

Evaluation of The Implementation Village Head's Policy in The Management of Financial Administration in Mekar Sari Village

Sofyan Hadi¹, Ermaini², Mustika³

¹ Management Study Program, Universitas Muhammadiyah Jambi, Indonesia

Sopyanhadijbi@gmail.com, ermaini73@gmail.com, Mustikanabila81@gmail.com

Article Info

Article history:

Received July 2, 2025

Revised July 13, 2025

Accepted July 28, 2025

Keywords:

Accountability,
Governance,
Participation,
Transparency,
Village Apparatus.

ABSTRACT

This study aims to evaluate the implementation of village head policies in managing the financial administration of Mekar Sari Village. The main focus is on the extent to which the principles of transparency, accountability, and participatory governance are applied throughout all stages, from planning to financial reporting. This research adopts a descriptive qualitative approach by collecting data through in-depth interviews, field observations, and documentation. The findings reveal weaknesses in the application of good financial governance principles. Limited community involvement in village deliberations, inadequate financial documentation, and the low capacity of village officials are the main obstacles. These results suggest the need to strengthen the competencies of village apparatus and enhance community-based monitoring systems to achieve more transparent and accountable financial administration.

This is an open access article under the [CC BY-SA](https://creativecommons.org/licenses/by-sa/4.0/) license.



Corresponding Author:

Sofyan Hadi

Universitas Muhammadiyah Jambi

Email: Sopyanhadijbi@gmail.com

1. INTRODUCTION

The smallest government entity, villages play a crucial role in managing their own administration and finances, as mandated by Law No. 6 of 2014 and Minister of Home Affairs Regulation No. 20 of 2018, which emphasize the application of the principles of transparency, accountability, participation, orderliness, and budget discipline. As the primary decision-maker at the local level, the village head is responsible for ensuring that every stage of village financial management, from planning to accountability, is carried out correctly and in accordance with regulations.

Various empirical studies in Indonesia indicate that the implementation of village financial management still faces challenges. For example, an evaluation in Toiba Village, Banggai Regency, found that although planning and reporting were in accordance with Minister of Home Affairs Regulation 20/2018, training and strengthened oversight were crucial to maintain consistent implementation [1]. A study in Sinduadi Village, Sleman, showed that while awareness of governance principles exists, understanding among officials remains low, and there are no consistent minimum standards for village financial management [2]. An evaluation in Tanete Village, Maros, demonstrated that the implementation of village financial management principles was in accordance with Home Affairs Ministerial Regulation 20/2018, with relatively effective results in the eyes of the community [3].

Furthermore, research on the implementation of SISKEUDES in Soko Village, Bojonegoro, and Sukadiri Village, Tangerang, identified the main obstacles as limited human resources for system operations, insufficient allocation of supporting facilities, and unstandardized standard operating procedures (SOPs), leading to reporting delays and suboptimal application use [4]. An evaluation of the system in Tanjung Kasau Village also indicated that Siskeudes has been in use since 2018, but its effectiveness has been suboptimal due to a lack of technical support and understanding from village officials [5].

These studies have focused on the technical aspects of managing or implementing village financial systems such as SISKEUDES. However, few studies have comprehensively evaluated the relationship between village head policies and village financial administration, particularly in the context of Mekar Sari Village. The lack of direct studies examining the leadership role of village heads in all stages of village financial administration, from planning to accountability, creates an urgent need for further research.

This study presents a novel approach to comprehensively evaluating the implementation of village head policies within the village financial administration system based on five principles of good financial governance. Specifically, the study will assess the extent to which village heads uphold the principles of transparency, accountability, participation, orderliness, and budget discipline in the actual practice of managing the Village Budget (APBDes) in Mekar Sari Village. Thus, this study not only contributes to the academic literature but also provides practical input for improving village financial governance in Indonesia, particularly at the Kumpoh District level in Jambi.

