

Research Article

Implementation of SISKEUDES Online and CMS in Martadana Village Financial Management

Ario Satria^{1*}, Ika Devy pramudiana², Nihayatus Sholichah³

¹⁻³ Public Administration Study Program, Universitas Dr. Soetomo Surabaya, Indonesia; e-mail : ario-opts@gmail.com

* Corresponding Author : ariopts@gmail.com

Abstract: This study aims to analyze the implementation of the Online Village Financial System Application (SISKEUDES) and Cash Management System (CMS) in village financial management and to identify the impacts of their implementation. This study employs a descriptive qualitative research design. Data were collected through interviews, observation, and documentation. The data analysis technique uses the Miles and Huberman model, which consists of data reduction, data display, and conclusion drawing. The informants in this study consisted of six people, namely the Head of Government Section of Pengkadan District, the Head of Martadana Village, the Village Secretary, the Head of Financial Affairs as the SISKEUDES Online operator, the Head of Government Section of Martadana Village as the budget activity implementer for village governance administration and community development, and the Head of Welfare and Services Section as the budget activity implementer for village development, community empowerment, and village emergency and urgent affairs. The findings indicate that the implementation of the SISKEUDES Online application in Martadana Village has been running well, although it is sometimes constrained by poor signal quality. This is evidenced by increasingly transparent and accountable village financial management, as well as by village officials who are greatly assisted in preparing financial reports. The use of Bank Kalbar's Cash Management System (CMS) has also been running well, as shown by the increasing efficiency and effectiveness of the village government in conducting financial transactions.

Keywords: Accountability; Cash Management System; Martadana Village; Transparency; Village Financial Management.

Received: January, 29 2026

Revised: February, 25 2026

Accepted: March, 22 2026

Published: April, 30 2026

Curr. Ver.: April, 30 2026



Copyright: © 2025 by the authors.
Submitted for possible open access publication under the terms and conditions of the Creative Commons Attribution (CC BY SA) license (<https://creativecommons.org/licenses/by-sa/4.0/>)

1. Introduction

The Financial and Development Supervisory Agency (BPKP), in cooperation with the Ministry of Home Affairs (Kemendagri), developed the Village Financial System Application (SISKEUDES), which was first launched in 2015. Although this application does not directly supervise financial management, SISKEUDES was created to facilitate more efficient and transparent implementation of village financial management stages. The SISKEUDES application refers to Minister of Home Affairs Regulation No. 20 of 2018. On August 31, 2016, the Chairperson of the Corruption Eradication Commission (KPK) issued Circular Letter SE B-7508/01-16/08/2016 to village heads throughout Indonesia, encouraging the use of the SISKEUDES application as a supporting tool for managing village finances.

In 2019, all villages in Kapuas Hulu Regency implemented the SISKEUDES application offline. Martadana Village is one of the villages located in Pengkadan District and has implemented the Online Village Financial System Application (SISKEUDES) since 2025. Before the implementation of SISKEUDES, the Martadana Village Government faced several problems related to village financial management, including incomplete financial reports, untimely financial reporting due to manual work, and financial reports that were not yet transparent, causing the community to have limited knowledge of village finances (initial interview with

the Village Secretary). These problems were caused by the limited knowledge and understanding of village government officials in managing village finances, as well as the limited awareness of the village government regarding the importance of transparency in village financial management.

The implementation of the SISKEUDES Online application in Martadana Village began in 2025; however, several obstacles remain, such as poor internet connectivity that hinders the data input process. In addition, the Head of Financial Affairs often experiences difficulties during the budget input stage due to annual version changes in the SISKEUDES Online application. System errors may also occur when the Head of Financial Affairs makes mistakes during data entry. Another obstacle is that accountability documents (SPJ) must be completed on the same day, but signal problems create additional challenges for the Head of Financial Affairs. The Martadana Village officials themselves can be considered to have adequate human resources with knowledge and skills in using the SISKEUDES Online application, so any obstacles can be resolved quickly.

