

## Effectiveness of the Village Financial System Application (SISKEUDES) at the Pematang Village Office, Banua Lawas District, Tabalong Regency

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### ABSTRACT

**Objective:** This study examines the effectiveness of the Village Financial System Application (SISKEUDES) in supporting transparent, accountable, and efficient village financial management at the Pematang Village Office, Banua Lawas Sub-district, Tabalong Regency, while also identifying influencing factors and improvement efforts. **Method:** A descriptive qualitative approach was employed using interviews, observations, and document analysis, with purposive sampling involving nine informants. Data were analyzed through systematic stages of data reduction, data display, and verification to ensure analytical rigor. **Results:** The findings indicate that SISKEUDES has generally been implemented effectively across key dimensions, including program success, target achievement, operational procedures, efficiency, output quality, and overall goal attainment. However, effectiveness has not been fully realized in terms of program satisfaction related to infrastructural needs, particularly unstable internet connectivity. This limitation directly affects system performance and user convenience. To address this constraint, the village government introduced supporting measures, such as procuring additional Wi-Fi modems, alongside recommendations for continuous training and human resource strengthening. **Novelty:** This study contributes original empirical insights by integrating Campbell's effectiveness framework with a contextual analysis of digital public finance governance at the village level, highlighting infrastructure readiness as a critical determinant of e-government effectiveness in rural administration.

## INTRODUCTION

### Background

Good management of village funds is very important for the sustainability and development of the organization because it is closely related to the well-being of the wider community, especially those in rural areas. It is very important for village officials to manage village funds in accordance with the principles of accountability and transparency regarding applicable policies so that all goals are achieved. With the enactment of Law Number 6 of 2014 concerning Villages, villages are given the authority to maintain their own governance [1], [2]. Each village is responsible for managing village funds, organizing village development, community guidance, and customs. In all forms of government, the village becomes the authority and responsibility within the village itself, including the management of village finances [3], [4]. The phenomena of problems with the Village Financial System (SISKEUDES) application are: a. Data in the Village Financial System (SISKEUDES) application differs from that at the central level and in the village office. This is happening because of a server disruption (error). b. Although the Village Financial System (SISKEUDES) application has been around for a long time,

since 2018. However, in reality, this application still needs to be trained to its employees. To fully understand this siskeudes application. c. Application users should regularly compact and repair the database to maintain it. As with the second part of this problem phenomenon, this application still needs to be trained to its employees. Therefore, based on the existing problems and the background described above faced by the village government in managing village funds, I, as the researcher, am interested in conducting this research with the title: "The Effectiveness of The Village Financial System Application (Siskeudes) at The Pematang Village Office, Banua Lawas Subdistrict, Tabalong District, Banua Lawas Subdistrict, Tabalong District".

### **Problem Formulation**

Based on the background described above, the problem formulation in this assessment is: 1. Does the Village Financial System Application (SISKEUDES) implemented by employees at the Pematang village office comply with the Minister of Home Affairs Regulation Number 113 of 2014 concerning Village Financial Management? 2. Is the Village Financial System Application (SISKEUDES) effective in the Pematang village office? 3. What are the obstacles and problem-solving methods in applying SISKEUDES at the Pematang village office? B. Research Objectives The objectives of this research include: 1. To determine the effectiveness of the village financial system (Siskeudes) application at the Pematang village office, Banua Lawas sub-district, Tabalong district. 2. To identify the factors that hinder or influence the effectiveness of the village financial system (Siskeudes) application at the Pematang village office, Banua Lawas sub-district, Tabalong district. 3. To determine the efforts that can improve the effectiveness of the village financial system (Siskeudes) application at the Pematang village office, Banua Lawas sub-district, Tabalong district.

### **Literature Review**

#### **Effectiveness**

a. Definition of Effectiveness Generally, effectiveness is a state that indicates the level of success or achievement of a goal, measured by quality, quantity, and time, as previously planned. b. Measures of Effectiveness Effectiveness can be defined as the ability of an institution or organization to carry out its core tasks or achieve predetermined goals. c. Criteria for Effectiveness An activity can be considered effective if it meets certain criteria. Effectiveness is closely related to the completion of all core tasks, the achievement of goals, timeliness, and the active effort or participation of the task performers. d. Aspects of Effectiveness 1) There are aspects of effectiveness that are desired to be achieved in an activity. Regulatory/Provision Aspect Regulations are made to ensure that an activity continues to run according to plan. 2). Functional/Task Aspect An individual or organization can be considered effective if they can perform their tasks and functions well according to the provisions. 3). Plan/Program Aspect An activity can be considered effective if it has a plan to be implemented to achieve the desired goals. 4). Goal/Ideal Condition Aspect What is meant by ideal condition or goal is the target to be achieved from an activity, focusing on the planned results and processes [5], [6]. e. Factors