The study aims to evaluate the implementation of village head policies related to financial administration management in Mekar Sari Village and assess their compliance with the principles of clean, transparent, effective, and accountable village financial management.

2. METHOD

Village financial administration is based on a theoretical framework of good governance, particularly emphasizing three main pillars: transparency, accountability, and public participation [6]. Good governance encourages transparency, accountability, and community involvement in village budget planning and oversight [7]. The agency theory perspective is also relevant to explaining the relationship between the village head (agent) and the community as principal, where accountability and internal control play a crucial role in minimizing conflicts of interest and increasing the effectiveness of village fund management [8]. From the perspective of village apparatus competency, research in Buduran District, Sidoarjo, showed that village government competence, information transparency, and internal control systems positively influenced accountability in village fund management [9]. This reinforces the notion that village head leadership is not only a decision-making process but also a responsibility to ensure apparatus have the technical capacity to carry out financial administration professionally [10]. Several thematic studies also emphasize the importance of implementing the Village Financial System (SISKEUDES) as a tool to assist in managing village financial administration. Duwi Agustina's research in Riau Silip, Bangka Belitung, showed that the implementation of the Village Financial Management System (SISKEUDES) and oversight by the village consultative body significantly impacted the quality of financial management and accountability [11].

A qualitative study in Ketangga Jeraeng Village, East Lombok, demonstrated that the application of accountability and transparency principles contributed to achieving good governance, despite still facing technical and resource barriers. The case of Nagari Aie Angek (West Sumatra) also adopted Ellwood's public accountability theory (in Mardiasmo) as an analytical foundation, emphasizing financial management that is accountable horizontally (to the community) and vertically (to the district government) in accordance with the Minister of Home Affairs Regulation and the 2014 Village Law [12]. An evaluation in Tuntang Village, Semarang, used an agency theory perspective to examine the influence of accountability, transparency, and community participation on the effectiveness of village fund management. The results showed that all three had a statistically significant effect on the effectiveness of village financial administration [13].

Furthermore, research conducted by Putri Unsa et al. [14] stated that the competence of village officials, the internal control system, and the simultaneous use of information technology and the Village Financial Management System (SISKEUDES) had a positive and significant influence on the accountability of village fund management in Simo District, Bantul, Yogyakarta Special Region. This finding reinforces the belief that the successful implementation of village financial administration depends not only on policy, but also on the quality of the system and the technological capacity of village officials. Another study by Suryaningsih & Adiputra [15] showed that the competence of village officials, the level of user participation, and the ease of use of the system (usability) significantly influenced the effectiveness of SISKEUDES implementation in Buleleng Regency. This confirms that a user-friendly village financial system supported by training and active community participation will improve the overall quality of village financial administration management.

This research was conducted through the following five stages:

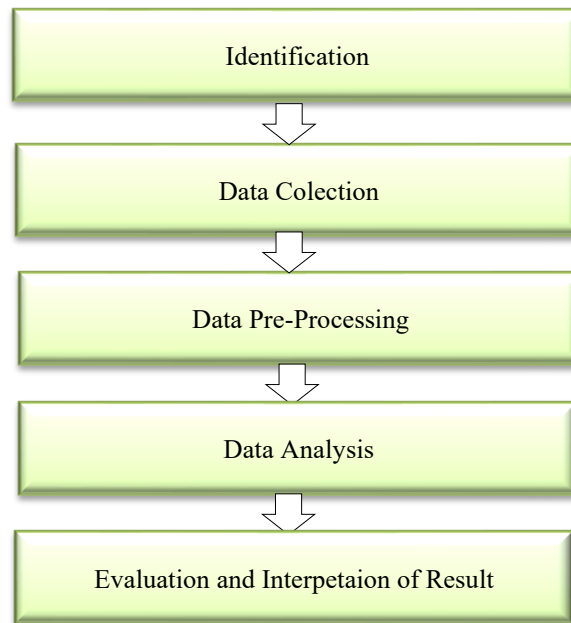


Figure 1. Method Steps

1. Identifying Village Head Policies

The initial stage involved reviewing documents, regulations, and village head decisions related to financial administration management. The primary focus was on policies that directly impact financial governance principles, such as transparency, accountability, and budgetary discipline.

