

## The Effect of Siskeudes Application Utilization, Operator Understanding Level, and Training on the Quality of Village Budget Reports in Torgamba District

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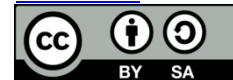
Siskeudes, Operator Understanding, Training, APBDes Report Quality

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### ABSTRACT

This study aims to analyze the influence of the utilization of the Village Financial System (Siskeudes) application, operator understanding, and training on the quality of Village Revenue and Expenditure Budget (APBDes) reports in Torgamba District, while also highlighting the importance of human resource capacity in strengthening transparency and accountability in village financial management. This research employed a quantitative approach using a survey method involving 34 village financial management officials as respondents. Data were analyzed using multiple linear regression with the assistance of SPSS. The results revealed that partially, operator understanding and training had a positive and significant effect on the quality of APBDes reports, whereas the utilization of the Siskeudes application did not show a significant effect. Simultaneously, all independent variables significantly affected report quality, with a coefficient of determination ( $R^2$ ) of 0.834 and an F-value of 50.217, indicating that 83.4% of the variation in APBDes report quality could be explained by the proposed model. These findings demonstrate that the quality of village financial reports is influenced more by the competence and training of officials than by the mere use of information systems. The study contributes to the literature on village financial governance by emphasizing the strategic role of capacity-building programs in improving the effectiveness of Siskeudes implementation and ensuring accountable village financial reporting.

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## 1. Introduction

Law Number 6 of 2014 stipulates that villages play a strategic role in national development aimed at improving community welfare and strengthening local economic independence. Villages are granted authority in governance, development planning, community empowerment, and financial management. In carrying out these responsibilities, village financial governance must adhere to the principles of transparency, accountability, participation, orderliness, and budgetary discipline as regulated in Minister of Home Affairs Regulation Number 20 of 2018 concerning Village Financial Management. The stages of village financial management include planning, implementation, administration, reporting, and accountability (Pujiani & Astuti, 2022). Although village funds are intended to accelerate rural development and reduce inequality, village financial management remains vulnerable to irregularities and corruption. Recent data from Indonesia Corruption Watch (ICW) shows that corruption in village fund management continues to occur in various regions in Indonesia. ICW reported that village fund corruption cases remained among the most dominant corruption sectors during 2022–2024, involving misuse of authority, budget mark-ups, fictitious activities, and embezzlement of village funds, causing significant state financial losses. Similarly, the Corruption Eradication Commission (KPK) emphasized that weak administrative capacity and low competence of village apparatus remain major factors contributing to irregularities in village financial governance. These findings indicate that improving village financial accountability remains a highly relevant and urgent issue in recent years.

Village financial management requires adequate human resources, both in terms of quantity and quality. Responsibility for financial accountability does not solely rest with the Village Head but also involves village officials and operators who manage financial

administration and reporting systems. To support accountable financial governance, the government introduced the Village Financial System (SISKEUDES), an application developed to facilitate village financial administration, budgeting, bookkeeping, and reporting processes. SISKEUDES is designed to improve efficiency, transparency, and accountability in village financial management through a standardized digital system. The application is capable of generating various financial documents, including RPJMDes, RKPDDes, APBDDes, realization reports, village asset reports, and accountability reports based on funding sources (Riani et al., 2025).. Before the implementation of SISKEUDES, village financial reporting was generally conducted manually using non-standardized formats in spreadsheet applications, resulting in difficulties in supervision and evaluation by district governments (Pujiani & Astuti, 2022). However, despite the advantages offered by SISKEUDES, the effectiveness of its implementation largely depends on the competence and understanding of village operators who manage the system.

Operator understanding is considered an essential factor influencing the quality of APBDDes reports because operators are directly responsible for inputting, processing, and validating village financial data within the SISKEUDES application. Inadequate understanding of application features, financial regulations, and reporting procedures may lead to recording errors, reporting delays, and inconsistencies in financial information. In addition, training programs provided to village officials also play a crucial role in strengthening technical skills and improving the quality of village financial administration. Effective and sustainable training can enhance operators' knowledge regarding village financial governance standards, reporting procedures, and the technical operation of SISKEUDES. Conversely, training programs that are procedural, not need-based, or conducted only formally may fail to improve the competence of village financial managers (Deswita & Aznuriyandi, 2025).

In Torgamba Subdistrict, village financial management has implemented the SISKEUDES application as mandated by the government. However, several practical

challenges in APBDes reporting are still encountered based on information obtained from village financial management practices and reports from local supervision activities, including delays in report submission, technical input errors, and inconsistencies in financial recording. These conditions indicate that the implementation of SISKEUDES alone is insufficient to guarantee the quality of village financial reports without adequate operator understanding and effective training support. Therefore, examining the determinants of APBDes report quality remains important, particularly in understanding how technological implementation interacts with human resource capacity in village financial governance.

Previous studies have widely discussed the implementation of SISKEUDES and village financial accountability. Studies by (Trisnawati et al., 2020), (Sari & Biduri, 2021), (Warsaleh et al., 2023), and (Setiawan & Nurkhin, 2024). generally conclude that the implementation of SISKEUDES, human resource competence, and training contribute to improving village financial accountability and transparency. Nevertheless, most previous studies tend to examine human resource competence in a broad sense and focus on village financial accountability or village financial reports in general. Limited studies specifically analyze operator understanding as a distinct variable separated from general human resource competence, particularly in relation to the quality of APBDes reports. Furthermore, empirical studies examining the simultaneous influence of SISKEUDES utilization, operator understanding, and training within the context of Torgamba Subdistrict remain limited. Therefore, this study seeks to fill the existing research gap by emphasizing operator understanding as a specific determinant factor and focusing specifically on the quality of APBDes reports rather than broader village financial accountability aspects.

Therefore, this study aims to analyze the effect of SISKEUDES utilization, operator understanding, and training on the quality of APBDes reports in Torgamba Subdistrict. The novelty of this research lies in three aspects. First, this study specifically examines operator understanding as an independent construct distinct from general human resource competence. Second, this study focuses on the quality of APBDes reports as a more specific

indicator of village financial governance outcomes. Third, this research provides empirical evidence from Torgamba Subdistrict, an area that has received limited scholarly attention despite facing practical challenges in village financial administration. The findings of this study are expected to contribute theoretically to the development of village financial governance literature and practically to policy formulation regarding capacity-building programs, technical training, and optimization of SISKEUDES implementation in improving transparent, accountable, and high-quality APBDes reporting.

