

# Preparation of Digital-Based Village Financial Reports: An Exploratory Study of Obstacles and Adaptation Strategies in Tanjung Anom Village

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## Abstract

The development of information technology has driven significant changes in village financial management, particularly through the implementation of a digital-based financial reporting system. This study aims to explore the challenges and adaptation strategies undertaken by the Tanjung Anom Village apparatus in the process of preparing digital-based financial reports. The research method used is qualitative with an exploratory study approach. Data was obtained through interviews with village officials involved in financial management. The results show that digitization through the Siskeudes application helps improve the efficiency and accountability of financial reporting, although there are still obstacles such as limited infrastructure, unstable internet networks, and uneven human resource capabilities. Adaptation strategies are carried out through internal cooperation, coordination with external parties, and independent learning. This study provides an overview of the adaptation process of village officials in facing changes towards more modern and transparent financial management.

**Keywords:** Village Financial Reports, Digitization, Siskeudes

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## Introduction

Village financial management is an important aspect in realizing transparent and accountable village administration, in line with the increase in village fund allocations from the central government. To support accountability and transparency in village financial reporting, the government, through the Financial and Development Supervisory Agency (BPKP) and the Ministry of Home Affairs, has developed the Village Financial System (Siskeudes) application as a means of digitizing the process of planning, implementing, and reporting village finances. The implementation of Siskeudes is considered capable of increasing efficiency, minimizing administrative errors, and producing more structured and easily audited financial reports.

Tanjung Anom Village is one of the villages that has implemented Siskeudes as the main tool in preparing village financial reports. Although the implementation of this digital system has been running quite well and showing significant progress, the process of adapting village officials to system changes, application updates, and adjustments to regulations remains a challenge. The success of digitalizing village financial reporting depends not only on the availability of technology, but also on the readiness of human resources, technical assistance, and sustainable adaptation strategies.

This study aims to explore the obstacles faced and adaptation strategies implemented by the Tanjung Anom Village officials in the process of preparing digital-based village financial reports. This study is expected to provide conceptual and practical contributions to the development of more accountable, transparent, and sustainable village financial management, as well as serve as material for consideration in the formulation of information technology-based village financial management policies.

## Literature Review

### 2.1 Accountability and Transparency in Village Financial Management

In village governance, the principles of accountability and transparency are two important pillars in creating good and trustworthy financial management. These two principles complement each other to ensure that village funds managed by government officials are truly used for their intended purposes, are accountable, and are open to public oversight. Along with the increase in village fund allocations and the the implementation of digital systems such as Siskeudes, demands for accountability and transparency are also increasing (Rinaldi and Yuliani, 2021).

### 2.2 Preparation of Village Financial Reports

The preparation of village financial reports is an important stage in the the village financial management cycle, which aims to provide accurate and accountable information accurate and accountable information regarding budget realization and the the financial condition of the village during a specific period. This financial report is the the main instrument in realizing transparency and public accountability at the the village level, as mandated by the Minister of Home Affairs Regulation Number 20 of 2018 concerning Village Financial Management (Ahmad, 2022).

### 2.3 Digitalization

In the modern era, technological transformation has become an important necessity for various institutions, including village administrations. Digitalization enables data and information management to be carried out more quickly, accurately, and efficiently, thereby supporting the creation of accountability, transparency, and quality public services (Wijaya & Yuliana, 2023).

### 2.4 Village Financial System (SISKEUDES)

The Village Financial System (Siskeudes) is an application designed to assist village governments in managing finances effectively and efficiently. In the context of Village Fund management, Siskeudes functions as a tool that facilitates village officials in planning,

implementing, and reporting of finances. With Siskeudes, it is hoped that the management of village finances can be carried out in a more transparent, accountable, and integrated (Mefina Waruwu and Kurniawan, 2024).

## 2.5 Challenges

In the implementation of programs or activities, various obstacles often arise and affect the achievement of objectives. These obstacles, which are conceptually referred to as obstacles, can be technical, human resources, structural, cultural, or external. Understanding constraints is important for designing strategies to ensure that the implementation process continues to run optimally (Hidayati & Ramadhani, 2020).