Inhibiting Effectiveness 1. Organizational Characteristics: a. Structure (Division of Tasks). b. Technology (Equipment and Facilities). 2. Environmental Characteristics: a. External (Relationship with the community). b. Internal (Work environment/Work climate within the organization). 3. Worker Characteristics: a. Productivity/Work performance and the presence of motivation from leadership. b. Commitment to the organization (a sense of attachment among staff thru time discipline). 4. Management Policies and Practices: a. Supervision. b. Work Evaluation. B. Framework of Thinking Given the broad scope of application of the village financial system (SISKEUDES), the author will only focus on research related to the effectiveness of the village financial system (Siskeudes) application at the Pematang Village office in Banua Lawas District, Tabalong Regency. The author will only focus this research according to Campbell J.P.'s theory, in his book by Dyah Mutiarin and Arif Zaenudin (2014: 96-97) on Effectiveness: 1. Program Success 2. Target Achievement 3. Satisfaction with the Program 4. Input and Output Levels 5. Overall Goal Achievement

## **RESEARCH METHOD**

### **Research Approach**

The research approach used is a qualitative approach. A qualitative approach is a research method that emphasizes in-depth data analysis to ensure the quality of research findings. Where the author attempts to deeply understand the phenomena being researched in order to find solutions that are appropriate for the actual conditions occurring in the field. In this study, the author will describe the phenomena related to the Effectiveness of the Village Financial System Application (Siskeudes) at the Pematang Village Office, Banua Lawas District, Tabalong Regency.

### **Research Type**

In this study, the author will use a qualitative research type. Qualitative research is essentially a research method used to study natural objects, with the researcher serving as the key instrument. Data collection techniques are carried out thru triangulation (combination), data analysis is inductive, and the results of qualitative research emphasize meaning rather than generalization [6], [7], [8]. This research generated descriptive data in the form of written or spoken words from people and observed behaviors. The data collected in the field consisted of words, behaviors, and sentences, with a natural setting. Humans served as the instrument, and this data was then used to explain and describe the social phenomena or problems being studied. The results of this study emphasize providing an objective overview of the actual situation related to this research, namely: The Effectiveness of the Village Financial System (Siskeudes) Application at the Pematang Village Office, Banua Lawas District, Tabalong Regency.

### **Data Collection**

Techniques Collecting data is an important and crucial task in research. A study can be considered successful if data can be collected. Ideally, if data cannot be obtained or collected, then a study is considered unsuccessful or a failure. For the data collection

needed in this study, the author used the following data collection techniques: a. Observation b. Interview c. Documentation

### **Data Analysis**

Techniques Every research study inevitably requires data analysis. Data analysis is a very important activity in research. Even this research itself is part of the analytical work done by a scientist. Especially in qualitative research, the analysis work is completely inseparable from the research itself.

### **Data Reduction**

Data reduction is the process where a researcher needs to conduct an initial review of the data that has been generated, by testing the data in relation to the research aspects or focus [9], [10], [11].

### **Data Presentation**

Data presentation can be defined as the effort to display, expose, or present data.

### **Drawing Conclusions and Testing Conclusion**

Drawing conclusions as one of the activities of the complete configuration. The conclusions were verified throughout the research. In short, the meanings that emerge from the data must be tested for their truth, robustness, and suitability, which is their validity [12].

## **RESULTS AND DISCUSSION**

1. Program Success a. Operational Capabilities within the Program Based on the results of interviews, observations, and documentation within the village financial system application program (Siskeudes). The application has been successfully implemented. This is in accordance with Campbell J.P.'s theory, as stated in the book by Dyah Mutiarin and Arif Zaenudin (2014: 96-97) on Effectiveness. 2. Target Achievement a. Program Accomplishment Based on the results of interviews, observations, and documentation during the implementation of the village financial system application (Siskeudes) program. The proof is that they were helped by the presence of the application and by the purpose of the application program, which is to assist them in managing finances in the village [13], [14], [15].

