

The Urgence of Using the Online Village Financial System (Siskeudes) in Achieve the Accountability of Village Financial Management during the COVID-19

Kurniawan^{1*}

¹Accounting Department, Faculty of Economics and Business, Siliwangi University, Jl. Siliwangi No.24, Kahuripan, Kec. Tawang, Kab. Tasikmalaya, Jawa Barat 46115, Indonesia

DOI: [10.36348/sjbms.2022.v07i09.004](https://doi.org/10.36348/sjbms.2022.v07i09.004)

| Received: 29.09.2022 | Accepted: 03.11.2022 | Published: 10.11.2022

*Corresponding author: Kurniawan

Accounting Department, Faculty of Economics and Business, Siliwangi University, Indonesia

Abstract

This article discusses the online version of the Village Financial System (Siskeudes) application in realizing village financial management accountability during the Covid-19 Pandemic. Siskeudes is an application built based on the Regulation of the Minister of Home Affairs of the Republic of Indonesia Number 20 of 18 concerning Village Financial Management. Siskeudes is intended for village governments to make it easier to manage village finances starting from the planning, budgeting, to reporting and accountability stages. The advantages of the Siskeudes application according to the results of research by experts include, first, Siskeudes significantly supports the achievement of the objectives of an accounting information system (AIS), which is to produce fast, precise, and accurate information. Second, Siskeudes benefits users in village, sub-district, and district/city governments in managing village finances to be more efficient, accountable, and safe. In addition, there are several obstacles in the use of Siskeudes including, first, the competence of human resources is still lacking. Second, there is still a lack of supporting facilities. Third, it is still difficult to find errors in data entry. Fourth, errors often occur when entering data on Siskeudes online. Apart from the advantages and disadvantages of using the Siskeudes application, there are benefits to using the Siskeudes application during the Covid-19 Pandemic, including avoiding crowds. Second, prevent new clusters of positive cases of Covid-19. Third, continue to maintain physical distancing with fellow officers and the public. Fourth, Support the Policy for the Implementation of the Java and Bali Micro-Scale Community Activity Restrictions (PPKM) which has been in effect since January 11, 2021.

Keywords: Siskeudes, Accountability, Village Financial Management, Covid-19 Pandemic.

Copyright © 2022 The Author(s): This is an open-access article distributed under the terms of the Creative Commons Attribution **4.0 International License (CC BY-NC 4.0)** which permits unrestricted use, distribution, and reproduction in any medium for non-commercial use provided the original author and source are credited.

BACKGROUND

The use of information technology in the government sector is not a new thing in Indonesia. Long before the Covid-19 Pandemic spread in Indonesia, in 2003 the Indonesian Government had implemented a policy of administering governance electronically. This policy is contained in the Presidential Instruction of the Republic of Indonesia Number 3 of 2003 concerning the National Policy and Strategy for the Development of E-Government. Presidential Instruction No. 3 of 2003 mandates using information technology in government processes. The information technology in question is in the form of electronic government, better known as E-Government or E-Gov. The use of E-

Government is nothing but intended to improve efficiency, effectiveness, transparency and accountability of government administration (Kurniawan, 2021). In general, the use of information technology according to Presidential Instruction No. 3 of 2003 includes 2 activities, namely: (1) data processing, information management, management systems and work processes electronically; and (2) the use of advances in information technology so that public services can be accessed easily and cheaply by the public throughout the territory of the Unitary State of the Republic of Indonesia (Presidential Instruction No. 3 of 2003).

With Presidential Instruction No. 3 of 2003, all central and local governments are required to conduct electronic governance. Therefore, 2003 can be said to be the year of great change and the starting point for the Indonesian government to use information technology in the government sector. Utilization of E-Government is expected to bring positive changes, both for the government and society. The E-Government application is then packaged in the form of a website to facilitate the government, both central and local, in carrying out public services online 24 hours a day. Likewise for the public, this E-Government website can be accessed anywhere and anytime without being constrained by distance and time (Parsaorantua, Pasoreh, & Rondonuwu, 2017: 2).

12 years have passed, E-Government policies have been used in governance in Indonesia. Furthermore, in 2015 the Government of Indonesia re-enacted information technology policies at the village government level. The information technology was in the form of an application which became known as the Village Financial System (Siskeudes). The Siskeudes application was born as an implication of the enactment of Law Number 6 of 2014 concerning Villages. Officially, in 2015 Siskeudes was used by all village governments in Indonesia. For the first time, Siskeudes was used offline, only in 2019 the Siskeudes application was upgraded from version 1.0 to 2.0 (Pratiwi & Pravasanti, 2020: 217-218).