### **Theoretical Framework**

This study is grounded in several grand theories relevant to the implementation of information systems, human resource capacity, and public accountability in village financial management. First, the Technology Acceptance Model (TAM) developed by Fred D. Davis explains that the acceptance and effectiveness of an information system are influenced by perceived usefulness and perceived ease of use. In the context of village financial governance, the utilization of the Siskeudes application depends on the extent to which village officials perceive the system as useful in improving efficiency, transparency, and accuracy in financial reporting. A system that is easier to use and perceived as beneficial tends to be more effectively implemented and capable of improving the quality of APBDes reports.

Second, this study also adopts Human Capital Theory proposed by Gary Becker, which emphasizes that education, understanding, knowledge, and training are forms of investment in human resources that can improve individual productivity and performance. In village financial management, operator understanding and training are important forms of human capital because the quality of financial reports is strongly influenced by the competence of individuals responsible for managing village finances. Adequate understanding and sustainable training will improve technical capabilities, reduce administrative errors, and support the preparation of more accurate and accountable APBDes

reports.

In addition, this study is also related to Stewardship Theory, which explains that public officials act as stewards who are expected to prioritize organizational and public interests over personal interests. Village officials managing APBDes are entrusted with public funds and are required to demonstrate accountability, transparency, and responsibility in financial reporting. Therefore, the successful implementation of Siskeudes, supported by competent operators and effective training, reflects stewardship behavior in realizing good village governance.

### **Utilization of the Siskeudes Application**

The Village Financial System (SISKEUDES) is an application developed by Financial and Development Supervisory Agency in collaboration with the Ministry of Home Affairs of the Republic of Indonesia to facilitate village financial management from planning, budgeting, administration, to reporting. The application is designed to improve transparency, accountability, effectiveness, and efficiency in village financial governance. The utilization of Siskeudes can minimize manual recording errors, accelerate administrative processes, and simplify financial supervision and evaluation by local governments.

Previous studies indicate that the implementation of Siskeudes positively contributes to village financial accountability and reporting quality (Faizah & Retnosari, 2022) found that the utilization of Siskeudes improves transparency and financial administration efficiency in village governance. Similarly, (Trisnawati et al., 2020) reported that Siskeudes implementation enhances the accuracy and reliability of village financial reports (Sari & Biduri, 2021) also demonstrated that digital village financial systems support accountability and reduce administrative irregularities. Furthermore, (Warsaleh et al., 2023) explained that the effectiveness of Siskeudes utilization contributes to better village financial reporting performance.

The indicators used to measure the utilization of the Siskeudes application include

ease of use, usefulness in report preparation, compliance with regulations, transparency in financial management, and accuracy of financial recording.

### **Operator Understanding**

Operator understanding refers to the ability of village officials responsible for operating Siskeudes to comprehend technical procedures, financial regulations, and reporting mechanisms related to village financial management. According to Human Capital Theory, knowledge and competence possessed by individuals significantly influence work performance and organizational outcomes. Inadequate understanding of system features and financial procedures may result in recording errors, delays in reporting, and inconsistencies in financial information.

Several previous studies emphasize the importance of operator competence in village financial governance (Marhamah et al., 2025) found that operator understanding significantly influences the effectiveness of Siskeudes implementation and the quality of village financial reports (Setiawan & Nurkhin, 2024) also reported that village financial managers with better technical understanding tend to produce more accurate and timely financial reports (Lubis, 2020) explained that limitations in operator competence remain one of the main obstacles in implementing village financial information systems. In addition, (Samri, 2021) highlighted that understanding accounting procedures and financial regulations is essential for improving accountability in village financial reporting. The indicators used to measure operator understanding include knowledge of Siskeudes features, understanding of village financial regulations, technical operational skills, accuracy in data input, and compliance with financial procedures.

### **Training**

Training refers to activities designed to improve the knowledge, technical skills, and competencies of village officials in managing village finances and operating the Siskeudes

application. Human Capital Theory explains that training is an investment capable of improving employee productivity and organizational effectiveness. Effective training programs provide not only theoretical knowledge but also practical guidance and mentoring that enhance participants' ability to apply acquired knowledge in real work situations.

Previous studies consistently demonstrate the importance of training in improving village financial management quality (Rahayu, 2021) found that training significantly improves the competence of village officials in preparing financial reports (Deswita & Aznuriyandi, 2025) explained that continuous and needs-based training strengthens technical capabilities and minimizes reporting errors. (Kamila, 2021) also stated that training programs improve transparency and accountability in village financial administration. Furthermore, (Syafina, 2022) emphasized that training enhances understanding of government accounting standards and contributes to higher-quality village financial reports. The indicators used to measure training include the relevance of training materials, effectiveness of training methods, quality of instructors, level of participant understanding after training, and usefulness of training in work implementation.

### **Quality of APBDes Reports**

The quality of APBDes reports reflects the extent to which village financial reports are prepared accurately, transparently, timely, and in accordance with applicable regulations. High-quality financial reports are important instruments for realizing accountability and public trust in village financial governance. According to Stewardship Theory, village officials are expected to responsibly manage public funds and provide accountable financial information to stakeholders.

Several studies indicate that the quality of village financial reports is influenced by both technological and human resource factors. (Awalia, 2023) found that accurate and timely financial reports improve public accountability and transparency. (Pujiani & Astuti, 2022). explained that compliance with village financial regulations contributes significantly

to report reliability. In addition, (Setiawan & Nurkhin, 2024) demonstrated that competent village financial managers supported by effective information systems are more capable of producing high-quality reports. The indicators used to measure the quality of APBDes reports include timeliness of report preparation, accuracy of financial data, compliance with regulations, completeness of report content, and transparency of financial information.