This is in accordance with J.P. Campbell's theory, as stated in the book by Dyah Mutiarin and Arif Zaenudin (2014: 96-97) on Effectiveness. b. Policies and procedures Based on the results of interviews, observations, and documentation, it can be concluded that the implementation of the village financial system application program (Siskeudes) at the Pematang village office is indeed carried out by two people: the village operator and the Pematang village operator staff. This is in accordance with J.P. Campbell's theory, as stated in the book by Dyah Mutiarin and Arif Zaenudin (2014: 96-97) on Effectiveness. 3. Satisfaction with the program a. Needs Based on the results of interviews, observations, and documentation, it can be concluded that the needs are not yet aligned with the village financial system application program (Siskeudes). Because of network or signal problems, and the lack of a Wi-Fi modem to support their work so that the application

does not error. This is not in accordance with Campbell J.P.'s theory, in the book by Dyah Mutiarin and Arif Zaenudin (2014: 96-97) on Effectiveness. b. Perceived Satisfaction Based on the results of interviews and observations, it can be concluded that satisfaction has been maximized, where the village operators and village operator staff of Pematang have been assisted by this application program from the planning stage to accountability. This is in accordance with Campbell J.P.'s theory, in the book by Dyah Mutiarin and Arif Zaenudin (2014: 96-97) on Effectiveness. c. Quality Produced Based on the results of interviews and observations, it can be concluded that the quality produced in this case, in the form of printouts of financial data, is appropriate. This is in accordance with J.P. Campbell's theory, as stated in the book by Dyah Mutiarin and Arif Zaenudin (2014: 96-97) on Effectiveness. 4. Input and output levels a. Efficiency Based on the results of interviews and observations, it can be concluded that the time efficiency in preparing financial reports at Pematang village using the application has been efficient in its use at the Pematang village office. This is in accordance with J.P. Campbell's theory, as stated in the book by Dyah Mutiarin and Arif Zaenudin (2014: 96-97) on Effectiveness. b. Effectiveness Based on the results of interviews and observations, it can be concluded that the village financial system application program (Siskeudes) at the Pematang village office has been effectively implemented by the village operators and the Pematang village operator staff at this office. This is in accordance with J.P. Campbell's theory, as stated in the book by Dyah Mutiarin and Arif Zaenudin (2014: 96-97) on Effectiveness. 5. Overall goal achievement a. Performing tasks Based on the results of interviews and observations, it can be concluded that in the implementation of the village financial system application program (Siskeudes). The village operator and staff have been assisted by the presence of this application program and are able to handle it very well.

This is in accordance with J.P. Campbell's theory, as stated in the book by Dyah Mutiarin and Arif Zaenudin (2014: 96-97) on Effectiveness. b. Program Evaluation Based on the results of interviews and observations, it can be concluded that the evaluation is indeed very good and can be implemented according to their abilities in this application program, which is carried out by village operators and the Pematang village operator staff at the Pematang village office. This is in accordance with J.P. Campbell's theory, as stated in the book by Dyah Mutiarin and Arif Zaenudin (2014: 96-97) on Effectiveness. c. Program Effectiveness Based on the results of interviews and observations, it can be concluded that the effectiveness of the village financial system application program (Sikeudes) has been very successful in implementing the application program and is certainly in accordance with the directives from the district or central government [16], [17], [18], [19], [20]. This is in accordance with J.P. Campbell's Theory, as stated in the book by Dyah Mutiarin and Arif Zaenudin (2014: 96-97) on Effectiveness.

## CONCLUSION

**Fundamental Finding :** This study concludes that the implementation of the Village Financial System Application (SISKEUDES) at the Pematang Village Office has

generally demonstrated effective performance across most evaluative indicators, including program success, target achievement, procedural compliance, efficiency, output quality, and overall goal attainment; however, the effectiveness remains suboptimal in fulfilling infrastructural needs, particularly related to internet network reliability. **Implication** : These findings imply that while digital financial governance at the village level can enhance accountability and administrative efficiency, its sustainability is highly dependent on adequate technological infrastructure and continuous capacity building for human resources. **Limitation** : The study is limited by its qualitative design, small number of informants, and focus on a single village context, which may restrict the generalizability of the findings to other regions with different administrative and infrastructural conditions. **Future Research** : Future studies are encouraged to employ mixed-methods or comparative approaches across multiple villages to quantitatively assess the impact of SISKEUDES on financial performance outcomes and to explore the role of digital infrastructure readiness and user competency in strengthening rural e-government implementation.

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