports and performance reports that can be accessed by the public, so that the public can assess whether the budget used is in accordance with its designation. In addition, the existence of an external supervisory system, such as audits by independent institutions or the Audit Board (BPK), helps ensure that the financial statements prepared by the institution can be accounted for. Not only that, public participation in the supervisory process is an important factor to realize strong public sector accountability. Through the active participation of the community, the implementation of every program and policy can be more directly supervised, thereby reducing the potential for misappropriation of public funds. This supervision mechanism makes public institutions more vigilant and careful in the use of funds, because they know that the process of using these funds is monitored and reported periodically.

Accountability in the public sector also has an important impact on public trust in government. When accountability goes well, people tend to have higher trust in public institutions because they see the government's commitment to managing resources transparently and responsibly. However, if accountability does not run properly, this can lead to negative perceptions and suspicion of the government or public institutions concerned. In the long run, the lack of accountability can damage the relationship between the government and the community, as well as reduce the level of public participation in supporting policies taken by the government. Therefore, accountability is not only an administrative obligation, but also has an important social function in maintaining the stability and legitimacy of the government in the eyes of the public. (Junaidi, 2021)

Village fund accountability is an important concept that emphasizes the responsibility of village managers in the use and reporting of village funds in a transparent and accountable manner. This accountability includes the implementation of village fund management in accordance with applicable regulations and involves honest reporting to the community and the government as the main supervisor. Through accountability, any allocation of funds managed by the village government must be clearly and openly recorded, allowing villagers to understand the use of funds allocated for the development of their villages. This principle of transparency helps prevent misappropriation of village funds, given that the community has the right to know how village funds collected from taxes and central government allocations are used in the public interest. With the implementation of good accountability, it is hoped that the management of village funds can support effective development and meet the needs of the community at the local level, such as infrastructure development, health facilities, education, and other quality of life improvements.

The importance of accountability of village funds is also related to public trust in the village government. When the village government can demonstrate that funds are being used efficiently and on target, this strengthens the relationship between the village government and the residents, which in turn supports the active participation of the community in village programs. People who feel involved tend to be more supportive of development programs,

so that the development process becomes more participatory and in accordance with real needs in the field. The accountability system also serves as a monitoring mechanism that ensures that village officials are committed to carrying out their duties with integrity. In Indonesia, the implementation of the Village Financial System (SISKEUDEDES) aims to increase this accountability through a standardized and easily accessible financial recording system that allows for more systematic monitoring and facilitates reporting. With optimal accountability, village funds can be an effective instrument in supporting the achievement of sustainable development goals and reducing inequality in rural areas.

2.2 Management Information System (SIM)

Management Information Systems (SIM) is a series of systems designed to manage, process, and analyze data efficiently so that it can support decision-making in an organization or company. SIM integrates various information technologies, software, and operational procedures to bring together data from different departments, such as finance, human resources, marketing, and production, into one unified platform. With a driver's license, it is easier to make informed and data-driven decisions, as the necessary information is available quickly and accurately. In it, SIM also provides historical and predictive analysis that assists companies in identifying trends, monitoring performance, and formulating more effective strategies. This provides a great competitive advantage, given that organizations can adapt quickly to changing markets or business environments. **(Prasetyo, 2022)**

The main components of a SIM include hardware, software, data, procedures, and humans who act as users or operators. Hardware includes computers and networks that support system operations, while software serves as a program that manages data, such as database applications and business analytics. Data is at the core of a driver's license, as this is where information is collected, stored, and managed. The procedures in the driver's license determine how the system works, from data collection to analysis, ensuring that each stage runs according to the established standards. Humans in driver's licenses, both managers and operators, have a crucial role in managing and using these systems effectively. Coordination between these components is very important, because an imbalance in one of the components can hinder the flow of information that affects the overall decision-making process. **(Fitria, 2020)**

The use of a driver's license is very beneficial for company management, especially in supporting daily operations, supervision, and long-term strategic planning. SIM can generate detailed reports automatically, making it easier for managers to monitor performance and evaluate progress on set targets. In addition, SIM helps reduce manual errors as most processes are computerized and based on real-time data, making them reliable for higher accuracy. In the long run, this not only improves work efficiency but also reduces the company's operational costs. In the digital era, driver's licenses also play an important role in facing global competition, because organizations that are able to utilize information quickly and appropriately tend to be more competitive than those that still use manual systems.