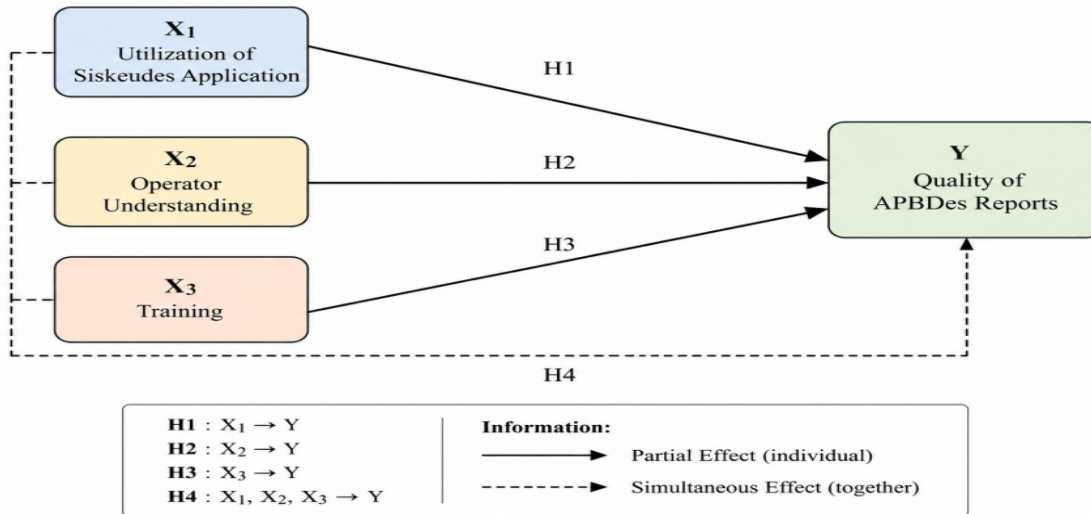
### **Islamic Perspective on Accountability in Financial Management**

In Islamic teachings, accountability and transparency in managing public funds are strongly emphasized as forms of trustworthiness (*amanah*). Financial management must be conducted honestly, responsibly, and fairly because every entrusted responsibility will be accounted for before Allah SWT. This principle is reflected in the Qur'an, Surah An-Nisa verse 58, which commands believers to deliver trusts to those entitled to receive them and to judge fairly among people. In the context of village financial governance, village officials are required to manage APBDes transparently and responsibly to avoid misuse of authority and public funds.

Research by (Imsar & Kurniawan, 2023) explains that Islamic financial governance emphasizes accountability, transparency, honesty, and professionalism in public financial administration. Therefore, the implementation of Siskeudes, supported by adequate operator understanding and effective training, can be viewed as an effort to strengthen accountable and trustworthy village financial governance in accordance with both administrative principles and Islamic values.

### **Conceptual Framework**

The conceptual framework of this study explains that the utilization of the Siskeudes application (X1), operator understanding (X2), and training (X3) are independent variables that influence the quality of APBDes reports (Y) as the dependent variable.



**Figure 1.** Conceptual Framework

## Hypothesis Development

### Effect of the Utilization of the Siskeudes Application on the Quality of APBDes Reports

Based on the Technology Acceptance Model (TAM), an information system that is perceived as useful and easy to use will improve user performance and organizational effectiveness. The implementation of Siskeudes enables village financial administration to be conducted more systematically, accurately, and transparently. Previous studies by (Trisnawati et al., 2020), (Sari & Biduri, 2021), and (Warsaleh et al., 2023) found that the utilization of Siskeudes positively contributes to improving the quality of village financial reporting. H1: The utilization of the Siskeudes application has a positive and significant effect on the quality of APBDes reports in Torgamba Subdistrict.

### Effect of Operator Understanding on the Quality of APBDes Reports

Human Capital Theory explains that individual competence and understanding

influence work performance and output quality. Operators who understand village financial regulations and Siskeudes procedures are more capable of preparing accurate, timely, and accountable financial reports. Studies by (Marhamah et al., 2025), (Setiawan & Nurkhin, 2024), and) (Lubis, 2020) support the argument that operator understanding positively affects the quality of village financial reports. H2: Operator understanding has a positive and significant effect on the quality of APBDes reports in Torgamba Subdistrict.

### **Effect of Training on the Quality of APBDes Reports**

Training improves technical competence, knowledge, and work effectiveness of village officials. Effective and sustainable training enables operators to better understand village financial procedures and the operation of Siskeudes. Previous studies by (Rahayu, 2021), (Deswita & Aznuriyandi, 2025), and (Syafina, 2022) demonstrate that training positively contributes to improving the quality of village financial reporting. H3: Training has a positive and significant effect on the quality of APBDes reports in Torgamba Subdistrict.

### **Simultaneous Effect of the Utilization of the Siskeudes Application, Operator Understanding, and Training on the Quality of APBDes Reports**

The successful implementation of village financial management depends not only on technology but also on the competence and preparedness of human resources. The integration of Siskeudes utilization, operator understanding, and effective training is expected to improve transparency, accountability, and the overall quality of APBDes reports. H4: The utilization of the Siskeudes application, operator understanding, and training simultaneously have a positive and significant effect on the quality of APBDes reports in Torgamba Subdistrict.

## **2. Methods**

This study employed a quantitative approach with an associative research design aimed at examining the influence of the utilization of the Siskeudes application (X1), operator understanding (X2), and training (X3) on the quality of APBDes reports (Y). The research was conducted in Torgamba Subdistrict, South Labuhanbatu Regency, North Sumatra. The population of this study consisted of all village officials responsible for operating the Siskeudes application in villages located within Torgamba Subdistrict. Based on data obtained from the subdistrict administration, there were 34 Siskeudes operators representing 34 villages. Since the total population was relatively small and accessible, this study applied a saturated sampling technique (census sampling), in which all members of the population were included as research respondents.

Data collection was conducted from January to February 2025 through direct questionnaire distribution to respondents in each village office. The questionnaires were distributed personally by the researcher with assistance from village administrative coordinators to ensure that all respondents fully understood the purpose and procedures of the study. The response rate reached 100%, as all 34 questionnaires distributed were returned and considered valid for analysis. The research instrument used a five-point Likert scale ranging from strongly disagree (1) to strongly agree (5). The questionnaire items were adapted from previous studies related to village financial governance and the implementation of Siskeudes, including instruments developed by (Faizah & Retnosari, 2022) for the utilization of the Siskeudes application, (Marhamah et al., 2025) for operator understanding, (Rahayu, 2021) for training, and (Awalia, 2023) for the quality of APBDes reports. Prior to the main survey, a pilot test was conducted on several village officials outside the research sample to evaluate the clarity, readability, and relevance of questionnaire items. The results of the pilot test indicated that the instrument was understandable and appropriate for use in the main study.

This study also considered ethical aspects of research involving human participants. Before completing the questionnaire, respondents were informed about the objectives of the

study, the voluntary nature of participation, confidentiality of responses, and the assurance that the collected data would be used solely for academic purposes. Respondents provided informed consent prior to participation. Furthermore, anonymity was maintained by not including respondents' personal identities in the questionnaire results.