According to Pujiani et al. (2022), a study entitled "Analysis of the Effectiveness and Efficiency of the Implementation of the Village Financial System Application (SISKEUDES) in Village Financial Management (Case Study in Jerowaru Village, Jerowaru District, East Lombok Regency)" found that the use of the SISKEUDES application in Jerowaru Village was quite effective and efficient because all stages had been carried out properly. However, the implementation of SISKEUDES at the Jerowaru Village Office still faced several obstacles, such as internet disruption, system errors, and difficulties in the data input process, especially at the administration stage. According to Assyahri and Vaguita (2019), a study entitled "Evaluation of the Use of the Village Financial System Application (Siskeudes) in Nagari Kayu Tanam, Kayutanam District" found that the implementation of the Siskeudes application in Nagari Kayu Tanam was fairly good, although it still faced several obstacles, namely limited human resources, insufficient training from the district government, delays in preparing accountability reports, and low community participation.

Considering the important future role of the Online Village Financial System (SISKEUDES) and the establishment of the Cash Management System (CMS), fraud in village fund management can be minimized. The understanding of village officials in implementing and using the SISKEUDES Online application is also important, because village government officials are the ones who operate the application. The implementation of the SISKEUDES application is expected to assist village governments in providing more relevant and accountable information to parties that need it. Faizah and Retnosari (2022) found that the implementation of the SISKEUDES application can assist village governments in carrying out technology-based village financial management, thereby enabling timely reporting, making work more effective and efficient, and realizing the principles of accountability and transparency in fund utilization.

This study identifies an urgency in conducting research with the following objectives: first, to determine the implementation of the SISKEUDES and CMS applications in carrying out the stages of financial management in Martadana Village, Pengkadan District, Kapuas Hulu Regency; and second, to identify the impacts of implementing the SISKEUDES Online application in managing finances in Martadana Village, Pengkadan District, Kapuas Hulu Regency.

The expected contributions of this study are as follows: first, to broaden knowledge and understanding of village financial management using the Online Village Financial System Application (SISKEUDES); second, to identify the impacts of using the SISKEUDES application; and third, to provide information regarding the importance of implementing the Online Village Financial System Application (SISKEUDES) in realizing accountable and transparent village financial management.

2. Literature Review

Van Meter and Van Horn Policy Implementation Theory (1975)

Policy implementation is the process of executing or applying a policy that has been formulated and established by the government so that predetermined objectives can be achieved. Implementation is an important stage in the public policy cycle because even a well-designed policy will not produce benefits if it is not implemented effectively.

Policy implementation is not merely the execution of established rules or programs, but also includes various activities aimed at translating policy decisions into concrete actions. In

this process, various parties are involved, including the government, implementing organizations, the private sector, and the community as the policy target group. Implementation serves as a bridge connecting policy objectives with outcomes experienced by the community. Therefore, implementation success strongly determines the success of a policy.

According to Donald Van Meter and Carl Van Horn, policy implementation is influenced by six variables:

Implementation Variables: (a) Policy standards and objectives. (b) Resources. (c) Characteristics of implementing organizations. (d) Interorganizational communication. (e) Social, economic, and political conditions. (f) Disposition of implementers.

Village

According to Halim and Kusufi (2019:474), a village is the smallest unit in the governmental organizational structure that provides direct services to the community, such as administrative, population, marriage, death, and other services. A village has the authority to regulate and manage its finances while continuing to comply with applicable rules and guidelines (Faizah & Retnosari, 2022).

Village Government

Village government is an important aspect of governance because it is directly connected to the community. This direct relationship with the community makes trust one of the most important factors in village governance management (Pratama et al., 2023). According to Sujarweni (2015:121), the village government is an extension of the central government that has a strategic role in regulating rural communities to achieve government development.

Village Financial System (SISKEUDES)

According to BPKP (2018:3), the Village Financial System (SISKEUDES) is an application jointly developed by the Financial and Development Supervisory Agency (BPKP) and the Ministry of Home Affairs (Kemendagri). The SISKEUDES application is intended for village government officials to facilitate village financial management from the planning stage to the reporting/accountability stage. The fundamental difference between the manual system and the SISKEUDES application is that manual reports remain fragmented, whereas the Village Financial System application provides complete reporting on financial management and makes financial reporting easier (Ilham & Lusiani, 2022).