2. Data Collection

Primary data was collected through questionnaires distributed to selected village officials. Each item in the questionnaire was designed to measure perceptions of the village head's policies and the implementation of financial administration. Secondary data was obtained from official financial documents used as comparisons.

3. Data Pre-processing

This stage included checking the completeness of the questionnaire, validating the entries, and coding the numerical data. The data was then input into statistical software to ensure it was ready for quantitative analysis.

4. Data Analysis

The data was analyzed using simple linear regression to determine the effect of village head policies on the quality of village financial administration. A t-test was conducted to measure the significance of the relationship between variables, while R^2 was used to determine the contribution of the independent variables to the dependent variable.

5. Evaluation and Interpretation of Results

The analysis results were then evaluated to determine the effectiveness of village head policies in influencing financial administration practices. Interpretation is carried out objectively based on quantitative data and linked to previous findings in similar studies.

3. RESULTS AND DISCUSSION

This research was conducted in Mekar Sari Village, Kumpeh District, Muaro Jambi Regency. The location was selected based on the consideration that the village has implemented village financial management processes in accordance with regulations and has a complete and open policy document for research.

3.1. Analysis

3.1.1. Village Budget Planning

Based on interviews conducted with one key informant and four other informants, the following data were obtained: The receipt of Village Budget Funds (APBDes) by the Mekar Sari Village Government, Kumpeh District, Muaro Jambi Regency, demonstrates a close relationship between village head policies and the implementation of transparent and accountable financial administration. Based on the author's field research, funding sourced from the Village Fund Allocation (ADD) is received routinely by the Mekar Sari Village Government every year. One important finding from the interviews is that the village head plays a central role in directing the budget preparation process, activity implementation, and financial accountability. The Village Fund Allocation (ADD) receipts can be seen in Table 1 below:

Table 1. 2024 Village Fund Allocation in Mekar Sari Village, Kumpeh District, Muaro Jambi Regency

No	Activity Description	The size (Rp)	Information
1	Village Government Administration		
	- Village Apparatus Allowances	12.500.000	Village head, secretary, etc.
	- Village Government Operations	17.000.000	Office supplies, electricity, internet
	- Village Consultative Body Operations	6.000.000	Village deliberation meetings and activities
2	Community Empowerment		
	- Development of Public Facilities and Infrastructure	52.000.000	Environmental roads and culverts
	- Development of Public Facilities and Infrastructure	14.000.000	Cadre and PKK training
	Total (1 + 2)	101.500.000	2024 Village Allocation Funds

The implementation of the principle of transparency in the management of Village Fund Allocation (ADD) and Village Budget (APBDes) in Mekar Sari Village is implemented through the provision of public information that is open to public criticism and input. This is intended to ensure community participation from the planning stage through to the implementation and evaluation of village development. An interview with the Head of Economic Development of Mekar Sari Village revealed that the village government regularly holds meetings with the Village Consultative Body (BPD), Village Development Planning Agency (LPMD), community leaders, and ADD managers at least once every six months to evaluate program implementation and village budget utilization. (Interview, January 27, 2025). Similarly, the Mekar Sari Village Head explained that his office has installed an information board at the village office displaying the planned and actual use of village funds. Furthermore, a suggestion box is provided to collect community input and criticism. "We display all village financial information on the bulletin board. This makes it easier for us to maintain accountability, and the community knows where the village funds are being spent," he said.

However, based on field observations and confirmation with other village officials, it was discovered that not all administrative files and financial reports are stored at the village office. The Head of General Affairs/Finance of Mekar Sari Village revealed that most documents are still stored at the homes of village officials, due to their low attendance at the village office. "We often keep documents at home because we rarely go to the office. So, if a resident wants to see them, they usually come directly to our house," she said.