The operational definitions of variables used in this study are presented in Table 1.

**Table 1.** Operational Definition of Variables

Variable	Indicators	Scale	Source
Utilization of Siskeudes Application (X1)	Ease of use, usefulness in report preparation, compliance with regulations, transparency in management, accuracy of recording	Likert Scale (1–5)	Faizah & Retnosari (2022); Trisnawati et al. (2020)
Operator Understanding (X2)	Understanding of Siskeudes features, understanding of regulations, technical operational skills, data input accuracy, compliance with procedures	Likert Scale (1–5)	Marhamah et al. (2025); Setiawan & Nurkhin (2024)
Training (X3)	Relevance of training materials, training methods, instructor quality, post-training understanding, usefulness in work	Likert Scale (1–5)	Rahayu (2021); Deswita & Aznuriyandi (2025)
Quality of APBDes Reports (Y)	Timeliness, accuracy, compliance with regulations, completeness of reports, transparency of information	Likert Scale (1–5)	Awalia (2023); Pujiani et al. (2022)

The collected data were analyzed using SPSS version 26. Instrument testing was conducted through validity and reliability tests to ensure the consistency and accuracy of the questionnaire. Classical assumption tests consisting of normality, multicollinearity, and heteroscedasticity tests were also performed before hypothesis testing. Subsequently, multiple linear regression analysis was used to examine the influence of independent variables on the dependent variable. The t-test was employed to assess the partial effect of each independent variable, while the F-test was used to examine simultaneous effects. In addition, the correlation coefficient (R) was used to determine the strength of the relationship among variables, and the coefficient of determination ( $R^2$ ) was used to measure the

contribution of independent variables in explaining variations in the quality of APBDes reports.

Despite the use of saturated sampling, this study has several limitations that should be acknowledged. First, the sample size was relatively small ( $n = 34$ ), which may limit the statistical power of multiple regression analysis and increase the possibility of Type II error, particularly in detecting variables with weaker effects. According to Green's (1991) rule of thumb for multiple regression, an ideal sample size should be larger for studies involving several predictors. Therefore, the findings of this study should be interpreted cautiously and may not be generalized broadly beyond the context of Torgamba Subdistrict. Future studies are recommended to involve larger samples across multiple districts or regions to improve generalizability and statistical robustness.

### 3. Results

The descriptive statistics of each research variable should be presented before validity and reliability testing to provide an overview of respondents' responses and the distribution of data. Descriptive statistics generally include the minimum value, maximum value, mean, and standard deviation for each variable studied. The presentation can be written as follows:

#### Descriptive Statistics

**Table 2.** Descriptive Statistics of Research Variables

Variable	N	Minimum	Maximum	Mean	Std. Deviation
Tourist Attractions (X1)	70	2.75	5.00	4.12	0.53
Government Support (X2)	70	2.50	5.00	3.98	0.57
Muslim-Friendly Tourism Services (X3)	70	2.60	5.00	4.05	0.55
Community Income Growth (Y)	70	2.80	5.00	4.10	0.51

Source: Processed data using IBM SPSS Statistics version 25, 2026.

Based on Table 1, the descriptive statistical results indicate that all research variables have relatively high mean values, ranging from 3.98 to 4.12, which shows that respondents generally provided positive responses to each research indicator. The Tourist Attractions variable (X1) obtained the highest mean score of 4.12, indicating that respondents perceived tourism attractions in Harian District positively. Meanwhile, the Government Support variable (X2) recorded the lowest mean score of 3.98, although it still falls within the high category. The standard deviation values for all variables are below 1.00, indicating that the distribution of responses is relatively homogeneous and that respondent perceptions do not vary substantially.

### Validity Test

The validity test is conducted by comparing the calculated correlation value (*r-count*) with the critical value (*r-table*) to determine the validity level of the data. The *r-table* value is obtained using the formula  $df(N-2) = 34-2 = 32$ , resulting in a value of 0.339.

### Utilization of the Siskeudes Application (X1)

**Table 3.** Validity Test of Siskeudes Application Utilization (X1)

No	Item	r-count	r-table	Remark
1	X1.1	0.859	0.339	Valid
2	X1.2	0.815	0.339	Valid
3	X1.3	0.828	0.339	Valid
4	X1.4	0.715	0.339	Valid
5	X1.5	0.789	0.339	Valid

Source: Processed data using SPSS 26, 2025

The results of the validity test indicate that all statement items in the Siskeudes application utilization variable (X1) have *r-count* values greater than *r-table* (0.339). This means that each item is valid and capable of accurately measuring the utilization of

Siskeudes. These findings confirm that the research instrument used to assess the application is reliable in representing actual field conditions.

### Level of Operator Understanding (X2)

**Table 4.** Validity Test of Operator Understanding Level (X2)

No	Item	r-count	r-table	Remark
1	X2.1	0.762	0.339	Valid
2	X2.2	0.541	0.339	Valid
3	X2.3	0.755	0.339	Valid
4	X2.4	0.645	0.339	Valid
5	X2.5	0.427	0.339	Valid

Source: Processed data using SPSS 26, 2025

All indicators in the operator understanding variable (X2) are considered valid since  $r\text{-count} > r\text{-table}$ . However, there is variation in the strength of correlation among items, with the lowest  $r\text{-count}$  value being 0.427. This indicates that operator understanding in using Siskeudes varies to some extent; nevertheless, overall, the instrument is adequate for measuring operator competence.

### Training (X3)

**Table 5.** Validity Test of Training (X3)

No	Item	r-count	r-table	Remark
1	X3.1	0.790	0.339	Valid
2	X3.2	0.765	0.339	Valid
3	X3.3	0.804	0.339	Valid
4	X3.4	0.779	0.339	Valid
5	X3.5	0.866	0.339	Valid

Source: Processed data using SPSS 26, 2025

The validity test results indicate that all statement items in the training variable (X3) have *r-count* values greater than *r-table* (0.339). This means that each item is valid and capable of accurately measuring the training aspect. These findings confirm that the research instrument related to training is reliable in representing actual field conditions.