Referring to the use of Siskeudes, Darwin (2017) and Pratiwi & Pravasanti (2020) state that the Siskeudes application has many benefits, including:

1. Facilitate the management of village finances and village funds;
2. The system is equipped with an internal control system, easy to use, integrated with other village fund management applications;

3. The implementation of Siskeudes has had a fairly good impact in terms of time and cost efficiency;
4. Siskeudes information in managing village fund allocations (ADD) can create accountability for managing village fund allocations.

Referring to the benefits of Siskeudes above, this was felt when Indonesia and all countries in the world experienced conditions of uncertainty due to the Corona Virus Disease (Covid-19) outbreak in early 2020, precisely in February 2020. In order to break the chain of the spread of Covid-19 has become a pandemic, the government is forced to impose a large-scale social restriction (PSBB) policy which then has implications for limiting community activities. Restrictions on community activities then impact social distancing, physical distancing, work from home (WFH), and learning from home (learning from home/BDR). With this policy, the role of information technology becomes very important in social, work, study, and government fields.

In the field of government, especially village government, to create good governance, the Siskeudes which was previously used offline was changed to online. As reported by the Financial and Development Supervisory Agency (BPKP) (2021) that as of December 31, 2019, Siskeudes had been used by almost all village governments in Indonesia, which amounted to 95.06% or 71,249 villages out of a total of 74,954 villages in Indonesia spread across Indonesia. 417 regencies/cities out of a total of 434 regencies/cities. The distribution of Siskeudes usage can be mapped in the following infographic:



Figure 1: Distribution of Siskeudes Usage
Source: BPKP (2020)

Then, officially in February 2021 the Ministry of Home Affairs through BPKP held a virtual launching program for the Siskeudes application version 2.0.3. The latest version of Siskeudes is run online. In addition, BPKP also distributed the Siskeudes 2021 application database to all village governments in Indonesia through their respective regional governments. The Siskeudes 2021 application database was specifically built and developed based on the Minister of Home Affairs Regulation Number 20 of 2018 concerning Village Financial Management (BPKP, 2021).

Functionally, Siskeudes is used to help realize village financial management accountability, including planning, implementation, administration, reporting, and financial accountability. These stages are supported by 3 pillars of governance: transparency, accountability, and participation. In addition, online Siskeudes also provides 4 benefits, including:

1. First, make it easier for financial managers at the village level, especially village heads and village institutions. Siskeudes has considered the principles of accounting standards and generally accepted accounting values, so that its accountability can be ensured in supporting the accountability of village financial management.
2. Second, the output from Siskeudes presents a report on the realization of the Village Budget. In the future, it is hoped to produce a report on village assets to realize village financial accountability better.
3. Third, help ease the financial management tasks in the village, namely: input, process, and architecture of the village financial system. Then, from the input process, the output is in the form of village financial reports.
4. Fourth, realizing public trust and village stakeholders, district governments, law enforcement officers, and the community in general (Kurniawan, 2021).

With the existence of Siskeudes, the input, process, and output are expected to support the performance of the village government. From the beginning, Siskeudes was programmed to produce clear outputs in the form of income and expenditures sourced from the Village Budget. With the clarity of the existing system in Siskeudes, it is hoped that the outputs, outcomes, and benefits of village financial management can produce a clear impact as expected.

This article is reinforced by the results of previous studies, including Rusmayanti, Purnama, & Sukadi (2014) who found that SISKEUDES made it easier for the Pringkuku village office in the financial management process, assisted in the process of data input, data search, and money data reports, minimize errors and optimize data security. Nafi'ah (2018) found

that auditors use Siskeudes as a tool to realize accountability according to its function. Malahika, Karamoy, & Pusung (2018) which show that the Implementation of the Village Financial System in Suwaan Village has been going well, the SISKEUDES utilization procedure is carried out in 4 stages, namely Planning, Implementing, Administration, and Reporting. Furthermore, according to him, Siskeudes has had a positive influence on the performance of each employee. Therefore, the Village Financial System plays an important role for village government which has a direct impact on the village government, village employees. The research of Martini, Agustin, Fairuzdita, & Murinda (2019) shows that the implementation of the Siskeudes application supports the provision of computer-based financial reports, but its implementation is constrained by the competence of human resources and inadequate village facilities. Meanwhile, Pratiwi & Pravasanti (2020) found that perceived usefulness (perceived benefit) and interest in using technology (behavioral intention to use) jointly affected the use of Siskeudes. Maharani & Akbar (2020) found that the existence of Siskeudes in Banjaragung Village helped the village accountability process to local governments and the community with the village financial reports generated by the Siskeudes application. so that it can account for the quality of its reporting based on the applicable village accounting.