Although driver's licenses provide many benefits, their implementation is not always easy and cheap. Companies need to make significant investments in hardware and software, as well as human resource training so that they can use the system optimally. Additionally, SIM maintenance and updates require additional costs and often require specialized expertise, especially if there are technical issues or feature updates. Another challenge is the integration of data from different departments that may have different formats or procedures. Therefore, effective SIM implementation requires careful planning, including integration strategies and adequate budget allocation. However, with the benefits it offers, SIM remains one of the important tools in supporting the achievement of organizational goals and advancing overall business performance. **(Subekti, 2022)**

2.3 Human Resources (HR)

Human Resources (HR) is an important asset in any organization that determines the success or failure of achieving goals. In the context of an organization, HR is not just a workforce, but a strategic force that drives all activities and work processes. The quality of human resources is measured from various aspects, such as skills, knowledge, attitudes, and integrity. The competence and adaptability of human resources to changes in the work environment, technology, and market needs are key for organizations to compete in the era of globalization that continues to grow. Therefore, human resource development through continuous training and education is a very important investment to ensure individuals in organizations remain productive, innovative, and highly competitive.

refers to the part of community life that relates to economic issues. It includes everything associated with the production, distribution, and consumption of goods and services within society. Additionally, the economic aspect also encompasses government policies in managing the economy, and the role of financial institutions and markets in economic activities.

Effective HR management requires a comprehensive and planned strategy. HR management includes recruitment, training, development, performance appraisals, and appropriate awards. The right recruitment process helps in getting candidates who fit the values and culture of the organization. Meanwhile, the training provided after recruitment aims to improve specific skills relevant to the needs of the job. Performance appraisals and regular evaluations provide information about employee contributions and achievements, so that areas that need improvement or awards can be identified. With the existence of human resource management that is oriented towards development and reward, it is hoped that organizations can maintain employee motivation, reduce turnover rates, and increase employee loyalty to the organization.

In today's digital age, technology plays an important role in HR management, including in the recruitment process, online training, and data-driven performance evaluation. Many companies are now implementing technology-based HR management systems, such as online training applications, performance evaluation portals, and competency management platforms. The use of this technology helps companies manage HR more efficiently and makes it easier to track employee progress. In addition, technology enables the application of HR analytics that provide data to understand performance trends, training needs, and the effectiveness of the overall HR development strategy. By utilizing technology optimally, organizations can make data-driven decisions that support improving the quality of human resources in a more targeted and effective manner, thus ensuring that human resources remain relevant in the face of the dynamics of the ever-changing world of work. (Mangkunegara, 2017)

3. Method

This study uses a type of quantitative research conducted in several villages in Jatipurno District, Wonogiri Regency. This study uses a survey approach and the use of questionnaires as data collection instruments. The survey approach was chosen because it allows researchers to obtain data directly from respondents who are village fund managers in the village of Jatipurno District, Wonogiri Regency. The source of data in this study is primary data. The data collection technique for this study uses a survey technique which is carried out by distributing the questionnaire directly to the research respondents. The co-ordinator used data collection techniques in a series of written questions to respondents.

The population in this study is village employees in Jatipurno District, Wonogiri Regency. Meanwhile, the sampling technique in this study is to use the saturated sample method. The saturation sample method is by taking all members of the population as respondents or samples.

The data analysis technique used in this study is multiple linear regression analysis. The data obtained is then processed and interpreted. Data processing uses the SPSS version 26 program.

4. Results and Discussion

4.1 . Validity Test

Table 1. Validity Test Results

Variabel	Item Statement	Calculation	Table	Information
HR & Transparency (X1)	1	0,512	0, 1987	VALID
	2	0,510	0, 1987	VALID
	3	0,237	0, 1987	VALID
	4	0,335	0, 1987	VALID
	5	0,440	0, 1987	VALID
	6	0,596	0, 1987	VALID
	7	0,605	0, 1987	VALID
	8	0,537	0, 1987	VALID
	9	0,518	0, 1987	VALID
	10	0,452	0, 1987	VALID
Accountability	1	0,518	0, 1987	VALID
	2	0,553	0, 1987	VALID
	3	0,545	0, 1987	VALID
	4	0,547	0, 1987	VALID
	5	0,381	0, 1987	VALID
	6	0,604	0, 1987	VALID
	7	0,650	0, 1987	VALID
Siskeudes(Y)	1	0,568	0, 1987	VALID
	2	0,561	0, 1987	VALID
	3	0,517	0, 1987	VALID
	4	0,461	0, 1987	VALID
	5	0,658	0, 1987	VALID
	6	0,619	0, 1987	VALID

Based on table 1. above, it can be seen that the value of R is calculated to be greater than the R of the table of (0.1987), thus it can be concluded that each item of valid statement is suitable for use.

4.2 Reliability Test

Table 2. Reliability Test Results

Statement Items	Cronbach's Alpha	N of Items
HR & Transparency(X1)	0,623	10
Accountability(X2)	0,603	7
SISKEUDES(Y)	0,603	6

The results of the questionnaire reliability test resulted in a Cronbach Alpha number greater than 0.60. For the HR & transparency variable it was 0.623, for the accountability variable it was 0.603, and for the SISKEUDES variable it was 0.603. Based on these results, it can be concluded that all statements for each variable are tested for reliability so that they are considered sufficiently reliable. Classic Assumption Test.