### Quality of APBDes Reports (Y)

**Table 6.** Validity Test of APBDes Report Quality (Y)

No	Item	r-count	r-table	Remark
1	Y.1	0.856	0.339	Valid
2	Y.2	0.811	0.339	Valid
3	Y.3	0.826	0.339	Valid
4	Y.4	0.730	0.339	Valid
5	Y.5	0.718	0.339	Valid

Source: Processed data using SPSS 26, 2025

All indicators in the APBDes report quality variable (Y) are declared valid, with *r-count* values greater than *r-table* (0.339). This indicates that the research instrument is capable of capturing aspects of report quality, such as timeliness, accuracy, and compliance with regulations, and is therefore suitable for further analysis.

### Reliability Test

**Table 7.** Reliability Test Results

No	Variable	Reliability	Cronbach's Alpha	Remark
1	X1	0.861	0.60	Reliable
2	X2	0.601	0.60	Reliable
3	X3	0.858	0.60	Reliable
4	Y	0.848	0.60	Reliable

Source: Processed data using SPSS 26, 2025

The reliability test results indicate that all research variables have Cronbach's Alpha values exceeding the minimum cut-off value of 0.60, meaning that all variables are

statistically categorized as reliable. The variables of Siskeudes application utilization (X1), training (X3), and APBDes report quality (Y) demonstrate strong reliability levels with Cronbach’s Alpha values above 0.80, indicating high internal consistency among questionnaire items.

However, the operator understanding level variable (X2) obtained a Cronbach’s Alpha value of 0.601, which is considered marginal because it is only slightly above the minimum threshold of 0.60. Although this value still meets the minimum reliability criterion commonly used in exploratory social research, several scholars such as Jum C. Nunnally recommend a higher reliability standard of at least 0.70 for basic research to ensure stronger internal consistency. Therefore, the reliability level of X2 should be interpreted cautiously.

In addition, item X2.5 showed the lowest correlation coefficient ( $r\text{-count} = 0.427$ ) among the indicators within the X2 variable, indicating that this item contributed less consistently to the overall construct measurement. This finding suggests that item X2.5 may require further evaluation regarding its wording clarity, conceptual relevance, or suitability with respondent characteristics. Nevertheless, because the Cronbach’s Alpha value remained above the acceptable minimum threshold and the item still met validity requirements, the indicator was retained in the analysis. Future studies are recommended to refine or reconstruct this item in order to improve the reliability of the operator understanding variable.

## Classical Assumption Test

### Normality Test

**Table 8.** Normality Test Results

	Unstandardized Residual
N	34
Mean	0.000000
Std. Deviation	1.42771631
Most Extreme Differences (Absolute)	0.096
Most Extreme Differences (Positive)	0.096
Most Extreme Differences (Negative)	-0.077

Test Statistic	0.096
Asymp. Sig. (2-tailed)	0.200

Source: Processed data using SPSS 26, 2025

The results of the normality test indicate that the residual data are normally distributed. This is evidenced by the significance value of 0.200, which is greater than 0.05. Therefore, the regression model meets the normality assumption, meaning the data are normally distributed and suitable for multiple linear regression analysis.

### Multicollinearity Test

**Table 9.** Multicollinearity Test Results

Model	B	Std. Error	Beta	t	Sig.	Tolerance	VIF
(Constant)	-1.187	1.698	-	-0.699	0.490	-	-
X1	0.230	0.123	0.222	1.869	0.071	0.391	2.560
X2	0.551	0.172	0.473	3.199	0.003	0.253	3.947
X3	0.289	0.126	0.292	2.286	0.030	0.338	2.957

Source: Processed data using SPSS 26, 2025

The multicollinearity test results indicate that all independent variables have tolerance values greater than 0.10 and Variance Inflation Factor (VIF) values below 10. Specifically, the tolerance values range from 0.253 to 0.391, while the VIF values range from 2.560 to 3.947. These results demonstrate that there is no strong correlation among the independent variables (X1, X2, and X3). Therefore, all independent variables can be included simultaneously in the multiple regression model without causing multicollinearity problems or redundancy among predictors.

The regression coefficient results further show that the variables X2 and X3 have positive and statistically significant effects on the dependent variable, as indicated by significance values below 0.05. Meanwhile, variable X1 has a positive coefficient but is not statistically significant at the 5% significance level because its significance value is 0.071.

Regarding the constant value of -1.187, this coefficient should not be interpreted substantively as a “decrease” in the dependent variable. Statistically, the constant only represents the estimated value of Y when all independent variables (X1, X2, and X3) are equal to zero. However, since the variables in this study were measured using a Likert scale, a value of zero is outside the actual range of observation and has no practical meaning in the research context. Therefore, the constant is not substantively interpreted, and the discussion should focus primarily on the direction, magnitude, and significance of the independent variable coefficients.

### Autocorrelation Test

In addition to the normality, multicollinearity, and heteroscedasticity tests, this study also conducted an autocorrelation test using the Durbin Watson (DW) method to ensure that the regression residuals were independent from one observation to another. Although autocorrelation testing is more commonly emphasized in time-series data analysis, reporting the Durbin–Watson statistic in cross-sectional studies remains important to strengthen the robustness of the regression model.

**Table 10.** Durbin Watson Test Results

<b>Model</b>	<b>Durbin–Watson</b>
Regression Model	1.873

Source: Processed data using IBM SPSS Statistics version 26, 2025.

The Durbin Watson value obtained in this study was 1.873. Since this value falls within the acceptable range of approximately 1.5 to 2.5, it indicates that there is no serious autocorrelation problem in the regression model. Therefore, the residuals can be considered independent, and the regression model satisfies the autocorrelation assumption. These findings suggest that the estimated regression coefficients are not biased due to correlation among residual terms.

## Heteroscedasticity Test

**Table 11.** Heteroscedasticity Test Results using the Glejser Test

Model	B	Std. Error	Beta	t	Sig.
(Constant)	1.656	0.972	-	1.704	0.099
X1	-0.136	0.070	-0.526	-1.925	0.064
X2	0.144	0.099	0.495	1.456	0.156
X3	-0.030	0.072	-0.122	-0.416	0.680

Source: Processed data using SPSS 26, 2025

The results of the heteroscedasticity test above show that the significance values for each variable (X1, X2, and X3) are greater than 0.05. Therefore, it can be concluded that there is no heteroscedasticity problem in the regression model. In other words, the residual variance is considered constant, indicating that the assumption of homoscedasticity is fulfilled.