This fact indicates that the implementation of the principles of transparency, accountability, and participation in village financial administration is not yet fully optimal. Access to public information remains limited, and some documentation is not yet institutionally managed at the village office. This has the potential to hinder wider community involvement in the oversight and evaluation of village head policies, particularly regarding village finances.

3.1.2. Village Budget Implementation

The implementation of activities funded by the Village Budget (APBDesa) in Mekar Sari Village, Kumpeh District, Muaro Jambi Regency, is entirely carried out by the Village Head and the Village Activity Implementation Team (TPKD). To ensure transparency and information dissemination to the community, each

Evaluation of The Implementation Village Head's Policy in The Management of Financial Administration in Mekar Sari Village ... (Sofyan Hadi)

physical activity is equipped with an information board installed at the activity location. The information board displays the activity name, volume, budget amount, both from village funds and community self-help, and the implementation time. Furthermore, information regarding all programs and the Village Budget (APBDesa) budget is publicly displayed at the village office for all residents to access.

The implementation of this information board and program publication reflects a commitment to transparency in village development. Thus, the community has the right to know, assess, and provide input on the use of village funds. However, based on interviews with several village officials, the implementation of participatory and accountable principles in village fund management has not been fully implemented as expected. A Village Development Officer (Kaur Pembangunan) of Mekar Sari Village stated that during his tenure, he had never been actively involved in village financial planning or evaluation. Meetings on budget utilization or fund accountability discussions have never involved the entire village apparatus, and even the Village Secretary has not been involved in village fund management in recent years. "Until now, the community and some village officials have not been fully aware of the village's financial income and expenditures," he said.

Meanwhile, Village Secretary Mekar Sari explained that the activity reporting system has been implemented in stages, from the village level to the sub-district and regency levels, using a predetermined reporting format. Reports are prepared monthly and at the end of each activity stage. However, implementation at the village level often lacks the full participation of officials and the community. Oversight of the implementation of the Village Budget (APBDes) also remains weak. This is reflected in several field findings, such as the unfinished construction of village buildings despite entering its fourth year, damaged neighborhood roads less than two years after construction, and inoperable wells due to the lack of water supply to residents' homes. As a result, the installed water tanks (penguin barrels) serve only as decoration with no real benefit to the community.

These findings indicate that village head policies do not fully guarantee the implementation of the principles of transparency, accountability, and participation. This is an important consideration when evaluating the implementation of village policies, particularly in the area of financial administration.

3.1.3. Village Budget Reporting

Accountability for the implementation of the Village Fund Allocation (ADD) and Village Revenue and Expenditure Budget (APBDes) programs to the sub-district and district governments is carried out through a periodic reporting system that must be prepared by the Village Activity Implementation Team. This report details budget usage at each stage of fund disbursement, both from an administrative and technical implementation perspective. For example, the following is a breakdown of Phase I ADD expenditures (60%) received by the Mekar Sari Village Government in Fiscal Year 2024:

Table 2. Phase 1 Village Fund Expenditure (60%) in 2024 in Mekar Sari Village, Kumpeh District, Muaro Jambi Regency

No	Activity Description	Sum (Rp)	Description
1	Village Head's SPPD (2 x Rp 1,280,000)	2.560.000	Out-of-town business travel
2	Village Secretary's SPPD (2 x Rp 1,260,000)	2.520.000	
3	BPD Chairperson's SPPD (1 x Rp 1,280,000)	1.280.000	
4	Village Head's Compensation (7 x Rp 70,000)	490.000	Social expenses
5	Village Secretary's Compensation (7 x Rp 65,000)	455.000	
6	Procurement of 1 Toshiba Laptop	6.900.000	Village inventory
7	Printer + Infusion	760.000	
8	Flash Drive	190.000	
9	Cartridge	350.000	
10	Laptop Cooler	255.000	
11	Mouse	225.000	
12	ADD Submission Fee	300.000	Administration
13	Development of Village Budget (APBDes) + Reporting Report (LPJ)	2.500.000	Year 2024
14	Photocopies of Village Budget (APBDes) + Reporting Report (10 books)	475.000	
15	15 Folders	75.000	
16	1 Box of Envelopes	50.000	
17	BPD Stamp Making	75.000	