4.3 Classical Assumption Test

Normality Test

Table 3. Normality Test Results

One-Sample Kolmogorov-Smirnov Test		
		Unstandardized Residual
N		89
Normal Parameters ^{a,b}	Mean	,00000000
	Hours of deviation	1.63054621
Most Extreme Differences	Absolute	.070
	Positive	.063
	Negative	-.070
Test Statistic		.070
Asymp. Sig. (2-tailed)		.200 ^{c,d}
a. Test distribution is Normal.		
b. Calculated from data.		
c. Lilliefors Significance Correction.		
d. This is a lower bound of the true significance.		

Based on table 3 above, a significant value of $0.200 > 0.05$ can be seen. It can be concluded that from the above results, all the data in this study are normal.

Multicollinearity Test

Table 4. Multicollinearity Test Results

Coefficients ^a			
Model		Collinearity Statistics	
		Tolerance	VRIN
1	Transparency	.921	1.086
	Accountability	.921	1.086
a. Dependent Variable: Unstandardized Residual			

The results of the multicollinearity test above show that the tolerance value obtained is 0.921 each. And the Variance Inflation Factor value obtained was 1,086 each. The results of the multicollinearity test obtained met the requirements, namely a tolerance value of > 0.1 and VIF less than 10. This shows that there is no strong correlation between the free variables, so the multicollinearity assumption of data is fulfilled.

Heteroscedasticity Test

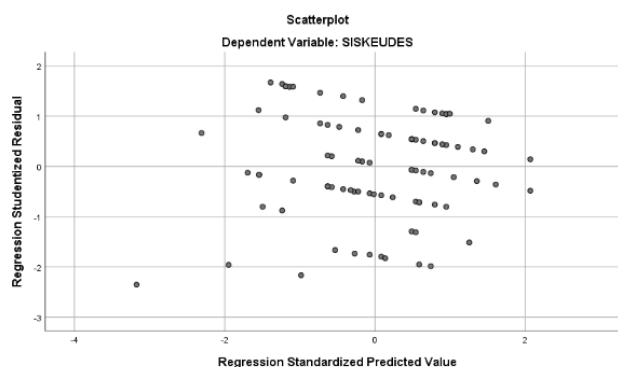


Figure 1. Heterodkedasticity Test Results

Based on the scatterplot graph, it can be seen that the dots are spread above and below the number 0 on the SISKEUDES (Y) axis. This means that there is no heteroscedasticity in the regression model, so the regression model is suitable for prediction.

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Table 5. Multiple Linear Regression Test Results

Coefficients ^a					
Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	15.472	.425		36.437	.000
Transparency	.064	.010	.350	6.158	.000
Accountability	.169	.014	.696	12.250	.000
a. Dependent Variable: Village Fund Management					

Based on table 5 above, the results of the regression equation are obtained as follows:

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + e$$

$$Y = 15.472 + 0.64 X_1 + 0.169 X_2$$

The equation of multiple linear regression results above shows the relationship between the free variable and the bound variable, from the equation it can be concluded that:

1. The value of Constant α shows 15.472, meaning that if there is no change in the independent variable (X_1 and $X_2 = 0$), then the value of the variable dependent (value Y) is 15.472.
2. The value of the regression coefficient of the HR & Transparency variable (X_1) is 0.64 with a positive value, so if transparency increases by 1 value, then the management of village funds will increase by 0.64
3. The coefficient value of the regression of the Accountability variable (X_2) is 0.169 with a positive value, so if accountability increases by 1 value, then the management of village funds will increase by 0.169.

Partial Test (T-Test)

Table 6. Partial Test Results

Coefficients ^a					
Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	15.472	.425		36.437	.000
Transparency	.64	.101	.350	6.158	.000
Accountability	.169	.014	.696	12.250	.000

a. Dependent Variable: Village Fund Management

$$t_{table} = t_{(\alpha/2; n-k-1)}$$

$$\alpha = 5\% = 0.05/2; 89-2-1$$

$$= 0.025; 86$$

$$= 1.987$$

Based on the table above, it is known that:

1. Influence of X_1 on Y
It is known that the value of Sig. $0.000 < 0.05$ and the t-value is calculated as $6.158 > 1.987$, so it can be concluded that H_1 is accepted which means that there is an influence between variable X_1 and variable Y .
2. Effect of X_2 on Y
It is known that the value of Sig. $0.000 < 0.05$ and the t-value is calculated as $12.250 > 1.987$, so it can be concluded that H_1 is accepted which means that there is an influence between variable X_2 and variable Y .