## Hypothesis Testing

### Coefficient of Determination

**Table 12.** Coefficient of Determination

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0.913	0.834	0.817	1.497

Source: Processed data using SPSS 26, 2025

The coefficient of determination results indicate the magnitude of the contribution of the independent variables—Tourist Attractions (X1), Government Support (X2), and Muslim-Friendly Tourism Services (X3)—to the dependent variable, Community Income Growth (Y). The  $R^2$  value of 0.834 indicates that 83.4% of the variation in community income growth can be explained by the three independent variables included in the model, while the remaining 16.6% is influenced by other factors outside the research model.

However, in addition to  $R^2$ , the Adjusted  $R^2$  value (0.817) must also be considered because this study uses a relatively small sample size ( $n = 34$ ) with three predictor variables. In such conditions,  $R^2$  tends to overestimate the explanatory power of the model. Adjusted  $R^2$  provides a more accurate and conservative estimate by correcting for the number of predictors and sample size. The slight decrease from  $R^2$  (0.834) to Adjusted  $R^2$  (0.817) confirms that the model remains strong and stable, although some inflation in  $R^2$  is present due to model complexity.

Therefore, the inclusion of Adjusted  $R^2$  strengthens the robustness of the regression model and provides a more realistic interpretation of the model's explanatory power in explaining Community Income Growth.

### Partial Test (t-test)

**Table 13.** T-Test Results

Model	Unstandardized Coefficient		Standardized Coefficient	t	Sig.
	B	Std. Error	Beta		
(Constant)	-1.187	1.698		-0.699	0.490
X1	0.230	0.123	0.222	1.869	0.071
X2	0.551	0.172	0.473	3.199	0.003
X3	0.289	0.126	0.292	2.286	0.030

Source: Processed data using SPSS 26, 2025

Based on the t-test results above, it is known that the variable Utilization of the Siskeudes Application (X1) has a t-value of 1.869 with a significance value of 0.071. This value is lower than the t-table value (2.03693), and the significance is greater than 0.05. Therefore, it can be concluded that X1 does not have a significant effect on the quality of APBDes reports. This indicates that although the Siskeudes application has been utilized, its use has not directly had a significant impact on report quality. Other factors, such as user expertise and the intensity of training, are likely more influential.

Meanwhile, the variable Level of Operator Understanding (X2) shows a t-value of 3.199 with a significance value of 0.003. Since the t-value is greater than the t-table value (2.03693) and the significance value is less than 0.05, X2 has a positive and significant effect on the quality of APBDes reports. This means that the higher the operator’s level of understanding in operating Siskeudes, the better the quality of the APBDes reports produced, in terms of timeliness, accuracy, and compliance with regulations.

Furthermore, the Training variable (X3) has a t-value of 2.286 with a significance value of 0.030. This t-value is greater than the t-table value (2.03693), and the significance value is less than 0.05. Thus, it can be concluded that X3 also has a positive and significant effect on the quality of APBDes reports. This indicates that effective training—whether in terms of content, methods, or frequency—can improve operator skills, which ultimately contributes to the preparation of higher-quality village financial reports.

### Simultaneous Test (F-test)

**Table 14.** F-test Results

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	337.792	3	112.597	50.217	0.000
Residual	67.266	30	2.242		
Total	405.059	33			

Source: Processed data using SPSS 26, 2025

Based on the F-test results, the calculated F-value is 50.217, which is greater than the F-table value (2.934), with a significance value of  $0.000 < 0.05$ . Therefore, it can be concluded that the utilization of the Siskeudes application (X1), the level of operator understanding (X2), and training (X3) simultaneously have a significant effect on the quality of APBDes reports. This indicates that these three variables collectively contribute to improving the quality of village financial reports.

### Multiple Linear Regression Analysis

Based on Table 10 above, the results of the multiple linear regression analysis produce the following regression equation:

$$Y = -1.187 + 0.230X_1 + 0.551X_2 + 0.289X_3 \dots\dots\dots(1)$$

This equation shows that the constant value is -1.187, meaning that if the variables of Siskeudes application utilization (X1), operator understanding level (X2), and training (X3) are equal to zero, the quality of APBDes reports (Y) tends to decrease by -1.187. The regression coefficient for X1 is 0.230; however, it is not significant (sig. 0.071 > 0.05), indicating that the utilization of the Siskeudes application has not been proven to have a significant effect on report quality. The variable X2 has a coefficient of 0.551 with a significance value of 0.003 < 0.05, which means that operator understanding has a positive and significant effect on the quality of APBDes reports. Meanwhile, X3 has a coefficient of 0.289 with a significance value of 0.030 < 0.05, indicating that training also has a positive and significant effect. Thus, it can be concluded that among the three independent variables, only X2 and X3 have a significant partial effect, while simultaneously all three variables still contribute to improving the quality of APBDes reports.

## 4. Discussion

### The Effect of Siskeudes Application Utilization on the Quality of APBDes Reports in Torgamba Subdistrict

Improving village financial governance is a central agenda in strengthening transparency, accountability, and efficiency of public fund management. The Siskeudes application was introduced as a digital instrument to support standardized village financial reporting and reduce manual errors in budget management. In theory, the adoption of financial information systems is expected to improve reporting quality through increased

accuracy, timeliness, and accountability in line with public sector accounting principles (Pasaribu et al., 2023).

However, the findings of this study reveal that the utilization of the Siskeudes application does not have a significant effect on the quality of APBDes reports. Statistically, this is indicated by a t-value of 1.869, which is lower than the t-table value of 2.03693, and a significance value of 0.071 ( $> 0.05$ ). This suggests that although the system has been implemented in village financial administration, its presence has not translated into a measurable improvement in report quality.

From a contextual perspective, this condition can be explained by the possibility that Siskeudes has become a standardized administrative requirement rather than a substantive management tool. In many cases, digital systems in public institutions tend to experience “routine compliance usage,” where users operate the system only to fulfill procedural obligations rather than to optimize analytical or decision-making functions. This reduces variability in system utilization, meaning that almost all respondents report similarly high usage levels, which statistically weakens its explanatory power on variations in report quality. In this condition, Siskeudes no longer acts as a differentiating factor, but rather as a minimum institutional requirement.

A more substantive explanation is that the effect of Siskeudes may be indirect rather than direct, potentially mediated by human capital factors such as operator competence, understanding of accounting principles, and training effectiveness. This interpretation aligns more strongly with Human Capital Theory, which emphasizes that technology alone does not generate performance improvements without adequate knowledge and skills of the users. Therefore, Siskeudes functions more as an enabling infrastructure, while the actual determinant of reporting quality lies in the capacity of village financial operators. This also suggests that the previously assumed direct-effect logic in Technology Acceptance Model (TAM) may be insufficient in explaining performance outcomes in public sector accounting contexts.