No	Activity Description	Sum (Rp)	Description
18	50 sheets of Rp 6,000 Stamps @ Rp 7,000	350.000	
19	60 sheets of Rp 3,000 Stamps @ Rp 4,000	240.000	
20	Printer Ink	500.000	
21	Production Village Government Structure	250.000	
22	BPD Structure Creation	185.000	
23	Village Map Creation	225.000	
24	Population Data Creation	270.000	
25	10 Plastic Chairs @ Rp 100,000	1.000.000	
26	3 Cans of Tiga Bola Watercolor @ Rp 95,000	285.000	
27	2 Cans of Avian Oil Paint @ Rp 75,000	150.000	
28	2 Roller Brushes @ Rp 35,000	70.000	
29	2 Large Regular Brushes @ Rp 25,000	50.000	
30	1 Small Regular Brush	15.000	
31	Transportation Costs	250.000	Documentation requirements
32	Village Secretary Loan	1.600.000	Recorded as temporary cash expense
33	Travel to the Regency (4 people)	2.000.000	
34	Community Social Assistance	1.600.000	
	Total Phase I Expenditures (60%)	Rp 43.200.000	According to Phase I Village Allocation Funds

As an annual activity, the management of Village Fund Allocation (ADD) in Mekar Sari Village is carried out through a recurring cycle of planning, implementation, and evaluation. Every use of funds is recorded by the village treasurer as a form of financial accountability. However, interviews revealed that the financial recording process does not fully follow the guidelines established by the local government. This is due to limited administrative facilities, such as the availability of equipment and electricity. As a result, temporary recording is still done manually before being transferred to digital format. According to the Mekar Sari Village Secretary, "We follow the district's bookkeeping instructions whenever possible. However, if conditions are not favorable, such as limited equipment or time, we record manually first. Only then do we compile the data according to the official format." These findings indicate that the village head's policies regarding financial administration have not been fully implemented effectively. Several technical obstacles still hinder the orderly and accountable implementation of bookkeeping, as expected in village financial regulations.

3.2. Result

3.2.1. Village Budget Planning

The Village Revenue and Expenditure Budget (APBDesa) planning in Mekar Sari Village has not fully implemented the participatory principles mandated by Home Affairs Ministerial Regulation No. 20 of 2018 concerning Village Financial Management. Based on interviews, the process of preparing the fund utilization plan is carried out by the Village Head and the Village Consultative Body (BPD), without open community involvement through the Village Development Planning Deliberation (Musrenbangdes). This indicates that the principle of community participation in planning remains a formality. Musrenbangdes should serve as a forum for gathering community aspirations and ensuring transparency and responsiveness to village development needs. This lack of community involvement in planning has the potential to reduce the effectiveness of development policies, as the activities formulated do not fully reflect the community's priority needs.

3.2.2. Village Budget Implementation

In its implementation, the Village Head's policies regarding village financial management are not fully accompanied by a monitoring system. Effective implementation. Observations and interviews indicate that several development programs funded by the Village Budget (APBDesa) are experiencing quality and usability issues. Several infrastructure projects, such as road construction and well drilling, are not functioning as intended. This indicates weak internal oversight and a lack of community involvement in the control process. Furthermore, transparency in activity implementation is also suboptimal. Program information has not been widely disseminated through public announcements such as information boards or open forums, which should be part of the principles of accountability and transparency.

3.2.3. Reporting and Accounting

Village financial reporting is conducted by village officials periodically, but does not fully comply with the format and accounting requirements established by the local government. The main obstacle stems from limited human resources, particularly in mastering digital administration technology such as operating basic accounting software (e.g., Microsoft Excel). Some reports are prepared only in simple formats and do not follow official reporting procedures. This results in a lack of data validation and complicates the process of verifying budget use.