Simultaneous Test (F-Test)

Table 7. Simultaneous Test Results

ANOVA						
Model		Sum of Squares	df	Mean Square	F	Itself.
1	Regression	15.317	2	7.658	125,115	.000b
	Residual	5.264	86	.061		
	Total	20.581	88			
a. Dependent Variable: Y1						
b. Predictors: (Constant), Accountability, HR & Transparency						

$$F \text{ table} = F (k:n-k)$$

$$= F (2:89-2)$$

$$= F (2:87)$$

$$= 2,369$$

Based on table 8 above, it is obtained that to find out the F table, then F table = 2.369 ($n - k - 1$, df (numerator) = $k - 1$, df (denominator) = $n - k - 1$) F table = which means that $F_{cal} > F_{table}$ ($125.115 > 2.369$) and significance level < 0.05 ($0.000 < 0.05$), then independent variables have an influence on dependent variables and linear regression models are suitable to be used for further research analysis and are suitable to explain HR & Transparency (X1) and accountability (X2) has a significant effect on the dependent variable, namely Siskeudes in villages in Jaipurno District, Wonogiri Regency.

R2 Determination Coefficient Test

Table 8. Determination Coefficient Test Results

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.863a	.0744	.738	.24741
a. Predictors: (Constant), Accountability, HR & Transparency				

Based on table 8 above, it is known that the R Square value is 0.744 or 70.4% which shows that there is a simultaneous influence between variables X1 and X2 on variable Y of 74.4% and the remaining 25.6% is influenced by other variables.

Discussion

The Influence of Village Officials' Competence on the Accountability of Village Fund Management through the Implementation of Village Governance in Jatipurno District, Wonogiri Regency

The results of multiple regression analysis showed that the Transparency variable (X1) had a tcal value of $6.518 > a \text{ ttable of } 0.1987$, and the significance value of X1 was 0.000 because the t-sig value $< \text{from } 0.05 = 0.000 < 0.05$. Thus, it can be concluded that transparency has a partial significant effect on the management of village funds (Hypothesis 1 is accepted). Because whether or not the village apparatus is competent will not have an impact on the accountability of village fund management.

This is due to the lack of skills of village officials in using technology. The competence of village officials in Jatipurno sub-district is still relatively weak to manage large enough

funds, therefore the village apparatus makes it easier for someone to make accountable reports (Widyatama et.al., 2020).

The results of this study are in line with research conducted by (Widyatama, 2017) and Nurkhasanah, 2019) which states that the competence of village apparatus has no effect on the accountability of village fund management.

Obstacles faced in the implementation of Siskeudes that can affect the level of accountability for village fund management in Jatipurno District, Wonogiri Regency

The results of multiple regression analysis showed that the Accountability variable (X2) had a tcal value of 12.250 > a ttable of 0.1987, and the significance value of X2 was 0.000 because the t-sig value of < 0.05 = 0.000 < 0.05. So it can be concluded that accountability has a positive effect on the management of the deas fund (Hypothesis 2 is accepted).

A good village financial system is needed to monitor and control the implementation of village government. The better the use of the financial system, the better the achievement of accountability (Arfiansyah, 2020). If the system is used properly, then a person can be helped when working and tends to use financial sidstem continuously (Harjito, 2020).

These results are in line with research conducted by (Julianto & Dewi, 2019) showing that the implementation of the village financial system has a positive effect on the accountability of village fund management.

5. Conclusion

Based on the results of data analysis and research discussions that have been carried out by the researcher, it aims to obtain empirical evidence regarding the influence of human resources & transparency (X1), accountability (X2) on the SISKEUDES variable (Y) in villages in Jatipurno District, Wonogiri Regency., as follows:

1. The Partial Test (t-test) showed the results of HR & Transparency, obtained a tcal value of > ttable (6.518 > 1.987) and a Sig. level of 0.00 < 0.05. Accountability, obtained a tcal value of > ttable (12,250 > 1,987) and the Sig. level of 0.000 < 0.05. It is concluded that human resources & transparency and accountability have an effect on the villages in Jatipurno District, Wonogiri Regency
2. The Simultaneous Test (F Test) showed the results of Fcalculating > Ftable (125.115 > 2.369) and the significance level of < 0.05 (0.000 < 0.05), then independent variables have an influence on dependent variables and linear regression models are suitable for further research analysis and are suitable to explain HR & Transparency (X1), Accountability (X2) have a significant effect on dependent variables, namely SISKEUDES in villages in JatipurnoKb District. Wonogiri
3. The R2 Determinant Coefficient test showed that the dependent variable of Village Fund Management (Y) was influenced by the variables of HR & Transparency (X1), Accountability (X2) of 74.4% and the remaining 25.6% was caused by other variables not included in this study.

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