These findings are consistent with (Kusmilawaty, 2022) and (Kamila, 2020), who emphasize that information systems only contribute effectively to financial reporting quality when supported by competent human resources. However, the non-significant effect found in this study differs from (Taufik & Sihono, 2024), as well as (Lajaba et al., 2022). and (Mutiara et al., 2022), who reported significant effects of Siskeudes implementation. This inconsistency indicates that the effectiveness of Siskeudes is highly context-dependent, particularly influenced by implementation maturity, user competence, and organizational readiness at the village level.

From a theoretical contribution perspective, this study strengthens the argument that in public sector accounting, technology adoption alone is not sufficient to improve performance outcomes. Instead, it reinforces the dominance of Human Capital Theory over purely system-based explanations, suggesting that digital governance tools such as Siskeudes should be conceptualized as complementary instruments rather than independent determinants of reporting quality. This finding refines previous assumptions in the literature by highlighting the importance of human capability as the core driver of accounting information quality in local government institutions.

In terms of practical implications, the findings suggest that improvement strategies should not only focus on system implementation but also on strengthening operator competence through structured capacity-building programs. Training should be designed in a more practical and continuous format, such as quarterly workshops, case-based learning sessions using real village financial data, and mentoring systems involving experienced financial officers. In addition, e-learning modules and simulation-based training can be introduced to ensure consistent skill upgrading. These interventions are more likely to improve reporting quality compared to one-time technical training sessions.

From a broader perspective, the integration of digital financial systems such as Siskeudes into village governance reflects an ongoing transformation toward e-government.

However, without adequate human capital development, the system risks becoming merely symbolic compliance rather than a functional improvement tool.

Finally, this study acknowledges several limitations. First, the relatively small sample size ( $n = 34$ ) limits the generalizability of the findings. Second, the study is limited to one district (Torgamba), which may not represent other regions with different levels of digital readiness. Third, the use of self-reported questionnaires introduces the possibility of common method bias, where responses may reflect perceptions rather than actual behavior. Future research is recommended to use larger samples, multi-district comparisons, and mixed-method approaches to obtain a more comprehensive understanding of Siskeudes effectiveness.

### **The Effect of Operator Understanding on the Quality of APBDes Reports in Torgamba Subdistrict**

This study finds that operator understanding has a significant effect on the quality of APBDes reports. This indicates that the quality of financial reporting in villages is strongly influenced by the level of knowledge and technical competence of the operators managing the Siskeudes system. Operators with a strong understanding of accounting standards, regulatory requirements, and transaction recording procedures are more capable of producing financial reports that are accurate, timely, and compliant with government regulations.

From a substantive perspective, this finding highlights that the effectiveness of digital financial systems is not determined solely by the availability of technology, but by the cognitive and technical capacity of the users. In this sense, operator understanding functions as a critical determinant that transforms system usage into meaningful financial reporting outcomes. Without adequate understanding, even well-designed systems such as Siskeudes may only be used at a procedural level without improving reporting quality.

This result can also be interpreted through the lens of Human Capital Theory, which emphasizes that individual knowledge, skills, and competencies are key drivers of organizational performance. In the context of village financial management, operator

understanding represents a form of human capital that directly influences the quality of public financial accountability. Therefore, the findings of this study strengthen the argument that improvements in financial reporting quality are more dependent on human resource capacity than on technology alone. In addition, the significance of operator understanding suggests a possible knowledge-gap mechanism, where differences in accounting literacy among operators lead to variations in reporting accuracy and compliance. This explains why villages with better-trained operators tend to produce higher-quality APBDes reports, even when using the same financial information system.

This finding is consistent with (Nurlaila, 2023), who emphasizes that financial reporting quality is a key component of public sector accountability (Rahayu & Ambarwati, 2022) also confirm that operator understanding significantly influences the effectiveness of Siskeudes management, as users with better comprehension are able to operate the system more systematically and accurately. Similarly, (Samri, 2023) highlights that government accounting implementation and financial supervision are closely related to performance accountability in local government institutions. Furthermore, (Setiawan & Nurkhin, 2024) found that Siskeudes implementation and internal control systems significantly affect the quality of village financial reports, with human resource competence acting as a strengthening factor. These findings collectively support the argument that operator understanding is not merely a supporting factor, but a core determinant of financial reporting quality.

From a practical standpoint, these results imply that improving APBDes report quality requires continuous capacity building for village operators. Training programs should not only focus on technical system operation but also on strengthening accounting literacy, regulatory understanding, and case-based financial simulation. Without this, the potential of digital systems such as Siskeudes will not be fully realized.

### **The Effect of Training on the Quality of APBDes Reports in Torgamba Subdistrict**

This study finds that training has a significant effect on the quality of APBDes reports. This indicates that the effectiveness of village financial reporting is not only determined by system availability such as Siskeudes, but also by the extent to which human resources are continuously developed through structured training programs. Training that is well-designed in terms of content, method, and frequency enhances both technical and managerial competencies of village operators in managing financial reporting systems.

From a substantive perspective, training functions as a capacity-building mechanism that bridges the gap between system utilization and accounting knowledge. Operators who receive effective training do not only acquire technical skills in operating Siskeudes, but also develop a stronger understanding of government accounting principles that underlie village financial reporting. This transformation is crucial because the quality of APBDes reports depends not merely on procedural compliance, but on conceptual understanding and analytical ability in financial recording and reporting.

This finding can be interpreted through the framework of Human Capital Theory, which emphasizes that investment in education and training improves individual productivity and organizational performance. In this context, training represents a form of human capital investment by village governments that directly contributes to improving the accuracy, timeliness, and accountability of financial reports. Therefore, training should not be viewed as a routine administrative activity, but as a strategic intervention that strengthens institutional performance. In addition, training also plays a role in reducing competency disparity among village operators, ensuring that all personnel have a minimum standard of knowledge in managing financial systems. This is particularly important in decentralized governance structures, where differences in educational background and technical experience can lead to variations in reporting quality.