Some of the studies above, in general, discuss the offline version of the Siskeudes application which is used as a tool to realize village financial management accountability. Unlike previous research, this article discusses the online version of Siskeudes which was just released virtually by BPKP on February 15, 2021 as an online application used during the Covid-19 pandemic. In addition, this article also discusses the benefits of using the online Siskeudes application in breaking the chain of Covid-19 spread.

Based on the above phenomenon, the author tries to analyze the urgency of the Siskeudes application in terms of its advantages, constraints, and benefits during the Covid-19 Pandemic. This article discusses the urgency of using the online version of the Village Financial System (Siskeudes) in the context of Realizing Village Financial Management Accountability during the Covid-19 Pandemic. The author hopes this article will provide an overview of the advantages, constraints, and benefits of the online Siskeudes application in managing village finances during the Covid-19 Pandemic.

RESEARCH METHODS

The type of research used in this research is qualitative research. The object of this research is the village government financial reporting application named "SISKEUDES" online version which village governments in Indonesia use during the Covid-19 pandemic. Researchers directly interact with users of

this application and review some of the literature that discusses the application of Siskeudes.

RESULTS AND DISCUSSION

Overview of the Village Financial System (Siskeudes)

The starting point for the release of the latest version of the Village Financial System application (Siskeudes) version 2.0 is the enactment of the Regulation of the Minister of Home Affairs of the Republic of Indonesia Number 20 of 18 concerning Village Financial Management as well as replacing the Regulation of the Minister of Home Affairs of the Republic of Indonesia Number 113 of 2014. The regulation is officially enacted in April 2018 and

marking the implementation of the Siskeudes application version 2.0.

As understood, the Siskeudes application is intended for the Village Government to make it easier to manage village finances starting from the planning, budgeting, implementation, administration, reporting and accountability stages. Procedurally, the use of Siskeudes is coordinated by the local government so that its use can be uniform and well monitored (BPKP, 2018).

The Siskeudes version 2.0 has the following structure.

A. Front View

The first part is the face view. The front view of Siskeudes version 2.0 is as follows:



B. App Login

The second part is the application login. In this section, the user must log in using the user password. The Regional Government Siskeudes admin sets user

passwords, so each password is different. As for the fiscal year, it is following the given SML. The front view of Siskeudes version 2.0 is as follows:



In order to maintain security, the password and UserID must be changed regularly. The menu display for changing the password and UserID is as follows:



C. Database and Data Connection System

The third part is the database and data connection system. The database connection by default

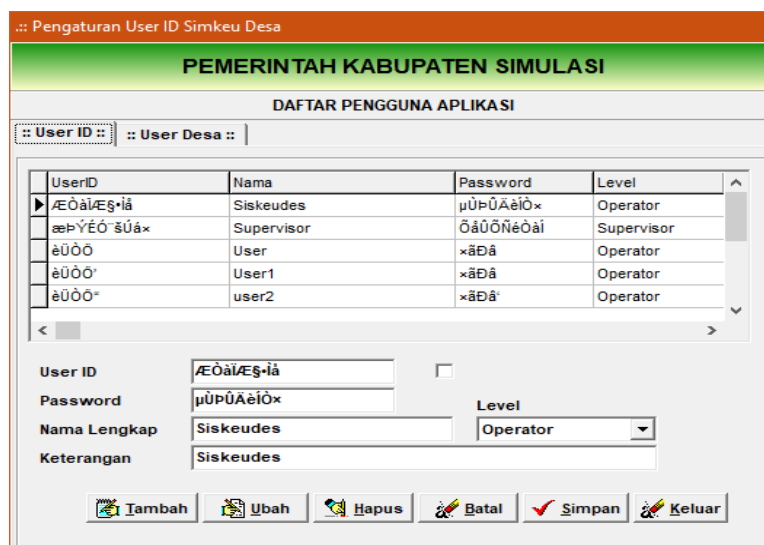
uses the Microsoft Access Database connection tab. The database connection display is as follows:



D. User Data Administration

The fourth part is the administration of user data. User data administration is used to determine the user_id, password and user level of the Siskeudes application. Admins can only access the user data

administration menu at the district/city level. Meanwhile, other menus can be accessed by supervisors at the sub-district level, and operators at the village level. The user data administration display is as follows:



While supervisors can access other menus at the sub-district level, and operators at the village level are as follows:

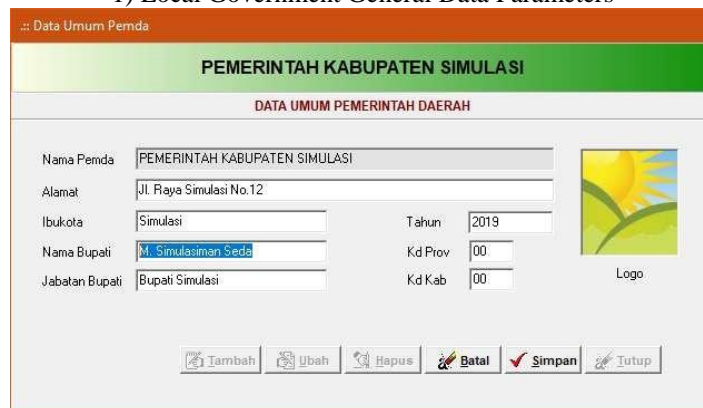


E. General Parameter

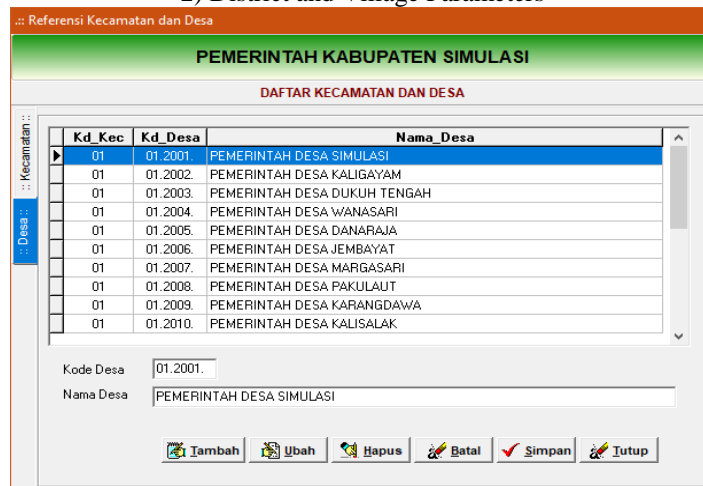
The fifth section is General Parameters. Menu General Parameters consist of: (1) Regional Government General Data Parameters, (2) District and Village Parameters, (3) Field and Activity References,

(4) Fund Source Reference Parameters, (5) Village Revenue and Expenditure Budget Accounts, (6) Price Unit Standard Parameters, (7) Village Fund Activity Output Parameters, (8) Operational Expenditure Parameters, (9) Corollary Mapping Parameters, and (10) Village Bank Account Parameters. The menu display of the ten General Parameters is as follows:

1) Local Government General Data Parameters



2) District and Village Parameters



3) Reference Fields and Activities

Referensi Bidang dan Kegiatan

PEMERINTAH KABUPATEN SIMULASI

DAFTAR BIDANG DAN KEGIATAN

Kd_Bid	Nama_Bidang
01	BIDANG PENYELENGGARAN PEMERINTAHAN DESA
02	BIDANG PELAKSANAAN PEMBANGUNAN DESA
03	BIDANG PEMBINAAN KEMASYARAKATAN
04	BIDANG PEMBERDAYAAN MASYARAKAT
05	BIDANG PENANGGULANGAN BENCANA, DARURAT DAN MENDESAK DESA

Kode Bidang: 01
 Nama Bidang: BIDANG PENYELENGGARAN PEMERINTAHAN DESA

Tambah Ubah Hapus Batal Simpan Tutup

4) Fund Source Reference Parameter

Referensi Sumberdana

PEMERINTAH KABUPATEN SIMULASI

REFERENSI SUMBER DANA

No Urut	Kode	Nama Sumberdana
1	PAD	Pendapatan Asli Desa
2	ADD	Alokasi Dana Desa
3	DDS	Dana Desa (APBN)
4	PBH	Penerimaan Bagi Hasil Pajak/Retribusi Daerah
5	PBK	Penerimaan Bantuan Keuangan Kab/Kota
6	PBP	Penerimaan Bantuan Keuangan Provinsi