Cash Management System (CMS)

According to Rosalyni and Khabibah (2020), the Cash Management System is a service that functions as an intermediary for non-cash transaction payments between entities, where these transactions are recorded in the relevant banking system. Meanwhile, Saputri and Indrawati (2020) state that the Cash Management System (CMS) is an internet-based banking service application feature designed for non-individual customers to conduct financial transactions in real time and online, thereby facilitating transactions and monitoring.

Village Finance

The Financial and Development Supervisory Agency (BPKP) has issued Minister of Home Affairs Regulation No. 20 of 2018, which states that village finance includes all village rights and obligations that can be valued in money, as well as all matters in the form of money and goods related to the implementation of village rights and obligations. These rights and obligations generate revenue, expenditure, financing, and village financial management (Raharjo, 2020:2). According to Sumarwiyah and Sandari (2017), village finances are managed during one fiscal year, from January 1 to December 31. According to Sujarweni (2015:27), village finances are managed based on the principles of transparency, accountability, participation, and orderly and disciplined budgeting.

Village Financial Management

According to Yuliansyah and Rusmianto (2019), village financial management is an integrated cycle that proceeds continuously from one stage to the next. Based on Minister of Home Affairs Regulation No. 20 of 2018, the village financial management process consists of several stages: first, planning; second, implementation; third, administration; fourth, reporting; and fifth, accountability.

Conceptual Framework

Before the existence of SISKEUDES, the Martadana Village Government faced several problems related to village financial management, including incomplete financial reports, untimely financial reporting, and financial reports that were not yet transparent and accountable. In 2018, the Regent of Kapuas Hulu and the Head of the Community and Village Empowerment Office of Kapuas Hulu Regency encouraged all village heads throughout Kapuas Hulu

Regency, consisting of 178 villages, to use the SISKEUDES application. The Martadana Village Government began implementing the SISKEUDES application in 2019 offline, and in 2025 it began using the online version. Minister of Home Affairs Regulation No. 20 of 2018 was established as a replacement for Minister of Home Affairs Regulation No. 113 of 2014 and is used as a reference by village governments in applying SISKEUDES.

The implementation of the SISKEUDES application as a supporting tool for managing village finances covers the stages of planning, implementation, administration, reporting, and accountability. Although SISKEUDES has been implemented for a long time, an analysis of its implementation remains necessary to determine whether obstacles or constraints exist in the use of the SISKEUDES application and to analyze the impacts arising from its use.

3. Proposed Method

This study seeks to understand and analyze the implementation of the SISKEUDES Online application and CMS in village financial management in Martadana Village, Pengkadan District, Kapuas Hulu Regency. This study uses a case study approach because it aims to understand the phenomenon that occurs, obtain a deeper understanding of the case under investigation, and provide solutions and recommendations related to the research problem. Six informants were involved, namely the Head of Government Section of Pengkadan District, the Village Head, the Village Secretary, the Head of Village Financial Affairs as the SISKEUDES Online operator, the Head of Government Section, and the Head of Welfare and Services Section. These informants were selected based on the following criteria: first, they are directly involved in carrying out the stages of financial management; second, they understand the principles of financial management; third, they are familiar with Minister of Home Affairs Regulation No. 20 of 2018 concerning village financial management; and fourth, they understand the SISKEUDES Online application. Data were collected using primary and secondary data. The primary data consisted of observation and interview results, while the secondary data consisted of financial reports, population data, journals, laws and regulations, and other archives. The data were analyzed through data transcription, data triangulation, and data reduction.

4. Results and Discussion

Research Findings and Discussion

Village Financial Management

Martadana Village manages its finances based on Minister of Home Affairs Regulation No. 20 of 2018, which consists of five stages: planning, implementation, administration, reporting, and accountability. Martadana Village finances are managed based on the principles of transparency, accountability, participation, and orderly and disciplined budgeting.

a. Planning

Planning in Martadana Village is carried out in the preceding year, usually from June to September. Planning begins with the formation of a team to prepare the Village Government Work Plan (RKPDesa), at the latest in June. The team is responsible for accommodating community aspirations. Before implementing work programs, the village government first conducts planning by preparing a Budget Plan (RAB). After the RAB is prepared, the draft RKPDesa is then developed.