3.2.4. Village Financial Accountability

According to regulations, the Village Head is required to submit an accountability report on the implementation of the Village Budget (APBDesa) to the Village Consultative Body (BPD) and the Sub-district Government no later than three months after the end of the fiscal year. However, In Mekar Sari Village, this process has not been optimal. Draft accountability reports are not always prepared in the Village Regulation format, and community involvement in understanding the form of financial accountability is also very limited. The limited public information dissemination through visual media or open forums results in low social oversight of budget management. Furthermore, guidance from the sub-district and district governments for village officials is also not yet intensive, particularly in terms of improving technical competency in village reporting and accounting.

The results of this study indicate that the implementation of village head policies in financial administration management in Mekar Sari Village has been directed towards the principle of accountability, but has not been fully implemented. Internal factors such as the competence of officials and external factors such as administrative infrastructure remain major obstacles. Increased guidance from the local government and ongoing training for village officials in transparent, participatory, and accountable village financial governance are needed.

4. CONCLUSION

Based on the results of this study evaluating the Village Head's policies in managing the financial administration of Mekar Sari Village, it can be concluded that policy implementation has not been fully effective and in accordance with the principles of ideal village financial management. Despite efforts to implement responsible financial management, weaknesses remain in the planning, implementation, reporting, and accountability aspects of village finances. During the planning stage, the budget preparation process does not involve all elements of the community, as stipulated in legislation, such as Home Affairs Ministerial Regulation No. 20 of 2018. The Village Development Planning Forum (Musrenbangdes) as a medium for public participation has not been optimally utilized, resulting in activity plans being prepared by the Village Head and the Village Consultative Body (BPD) without adequate consultation with residents.

The implementation of activities funded by the Village Budget (APBDes) still faces challenges in terms of transparency and accountability. Several physical projects have not met community expectations in terms of quality and benefits, indicating weak oversight and inadequate community involvement in program management. In terms of reporting and bookkeeping, financial administration has not been carried out neatly and to standard. Many reports do not follow the official bookkeeping format, either due to limited work equipment such as computers and electricity access, or due to a lack of skills among village human resources in using financial management applications. This makes it difficult to audit and verify budget usage data.

Recommendations for this analysis for Accountability is needed, as budget realization reports have not been actively disseminated to village communities. The lack of outreach or announcements through information boards or community forums has resulted in low transparency and diminished public trust in the management of village funds. Therefore, outreach is necessary for financial management implementation to ensure optimal implementation in accordance with good governance principles.

.REFERENCES

- [1] D. S. Mamangkey, J. J. Tinangon, and N. S. Budiarmo, "Evaluasi perencanaan, pelaksanaan, penatausahaan, pelaporan dan pertanggungjawaban pengelolaan keuangan APBDesa berdasarkan Permendagri Nomor 20 Tahun 2018 (Studi kasus di Desa Toiba Kecamatan Bualemo Kabupaten Banggai)," *Ris. Akunt. dan Portofolio Investasi*, vol. 1, no. 2, pp. 95–105, 2023, doi: 10.58784/rapi.65.
- [2] S. Triningsih, M. Miftahul Huda, and S. Kasiami, "Evaluasi Penerapan Sistem Keuangan Desa (Siskeudes) Di Desa Soko Kecamatan Temayang Kabupaten Bojonegoro," *JIAN (J. Ilmu Adm. Negara)*, vol. 6, pp. 37–43, 2020.