No. Urut: 1
 Kode Dana: PAD
 Nama Sumberdana: Pendapatan Asli Desa

Tambah Ubah Hapus Batal Simpan Tutup

5) Village Revenue and Expenditure Budget Account

Kode Rekening Keuangan Desa

PEMERINTAH KABUPATEN SIMULASI

KODE REKENING KEUANGAN DESA

Akun	Nama_Akun
1.	ASET
2.	KEWAJIBAN
3.	EKUITAS
4.	PENDAPATAN
5.	BELANJA
6.	PEMBIAYAAN
7.	NON ANGGARAN

Tutup

6) Standard Parameter Unit Price

Standar Satuan Harga dan Biaya

PEMERINTAH KABUPATEN SIMULASI

STANDAR HARGA DAN BIAYA

Belanja : 5.2.1.01. Belanja Perlengkapan Alat Tulis Kantor dan Benda Pos

Nomor	Uraian SBU	Nilai	Satuan
001	Kertas HVS A-70gr	45.000,00	rim
002	Kertas Folio 70gr	50.000,00	rim
003	Tinta Printer	45.000,00	botol

Nomor:
 Nama SBU:
 Nilai: Satuan:

Tambah Ubah Hapus Batal Simpan Tutup

7) Village Fund Activity Output Parameters

Referensi Output Kegiatan

PEMERINTAH KABUPATEN SIMULASI

Kode	Uraian	Satuan
410301	Karamba (darat/laut) Miik Desa	Unit
410302	Kolam Perikanan Darat Miik Desa	Unit
410303	Rehabilitasi/Peningkatan Karamba (darat/laut) dan Kolar	Unit

Record 1/3 Cari

Kode:
 Uraian Output:
 Satuan:

Tambah Ubah Hapus Batal Simpan Tutup

8) Operational Expenditure Parameters

Standar Satuan Harga dan Biaya

PEMERINTAH KABUPATEN SIMULASI

STANDAR HARGA DAN BIAYA

Belanja : 5.2.1.01. Belanja Perlengkapan Alat Tulis Kantor dan Benda Pos

Nomor	Uraian SBU	Nilai	Satuan
001	Kertas HVS A-70gr	45.000,00	rim
002	Kertas Folio 70gr	50.000,00	rim
003	Tinta Printer	45.000,00	botol

Nomor:
 Nama SBU:
 Nilai: Satuan:

Tambah Ubah Hapus Batal Simpan Tutup

9) Corolary Mapping Parameters

:: Mapping Korolari Aset Tetap

PEMERINTAH KABUPATEN SIMULASI

[Kode Rekening]

Rekening: 5.3.1.01.

Nama Rekening: Belanja Modal Pembebasan/Pembelian Tanah

[Rekening Debet]

Rekening: 1.3.1.01.

Nama Rekening: Tanah Kas Desa

[Rekening Kredit]

Rekening: 3.1.1.01.

Nama Rekening: Ekuitas

Browse
 Cetak
 Tambah
 Ubah
 Hapus
 Batal
 Simpan
 Keluar

Record 1 / 13

10) Village Bank Account Parameters

:: Rekening Bank Desa

PEMERINTAH DESA SIMULASI

REKENING BANK KAS DESA

Tahun	Kd_Rincian	NoRek_Bank	Nama_Bank
▶ 2019	1.1.1.02.	054.009182760	Bank Simulasi

Kd Rincian: 1.1.1.02. ...
 Pendapatan Bunga: 4.3.6.01.

No. Rekening Bank: 054.009182760
 Biaya Admin Bank: 5.2.5.99.

Nama Bank: Bank Simulasi

Kantor Cabang: Simulasi

Pemilik Rekening: Pemdes Simulasi

Alamat Pemilik: Jl. Simulasi No.12 Simulasi

Nomor Telepon: 012.3456789 No. Identitas: KTP-12345678

Tambah
 Ubah
 Hapus
 Batal
 Simpan
 Tutup

F. Data Entry

Data Entry is intended for village government.