Subsequently, a village deliberation meeting is held to discuss and determine the work plan to be implemented for the next year. The village deliberation meeting is attended by the Head of Pengkadan District, the Chief of Pengkadan Sector Police, the Commander of Pengkadan Military Rayon Command, the Head of Pengkadan Community Health Center, the Head of the Religious Affairs Office, Village Facilitators, Local Village Facilitators, the Village Head, Village Officials, the Village Consultative Body (BPD), community leaders, religious leaders, youth leaders, village institutions (RT, PKK, LPMD), farmer groups, and health cadres. This RKPDesa becomes the basis for the village government in preparing the Draft Village Revenue and Expenditure Budget (RAPBDesa) for the following year.

b. Implementation

The implementation stage begins after the APBD has been approved at the planning stage. The Budget Activity Implementers (PKA) in Martadana Village consist of village officials and the team appointed by the Head of Martadana Village. These activities can be carried out on the condition that funds have entered the village treasury account. Village fund receipts and expenditures must go through the village treasury

account and must have complete and valid transaction evidence. The village head acts as a supervisor and ensures that the financial reports prepared by the Head of Financial Affairs comply with applicable accounting principles and regulations.

c. Administration

At the administration stage, Martadana Village records financial transactions conducted during one fiscal year. The Head of Financial Affairs is responsible for every inflow and outflow of money. After recording all expenditures and receipts, Martadana Village should close its books at the end of each month, which are then submitted to the village head. This functions as control over APBDesa implementation. However, the Head of Financial Affairs only prepares financial reports at the end of the year. The reports are then submitted through an accountability report to the village head.

d. Reporting

Reporting is a form of accountability by Martadana Village officials in managing finances. In addition, reporting also serves as a form of transparency by Martadana Village officials to the community. The reporting process in Martadana Village is carried out from January to December. Budget Activity Implementers (PKA) must prepare realization reports for every activity that has been implemented during one fiscal year. These reports are then approved and ratified by the village head. Approved financial reports are submitted to the Village Consultative Body (BPD).

Martadana Village conducts the reporting process in the first semester and the second semester. During reporting, the village government brings the general cash book, bank subsidiary ledger, village bank statement, detailed SiLPA by funding source, bank account mutation report, tax cash subsidiary ledger, budget realization reports 1a and 1b, and annual cash subsidiary ledger. These files are examined by the Community and Village Empowerment Office (PMD) to determine whether the balances match those in SISKEUDES, both for expenditures and receipts.

e. Accountability

Martadana Village accounts for its financial reports to the community openly by providing information on the APBDesa budget and realization of APBD use during one fiscal year. Village officials create large banners or billboards placed in front of the Martadana Village Office so that the community can view financial information. In addition, Martadana Village also uses social media, displays information on boards at the village office or other places frequently visited by the community, and holds meetings to explain village financial reports in detail.

Implementation of the SISKEUDES Online Application and CMS

The Online Village Financial System Application (SISKEUDES) is an application intended to assist and facilitate village governments in managing village finances from the planning stage to reporting/accountability. Martadana Village began implementing the SISKEUDES application offline in 2019. Since 2025, Martadana Village has used SISKEUDES Online and the Cash Management System (CMS) from Bank Kalbar, with prior guidance or training so that operators can operate the application easily. Four modules assist the village government in carrying out the village financial management process, namely:

a. Planning Module

The planning module contains the Village Medium-Term Development Plan (RPJMDes) menu, which is prepared once every eight years and serves as the basis for preparing the RKPDesa. After the village deliberation meeting produces the Village Government Work Plan (RKPDesa) and the Budget Plan (RAB), the activity and budget data are then input into SISKEUDES. If activities are not realized, they can be revised and replaced in the following year. In addition, the planning module also contains general village data as well as the village vision and mission.