- [3] S. W. Jumadi and A. Kusumawati, "Evaluasi Pengelolaan Keuangan Desa Di Desa Tanete Kecamatan Simbang Kabupaten Maros," *J. Akunt. Sekt. Publik*, vol. 2, no. 1, pp. 1–7, 2023.
- [4] W. Annisa, Y. E. Wulandari, G. G. Gumilar, and I. Aditya, "Implementasi Sistem Keuangan Desa Dalam Pengelolaan Alokasi Dana Desa Di Desa Sukadiri Kecamatan Sukadiri Kabupaten Tangerang," *JAKA (Jurnal Akuntansi, Keuangan, dan Audit)*, vol. 4, no. 1, pp. 241–248, 2023, doi: 10.56696/jaka.v4i1.8447.
- [5] T. A. P. Shiella, "Analisa Implementasi Sistem Keuangan Desa (Studi Kasus Pada Desa Perkebunan Tanjung Kasau)," *J. Ilm. Mhs. Ekon. dan Bisnis*, vol. 2, no. 2, pp. 1–10, 2022.
- [6] D. A. Megawaty, S. Setiawansyah, D. Alita, and P. S. Dewi, "Teknologi dalam pengelolaan administrasi keuangan komite sekolah untuk meningkatkan transparansi keuangan," *Riau J. Empower.*, vol. 4, no. 2, pp. 95–104, 2021, doi: 10.31258/raje.4.2.95-104.
- [7] A. Ginting and D. F. Mirza, "Mandiri: Jurnal Akuntansi dan Keuangan Kinerja Karyawan Pendahuluan Uraian Teori," vol. 2, no. 3, 2023.
- [8] A. Zaki, M. Oktafiyani, and L. Yovita, "Efektivitas Pengelolaan Dana Desa Kecamatan Tuntang: Perspektif Teori KeagenanArticle Information," *Jekobs*, vol. 2, no. 1, pp. 23–37, 2023.
- [9] D. Agustina, "Tinjauan Pengelolaan Keuangan Desa Dan Implikasinya Terhadap Akuntabilitas," *J. Ilm. Akunt. dan Bisnis*, vol. 4, no. 2, p. 139, 2020, doi: 10.38043/jiab.v4i2.2218.
- [10] I. Irwandi, N. Arfa, S. Suhermi, M. Yarni, and F. Bafadhal, "Implementasi Aplikasi Sistem Keuangan Desa Dalam Pengelolaan Administrasi Keuangan Di Kecamatan Sungai Gelam Kabupaten Muaro Jambi," *J. Komun. Huk.*, vol. 8, no. 1, pp. 183–192, 2022, doi: 10.23887/jkh.v8i1.43879.
- [11] Wulaningrum Puspita Dewi and Baktiani Dina, "Menilai transparansi dan akuntabilitas pengelolaan keuangan desa: Pembelajaran pada Pemerintah Desa Bangunjiwo," *J. Ilm. Akunt. dan Keuang.*, vol. 7, no. 1, pp. 1–10, 2025.
- [12] S. Kasus *et al.*, "Reaksi 02.01.2023," vol. 2, no. 1, pp. 85–98, 2023.
- [13] A. P. Kurnianingtyas, R. A. Permatasari, and A. Rahman, "Pemetaan Partisipatif Potensi Kecamatan Tuntang Kabupaten Semarang," *J. Temat.*, vol. 3, no. 2, pp. 2775–3360, 2021.
- [14] F. Putri Unsa, A. Wulandari, A. Kistiani, H. Suryana, and Y. Niqrisah, "Pengaruh Kompetensi Aparatur Pengelola Dana Desa, Sistem Pengendalian Internal, Pemanfaatan Teknologi Informasi Dan Penggunaan Siskeudes Terhadap Akuntabilitas Pengelolaan Dana Desa Studi Kasus Di Kecamatan Simo," *J. Ilmu Manaj. dan Akunt.*, vol. 12, no. 2, p. 2024, 2024.
- [15] N. K. Suryaningsih and I. M. P. Adiputra, "Pengaruh Kompetensi Aparatur Pemerintah Desa, Partisipasi Pengguna dan Usability System terhadap Efektivitas Penerapan Sistem Keuangan Desa (SISKEUDES)," *J. Akunt. Profesi*, vol. 11, no. 1, pp. 34–46, 2020.