On the Data Entry menu there are 4 sections, namely:

1. Module – Planning, this menu is used to store General Village Data, RPJMDesa and RKPDesa;
2. Module – Budgeting, this menu is used to carry out the budget preparation process such as APBDesa and APBDesa Elaboration;

3. Module – Administration, this menu is used to carry out the APBDesa budget administration process;
4. Module – Bookkeeping, this menu is used to provide Village Government Financial Reports. The data entry menu display is as follows:

To better understand the operational steps of each menu in Siskeudes version 2.0, please refer to the

Village Financial System Application Operation Instructions provided by BPKP on the following page: [http://www.bpkp.go.id/public/upload/unit/sakd/files/Guidelines_Keudesa\(4\).pdf](http://www.bpkp.go.id/public/upload/unit/sakd/files/Guidelines_Keudesa(4).pdf).

Siskeudes Application Advantages

The advantages of the Village Financial System (Siskeudes) application have been proven by various studies. Here are some of the advantages of the Siskeudes application that the author can mention:

1. According to Rusmayanti, Purnama, & Sukadi (2014) Siskeudes helps facilitate the village government in the financial management process, assists in the process of inputting data, searching for data, and reporting money data. So that the Siskeudes application can minimize errors and optimize data security.
2. According to Darwin (2017) Siskeudes has a fairly good impact on time and cost efficiency. In addition, Siskeudes can create accountability for managing village fund allocations (ADD).
3. According to Malahika, Karamoy, & Pusung (2018), the Siskeudes used in Suwaan Village is according to procedures, and makes work in managing village funds more effective and efficient.
4. According to Martini, Hartati, Zulkifli, & Widyastuti (2019) Siskeudes supports the main objective of an accounting information system (AIS) which is to produce fast, precise, and accurate information, in addition to being useful in maintaining regional wealth through the implementation of supervised procedures.
5. According to Pratiwi & Pravasanti (2020) the advantage of the Siskeudes application is that it is easy to use (practical) because Siskeudes is integrated with other village fund management applications. In addition, Siskeudes facilitates the management of village finances and village funds.
6. According to BPKP (2020) the Siskeudes application can facilitate village financial management from the planning stage to the reporting/accountability stage.

From the results of the research above, (Rusmayanti *et al.*, 2014; Darwin, 2017; Malahika *et al.*, 2018; Martini *et al.*, 2019; Pratiwi & Pravasanti, 2020; and BPKP, 2020) stated that the Siskeudes application significantly supports the achievement of the objectives of the accounting information system (SIA) which is to produce fast, precise, and accurate information, in addition to being useful in maintaining village and regional wealth. In addition, the Siskeudes application benefits users in village, sub-district, and district/city governments to manage village finances more efficiently, accountable, and safely.

Constraints to Using the Siskeudes Application

There are several obstacles in its use in the field as the results of research from several experts. The following are some of the obstacles to implementing the Siskeudes application that the author can mention:

1. According to Na'fiah (2018), the main obstacle to implementing Siskeudes is closely related to the village government's lack of human resource competencies. In addition, there is still a lack of synergy among human resources in the village.
2. According to Martini, Agustin, Fairuzdita, & Murinda (2019) the obstacles in using Siskeudes include: (1) Weak human resource (HR) competence, (2) Lack of supporting facilities, (3) Difficult to find errors in inputting.
3. According to Maharani & Akbar (2020), the obstacle in implementing the Siskeudes application is frequent errors during the data input process. In addition, the online Siskeudes which was started in 2019 has not been able to run optimally because there are obstacles such as several reports have been inputted, but these reports do not appear at the Regional Government level Siskeudes. Finally, village operators reuse Siskeudes offline because they are considered more efficient and errors rarely occur.

The findings of previous studies above state that human resource competencies are still lacking. This follows the author's field observations, but HR here can be described more broadly. First, the competence of the village head itself. Why is the village head in touch with Siskeudes? This is because the village head is closely related to the policies attached to him. For example: in terms of determining the program of activities, the time for completion of activities, and the alignment of the program of activities made by the village head. Second, the competence here relates to the existence of a large conflict of interest, how is the village head, how is the village secretary, how is the treasurer, and also input which sometimes becomes difficult because the determination of the activity program is late. Third, competence here refers to inputs that play an important role. This is because the system process is also faster when the input runs smoothly. On the other hand, when input is slow, making an activity program also involves many conflicts of interest. Therefore, the understanding of HR competencies here does not only refer to computer science abilities, but is closely related to stakeholders in the village (Kurniawan, 2021).