b. Budgeting Module

In the budgeting menu, the Head of Financial Affairs of Martadana Village inputs the Village Revenue and Expenditure Budget (APBDesa) data that have previously been approved. In addition, this menu is also used to input regulation data concerning APBDesa.

c. Administration Module

In the administration menu, the Head of Financial Affairs prepares a Payment Request Letter (SPP) to disburse funds. In addition, the administration menu is used to record all receipts and expenditures that occur, as well as tax deposits. The first step is that the Budget Activity Implementer (PKA) team submits details of the budget costs by attaching receipts or other transaction evidence to the village secretary for confirmation. These receipts serve as the basis for preparing the SPP. The report is then submitted to the village head for approval. The Head of Financial Affairs then inputs the SPP and disbursement into SISKEUDES through the administration menu.

The next stage is for the Head of Financial Affairs to access the Cash Management System (CMS) application. The Head of Financial Affairs then contacts the village secretary to request CMS approval. After the village secretary approves the disbursement request in the CMS application, the village head verifies it and provides a One Time Password (OTP) code.

d. Bookkeeping Module

The bookkeeping module is used to report the results of activities conducted during one period and to record the opening balances of assets and liabilities. In addition, the bookkeeping module contains an adjustment menu used to record changes in assets and liabilities and to correct revenue and expenditure that have already been recorded.

Since the existence of SISKEUDES, the preparation of financial reports has become easier. This is because, in the bookkeeping module, financial reports are generated automatically as a result of planning, budgeting, and administration reports. The Head of Financial Affairs enters data into SISKEUDES based on actual conditions in the field.



Figure 1. Initial Menu of SISKEUDES Online.



Figure 2. Bank Kalbar Cash Management System (CMS) Menu.

Impact of the Implementation of SISKEUDES and CMS Applications

Since the implementation of SISKEUDES Online, Martadana Village has become more transparent in managing village finances. Thus, in September 2025, when audited by the Inspectorate of Kapuas Hulu Regency, Martadana Village could be said to have had Rp. 0,- in findings regarding the use of village finances. In addition, Martadana Village can also generate financial reports quickly and easily. The use of SISKEUDES in village financial management is very helpful for village officials from the planning stage to reporting. Moreover, the use of SISKEUDES in village financial management is considered safer because village funds cannot be manipulated as they could when the system was still manual.

Since the implementation of SISKEUDES Online and CMS, all transactions can be conducted either from home or at the village office. With the Cash Management System (CMS), the Head of Financial Affairs does not hold cash and does not need to go to the bank to conduct transactions. This is because CMS is already connected to Bank Kalbar Tepuai Sub-Branch, so funds are transferred directly to the relevant account. In addition, finances can be monitored or checked in real time.

6. Conclusions

Conclusion

Based on the discussion above, it can be concluded that Martadana Village financial management includes planning, implementation, administration, reporting, and accountability. Although the financial management stages are in accordance with Minister of Home Affairs Regulation No. 20 of 2018, several procedures in the administration and reporting processes have not yet been implemented. Martadana Village manages its finances in a participatory, transparent, and accountable manner, as well as in an orderly and budget-disciplined manner. The Village Financial System Application (SISKEUDES) implemented in Martadana Village is in accordance with Minister of Home Affairs Regulation No. 20 of 2018 concerning village financial management. The existence of the Cash Management System (CMS) and the SISKEUDES application provides advantages in recording histories that cannot be manipulated, monitoring cash flow in real time, and increasing transaction efficiency.

Recommendations

Based on the conclusions and research findings above, the recommendations that can be presented are as follows: (a) Training for SISKEUDES Online operators and Cash Management System (CMS) officers, consisting of the village head, village secretary, and Head of Financial Affairs, should be held more frequently by the Community and Village Empowerment Office of Kapuas Hulu Regency, not only once a year, so that operators or the Head of Financial Affairs can minimize errors when operating SISKEUDES. (b) When upgrading the SISKEUDES application every year, the central government should provide a manual that village officials can use during the operation process. (c) Bank Kalbar Putussibau Sub-Branch should provide a manual on the steps for using the Cash Management System (CMS) application. (d) In the administration process, the Head of Financial Affairs should close the books at the end of each month to examine and reconcile transaction records with the available evidence.