## 2.6 Adaptation Strategies

In an ever-evolving digital era, organizations and individuals are faced with the challenge of adapting to rapid changes. Adaptation strategies are crucial to ensure sustainability and competitiveness. In this paper, this paper, we will discuss various adaptation strategies that can be applied by organizations to face changes in the digital environment (Rahmasari, 2023).

## Research Methodology

This study uses a qualitative approach with an exploratory study method that aims to gain an in-depth understanding of the process of preparing digital-based village financial reports. Data collection was carried out through direct observation of village financial management and reporting activities, particularly those related to the use of the Village Financial System (Siskeudes) application. This observation was conducted to obtain a real picture of the workflow, reporting stages, and practices of implementing the digital system in village financial administration activities.

In addition to observation, data collection was also carried out through in-depth interviews with village treasurers as key informants who play a direct role in village financial management and reporting. These interviews aimed to explore information related to experiences, obstacles encountered, and adaptation strategies implemented in the use of Siskeudes. To complement the data obtained, the researchers also documented relevant documents, such as village financial reports, administrative archives, and other supporting evidence related to the research topic.

Data analysis in this study was conducted qualitatively through several stages, namely data reduction, data presentation, and conclusion drawing. These stages of analysis refer to the Miles and Huberman data analysis model, which allows researchers to compile data systematically, find patterns and main themes, and draw conclusions that are valid and relevant to the research objectives.

## Results

The implementation of the Village Financial System (Siskeudes) application in Tanjung Anom Village has brought about significant changes in the village financial reporting system. Before digitization was implemented, the financial recording and reporting process was still done manually using general cash books and Excel applications. This recording method often took a long time, had the potential for recording errors, and made it difficult for village officials to systematically archive and compile financial reports.

After the implementation of Siskeudes, the village financial reporting process has improved in terms of speed, regularity, and data integration. Every stage of financial management, from planning and implementation to reporting, can be carried out in a single interconnected system. This makes it easier for village officials to compile financial reports more accurately and in a timely manner. In addition, the use of this application has also

encouraged greater transparency in village financial management, as financial information can be presented and accessed more openly through village information media, giving the community greater opportunity to find out how village funds are being used.

However, the implementation of Siskeudes in Tanjung Anom Village still faces several technical obstacles, particularly related to internet stability during data entry and reporting. These conditions sometimes hinder the smooth operation of village officials and slow down the financial reporting process. To overcome these obstacles, village officials have made various adaptation efforts, including coordination and consultation with external parties, such as assistants from the sub-district level and operators at the district level.

In addition, village officials have also sought to improve their technical skills and understanding through self-study, both by studying the application user guide and through direct experience in operating Siskeudes. This adaptation strategy has proven to be quite effective in maintaining the continuity of the village financial reporting digitization process. Overall, the implementation of Siskeudes has not only increased the efficiency and transparency of financial reporting, but has also contributed to strengthening the capacity of village officials in managing village finances based on information technology in a sustainable manner.

## Conclusion

The digitization of village financial reports through the implementation of the Village Financial System (Siskeudes) application has had a positive impact on improving the efficiency and transparency of village financial management. The use of this digital system makes it easier for village officials to compile financial reports more quickly, orderly, and in an integrated manner, as well as improving the quality of financial information presented to the community.

In its implementation, the application of Siskeudes in Tanjung Anom Village still faces several technical obstacles, particularly related to internet network stability. However, village officials have been able to make adjustments by strengthening internal cooperation, coordinating with external parties such as sub-district assistants and district operators, and undertaking independent learning efforts to optimize the use of the application.

The results of this study indicate that the success of village financial management digitization is greatly influenced by system readiness, institutional support, and sustainable adaptation strategies. Therefore, this study is expected to serve as a reference for other village governments in developing adaptation strategies to improve the accountability and transparency of digital-based village finances and support the realization of better village governance.

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