Based on the above opinion (Na'fiah, 2018; Martini *et al.*, 2019; and Maharani & Akbar, 2020; Kurniawan, 2021) actually the main obstacle in implementing Siskeudes is the lack of HR competence, the lack of supporting facilities, and still perceived difficult to find errors in data entry. In addition, errors

often occur when entering data into online Siskeudes, and are closely related to stakeholders in the village.

Benefits of Using the Siskeudes Application During the Covid-19 Pandemic

As mentioned in the introduction, the online Siskeudes application was officially released by the Ministry of Home Affairs through the Financial and Development Supervisory Agency (BPKP) in February 2021. BPKP conducted a virtual launching program for the Siskeudes application version 2.0.3. Then, the provincial BPKP also provides input to each local government in the context of using village funds in 2021. In addition, the provincial BPKP will continue to assist in using village funds during this Covid-19 pandemic. By using Siskeudes, village governments are expected to be able to manage village funds more transparently, accountably, effectively, and efficiently. In addition, the Siskeudes online application is also prioritized for managing village funds required for direct village cash assistance (BLT DD) of a minimum of 8% of village funds obtained by each village, of which the lowest amount reaches Rp. 800 million and the highest reaches Rp. 1.4 billion BPKP (2021).

Based on the author's observations, the benefits of using Siskeudes during the Covid-19 pandemic include:

- a. Avoid the crowd
This is very important to break the chain of Covid-19 spread, which is currently prone to new clusters of positive Covid-19 cases from office clusters. This can be prevented by providing remote public services through an online application called Siskeudes online.
- b. Prevent new clusters of positive cases of Covid-19
By using an online application in the form of Siskeudes, operators at the village, sub-district and local government levels can avoid meeting each other, shaking hands, and communicating directly, so that the spread of the virus from hand to hand, from person to person can be avoided.
- c. Continue to maintain physical distancing with fellow officers and the community
By using an online application in the form of Siskeudes, Siskeudes operators can avoid meeting directly with the community receiving BLT village funds, this is because the Siskeudes application has been integrated with the Cash Management System (CMS) program with Bank Jabar and Banten (BJB) in distributing village funds and BLT. Therefore, the village government can distribute BLT village funds online to village communities receiving BLT village funds.
- d. Supporting the Policy for implementing Micro-Scale Community Activity Restrictions (PPKM) in Java and Bali.
The PPKM policy has been implemented in Java and Bali since January 11, 2021, so the online Siskeudes application in February 2021 greatly

supports the implementation of the PPKM policy. As mandated by the Instruction of the Minister of Home Affairs Number 1 of 2021 concerning the Enforcement of Restrictions for Controlling the Spread of Corona Virus Disease 2019 (Covid-19), it is regulated that:

- Places of worship: still allowed with 50% capacity;
- Office: Work from Home (WFH) 75% with strict process;
- Construction activities: continue to operate 100% with strict health protocols;
- Traditional Markets/Essential Sector – Basic needs: continue to operate 100% with strict procedures up to 19:00 WIB.;
- Teaching and Learning Activities: conducted online;
- Shopping Centers/ Malls: Operating hours are limited to 19:00 WIB.;
- Restaurant/Café/PKL: Dine-in service is a maximum of 25% of the maximum capacity and delivery service is a maximum of 22:00 WIB.;
- Tourism & Entertainment Sector Business: Operational hours are limited to 20:00 WIB.;
- Public Transportation Mode: Mandatory limiting passenger capacity and regulated operating hours (Minister of Home Affairs Instruction No. 1/2021)

CONCLUSION

The Village Financial System Application (Siskeudes) is an application built based on the Minister of Home Affairs Regulation Number 20 of 18 concerning Village Financial Management. The Siskeudes application is intended for village governments to make it easier to manage village finances starting from the planning, budgeting, implementation, administration, reporting and accountability stages. Procedurally, the use of Siskeudes is coordinated by the local government so that its use can be uniform and well monitored (BPKP, 2018). The advantages of the Siskeudes application are the results of research by experts, including Rusmayanti *et al.*, (2014), Darwin (2017); Malahika *et al.*, (2018); Martini *et al.*, (2019); Pratiwi & Pravasanti, (2020); and BPKP (2020) stated that the Siskeudes application significantly supports the achievement of the objectives of the accounting information system (SIA), which is to produce fast, precise, and accurate information, in addition to being useful in maintaining village and regional wealth. In addition, the Siskeudes application benefits users in village, sub-district, and district/city governments to manage village finances more efficiently, accountable, and safely.