References

- Assyahri, W., & Vaguita, M. (2019). Evaluasi penggunaan aplikasi Sistem Keuangan Desa (Siskeudes) di Nagari Kayu Tanam Kecamatan 2X11 Kayu Tanam. *NAHKODA: Jurnal Ilmu Pemerintahan*, 18(2), 79–91. <https://doi.org/10.35967/jipn.v18i2.7844>
- BPKP. (2018). *SISKEUDES: Manual operasi aplikasi SISKEUDES 2.0*.
- Faizah, A., & Retnosari. (2022). Analisis penerapan aplikasi Sistem Keuangan Desa (Siskeudes) dalam pengelolaan keuangan di Desa Banyudono Kecamatan Dukun. *JESYA: Jurnal Ekonomi dan Ekonomi Syariah*, 5(1), 763–776. <https://doi.org/10.36778/jesya.v5i1.539>
- Halim, A., & Kusufi, M. S. (2019). *Teori, konsep, dan aplikasi akuntansi sektor publik*. Salemba Empat.
- Ilham, S., & Lusiani, K. E. (2022). Analisis penerapan aplikasi Sistem Keuangan Desa (Siskeudes) dalam pengelolaan keuangan desa pada Desa Kukutio Kabupaten Kolaka. *Jurnal Akuntansi Kompetif*, 5(2), 180–192. <https://doi.org/10.36778/jesya.v5i1.539>
- Indonesia. (2018). *Peraturan Menteri Dalam Negeri Nomor 20 Tahun 2018 tentang pengelolaan keuangan desa*. Sekretariat Negara.
- Mardiasmo. (2018). *Akuntansi sektor publik*. Andi.
- Pratama, A., Malikhah, I., & Oktari, D. (2023). Analisis identifikasi keberhasilan implementasi Sistem Keuangan Desa (Siskeudes) untuk mewujudkan akuntabilitas pada Desa Pematang Serai Kabupaten Langkat. *Jurnal Riset Akuntansi dan Bisnis*, 23(1), 63–72.
- Pujiani, E. S., L., B. A., & Astuti, W. (2022). Analisis efektivitas dan efisiensi penerapan aplikasi Sistem Keuangan Desa (Siskeudes) dalam pengelolaan keuangan desa: Studi kasus pada Desa Jerowaru Kecamatan Jerowaru Kabupaten Lombok Timur. *Jurnal Riset Mahasiswa Akuntansi*, 2(3), 598–607.
- Raharjo, M. M. (2020). *Pengelolaan keuangan desa dan aset desa*. Bumi Aksara.
- Rosalyni, G. E., & Khabibah, N. A. (2020). Penerapan cash management system sebagai sistem belanja di Cabang Dinas Energi dan Sumber Daya Mineral Wilayah Merapi. *Jurnal Ilmu Manajemen dan Akuntansi Terapan (JIMAT)*, 11(2), 139–147. <https://doi.org/10.36694/jimat.v11i2.296>
- Saputri, A. D., & Indrawati, L. R. (2020). Penerapan cash management system dalam bidang program dan keuangan Balitbang Kota Magelang. *Jurnal Paradigma Multidisipliner (JPM)*, 1(3), 194–204.
- Sujarweni, V. W. (2015a). *Akuntansi desa: Panduan tata kelola keuangan desa*.
- Sujarweni, V. W. (2015b). *Akuntansi sektor publik: Teori, konsep, aplikasi*. Pustaka Baru Press.
- Sumarwiyah, N., & Sandari, T. E. (2017). Analisis Anggaran Pendapatan dan Belanja Desa (APBDesa) sebelum dan sesudah penerapan Undang-Undang Nomor 6 Tahun 2014 di Kabupaten Jombang: Survey pada Desa Kedung Papar Kecamatan Sumobito periode 2012–2016. *JEAT17: Jurnal Ekonomi Akuntansi*, 2(2), 53–62. <https://doi.org/10.30996/jea17.v2i02.3167>