These findings are consistent with (Mawaddah, 2021), who found that job skills training enhances workforce competitiveness through practical knowledge development. Similarly, (Syafina, 2023) shows that training significantly affects employee productivity,

indicating that structured capacity building improves performance outcomes in public institutions. (Rizqianti & Fitriyah, 2022) further emphasize that accounting understanding, education level, and training quality collectively improve the ability of village officials in preparing financial reports. (Sari & Biduri, 2021) also confirm that human resource quality, education, training, and Siskeudes implementation have a positive and significant effect on village financial reporting quality. Furthermore, (Irayani & Prayudi, 2023) highlight that both competence and training significantly improve the effectiveness of Siskeudes implementation, while (Usman & Sundari, 2024) and (Warsaleh et al., 2023) consistently show that training, system implementation, and internal control systems jointly contribute to improving the quality of village financial reports.

However, this study extends previous literature by emphasizing that training effectiveness is not only determined by its existence, but also by its design quality, including frequency, method (e.g., hands-on simulation vs. lecture-based), and continuity. Without these elements, training risks becoming symbolic rather than transformational.

### **Practical Implications**

The findings suggest that village governments should redesign training programs for financial operators in a more structured and applied manner. Training should be conducted periodically (e.g., quarterly or biannually), using a combination of methods such as hands-on simulation using real village financial data, mentoring by experienced financial officers, and blended learning through e-learning modules. Such an approach ensures continuous skill development rather than one-time knowledge transfer. Strengthening training in this way will enhance the effectiveness of Siskeudes utilization and ultimately improve the quality of APBDes reporting.

### **The Effect of Siskeudes Utilization, Operator Understanding, and Training on the Quality of APBDes Reports in Torgamba Subdistrict**

Based on the simultaneous test results, the utilization of Siskeudes, operator understanding, and training collectively have a significant effect on the quality of APBDes reports. This finding indicates that village financial reporting quality is not determined by a single dominant factor, but rather by the interaction and synergy among technological systems, human resource capacity, and capacity-building mechanisms. Even though one variable may not show a strong partial effect, the combined influence of the three variables demonstrates a substantial contribution to improving report quality.

From an analytical perspective, this result highlights that the effectiveness of public financial management systems follows a multi-determinant model, where technology functions as an enabling infrastructure, while human capital and training act as activating mechanisms that determine whether the system produces meaningful outcomes. In this context, Siskeudes alone is not sufficient to ensure high-quality financial reporting if it is not supported by adequate operator competence and continuous training. Conversely, human competence without system support also limits efficiency and standardization. Therefore, the synergy among the three variables becomes the key determinant of reporting quality.

This finding can be interpreted through the integration of Human Capital Theory and digital governance perspectives, which emphasize that organizational performance in public sector accounting is the result of interaction between technology adoption and human capability development. Human capital (operator understanding and training) determines how effectively technology (Siskeudes) is utilized to produce accurate, timely, and accountable financial reports. This suggests that in the context of village financial management, performance improvement is fundamentally system-dependent but human-driven.

The results of this study are consistent with (Nurwani, 2021), who emphasizes that accountability and transparency in village fund management require synergy between systems, human resources, and supervision. Similarly, (Syafina, 2022) highlights that the implementation of government accounting standards and financial accountability depends on

the integration of technology, operator competence, and training. These studies collectively reinforce the argument that no single factor is sufficient to ensure optimal financial reporting performance.

### **Islamic Perspective Integration**

From an Islamic perspective, public financial management is closely linked to the principles of *amanah* (trustworthiness), *‘adl* (justice), and accountability before Allah SWT. In Islamic governance, the management of public funds is not only a technical responsibility but also a moral and spiritual obligation. Therefore, improving operator understanding and training can be seen as part of strengthening human responsibility in fulfilling *amanah* in village financial management. This aligns with the concept that development should not only focus on economic efficiency but also on ethical accountability and integrity in public service (Imsar & Kurniawan, 2023).

However, unlike a symbolic inclusion of religious perspective, this study positions Islamic values as an ethical reinforcement framework that complements modern public sector accounting principles. The synergy between system, human resources, and training reflects an integrated governance model that not only ensures technical accuracy in APBDes reporting but also strengthens moral responsibility in public financial management.

### **Conclusion and Practical Implication**

In conclusion, this study confirms that the utilization of Siskeudes, operator understanding, and training collectively play a significant role in improving the quality of APBDes reports. The findings emphasize that financial information systems will only be effective when supported by competent human resources and continuous capacity development. Practically, this implies that local governments should not focus solely on system implementation, but must also strengthen human capital through structured and sustainable training programs. Training should be designed in a continuous and applied

manner, including hands-on simulation, mentoring systems, and periodic skill evaluation to ensure that operators not only understand the system technically but also comprehend the underlying accounting principles. Through this integrated approach, village financial governance can achieve higher levels of transparency, accountability, and sustainability.

## 5. Conclusion

This study concludes that the quality of Siskeudes-based APBDes reports in Torgamba Subdistrict is significantly influenced by operator understanding and training, while the utilization of the Siskeudes application does not have a significant partial effect. However, simultaneously, the three variables Siskeudes utilization, operator understanding, and training collectively have a significant effect on the quality of APBDes reports. These findings emphasize that the Siskeudes application functions primarily as a supporting administrative system, while the quality of financial reporting is largely determined by the competence of village officials and the effectiveness of training provided.

The findings imply that local governments, particularly institutions responsible for village governance supervision such as the Dinas Pemberdayaan Masyarakat dan Desa (DPMD) and the local Inspektorat Daerah, need to place greater emphasis on strengthening human resource capacity in village financial management. Capacity-building programs should be designed in a structured and continuous manner, for example through quarterly training sessions that combine technical Siskeudes operation with substantive understanding of village financial accounting principles. In addition, training should not only be delivered in a lecture-based format but should also include practical simulations using real APBDes cases, mentoring by experienced financial officers, and periodic competency evaluations. At the village level, strict adherence to Standard Operating Procedures (SOPs) for Siskeudes implementation is also necessary to ensure consistency, transparency, and accountability in financial reporting.

This study has several limitations that should be considered in interpreting the results. First, the research was conducted using a relatively small sample size ( $n = 34$ ), which may limit the generalizability of the findings to other regions. Second, the study was limited to a single subdistrict, meaning that contextual differences in other areas may produce different results. Third, the use of self-reported questionnaire data introduces the possibility of common method bias, where responses may reflect perceptions rather than actual system usage behavior. Finally, this study does not examine potential mediating or moderating variables that may influence the relationship between Siskeudes utilization and APBDes report quality, such as operator understanding or training effectiveness as indirect pathways.

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