In addition, based on the results of Na'fiah's research (2018); Martini *et al.*, (2019); and Maharani & Akbar (2020) stated that the main obstacles in

implementing Siskeudes were the lack of HR competencies, the lack of supporting facilities, and it was still difficult to find errors in data input. In addition, errors often occur when entering data on Siskeudes online. In addition, the benefits of using the Siskeudes application during the Covid-19 Pandemic can: (1) Avoid crowds, (2) Prevent new clusters of positive Covid-19 cases, (3) Maintain physical distancing with fellow officers and the community, and (4) Supporting the Policy for the Implementation of the Java and Bali Micro-Scale Community Activity Restrictions (PPKM) which has been in effect since January 11, 2021.

REFERENCES

- BPKP. (2018). Village Financial System Application Operation Instructions. Jakarta: Financial and Development Supervisory Agency.
- BPKP. (2020). Village Financial System Application (Siskeudes). <http://www.bpkp.go.id/sakd/konten/2448/leaflet-simda-desa.bpkp> (Accessed 21 Februari 2021).
- BPKP. (2021). Ministry of Home Affairs and BPKP Launch Siskeudes Application Rilis 2.0.3. <http://www.bpkp.go.id/berita/read/26996/0/Kemen-dagri-dan-BPKP-Luncurkan-Aplikasi-Siskeudes-Rilis-2.0.3> (Accessed 21 Februari 2021).
- Darwin. (2017). Application of the Regional Management Information System (SIMDA) in Creating Accountability for the Management of Village Fund Allocation (ADD) in the Regional Sinjai Regency. Thesis, Makasar: Program Pascasarjana Ilmu Komunikasi, Universitas Hasanuddin.
- Instruction of the Minister of Home Affairs Number 1 of 2021 concerning the Enforcement of Restrictions for Controlling the Spread of Corona Virus Disease 2019 (Covid-19).
- Presidential Instruction of the Republic of Indonesia Number 3 of 2003 concerning National Policy and Strategy for E-Government Development.
- Kurniawan. (2021). Akuntabilitas Pengelolaan Dana Desa, delivered to Aula Setda.
- Kabupaten Ciamis 15 Februari 2021 at Launching of Village Funds and Technical Guidance for Village Fund Management for Fiscal Year 2021. Ciamis: Badan Pengelolaan Keuangan Daerah Kabupaten Ciamis.
- Maharani, D. N., & Akbar, F. S. (2020). Penerapan Sistem Keuangan Desa (Siskeudes) Dalam Mewujudkan Akuntabilitas Pemerintahan Desa. *Behavioral Accounting Journal*, 3 (1), 1-20.
- Malahika, J. M., Karamoy, H., & Pusung, R. J. (2018). Implementation of the Village Financial System (Siskeudes) in Village Government Organizations (Case Study in Suwaan Village, Kalawat District, North Minahasa Regency. *Jurnal Riset Akuntansi Going Concern*, 13(4), 578-583.
- Martini, R., Hartati, S., Zulkifli, Z., & Widyastuti, E. (2019). Government Internal Control System for Village Fund Financial Management Accountability in Sembawa District. *Jurnal Akademi Akuntansi*, 2(1), 106-123.
- Martini, R., Agustin, R., Fairuzdita, A., & Murinda, A. N. (2019). Village Financial System Application-Based Financial Management. *Jurnal Pengabdian Kepada Masyarakat*, 25(2), 69-74.
- Nafi'ah, N. K. (2018). Implementation and Evaluation of the Village Financial System (Siskeudes) in East Java Province. *Jurnal Ilmiah Mahasiswa FEB*, 6(2), 1-19.
- Parsaorantua, P. H., Pasoreh, Y., & Rondonuwu, S. A. (2017). Implementation of Information and Communication Technology (Study on E-Government Web at Kominfo Manado City). *Jurnal Acta Diurna Komunikasi*, 6(3), 1-14.
- Minister of Home Affairs Regulation Number 20 of 2018 concerning Village Financial Management.
- Pratiwi, D. N., & Pravasanti, Y. A. (2020). Analysis of the Use of Siskeudes in Village Fund Management. *Jurnal Akuntansi dan Pajak*, 20(2), 217-223.
- Rusmayanti, A., Purnama, B. E., & Sukadi. (2014). Financial Management Information System. *Journal Speed – Sentra Penelitian Engineering dan Edukasi*, 6(2), 35-39.
- Law Number 6 of 2014 concerning Villages.