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**OPTIMIZATION OF THE SISKEUDES APPLICATION AND VILLAGE  
FINANCIAL MANAGEMENT ON FINANCIAL PERFORMANCE THROUGH SOP  
AS AN INTERVENING VARIABLE IN ALIGNMENT WITH SDG'S NO. 1**

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**Abstract**

This study analyzes the influence of the optimization of the SISKEUDES application and village financial management on financial performance through Standard Operating Procedures (SOP) as an intervening variable, in line with SDG No. 1. Using a quantitative approach and saturated sampling technique, the study involved village officials in Candi District, Sidoarjo Regency. The data were analyzed using SEM-PLS with SmartPLS 4 software. The results show that the optimization of SISKEUDES and financial management significantly affect financial performance, with SOP acting as a partial mediator. These findings highlight the importance of SOP integration in enhancing village governance and sustainable financial performance.

**Keywords:** SISKEUDES, Village Financial Management, Financial Performance, Standard Operating Procedures, Sustainable Development Goals

## INTRODUCTION

Supardi, S., Sriyono, & Yulianto, 2022) emphasizes the importance of organizational capability as the capacity to mobilize resources through a systematic process to achieve the desired goals. In this context, SOPs play a crucial role as a tangible form of organizational capability, which ensures that village financial management runs consistently, measurably, and is integrated with technology systems such as Siskeudes. When organizational capabilities are weak, innovative systems such as Siskeudes are unable to provide maximum impact on performance. Therefore, SOP is not just an administrative complement, but becomes an important bridge between strategy and the desired results, especially in realizing SDGs target No. 1. Previous research also shows that public investment management strategies will not be effective in reducing the risk of inequality and recession if they are not mediated by government regulations or strong internal control systems such as SOPs (Standard Operating Procedures). Government regulations have been shown to act as intervening variables that strengthen the influence of financial strategies on economic resilience, as explained in the study (Supardi, S., Sriyono, S., & Oyong Lisa, 2025) which emphasizes that the effectiveness of financial strategies only has a significant impact on economic performance if facilitated by a strong regulatory system or SOP and integrated with the financial information system.

Several previous relevant studies include: 1) According to (Mega, K. N., Kalangi, L., & Kapojos, 2022) This quantitative study examines the effect of SISKEUDES on the accountability of village financial management in East Bolaang Mongondow Regency. Using data from 81 villages, the results of the regression analysis show that the use of SISKEUDES has a positive effect on the accountability of village financial management. 2) Researchers (Kusuma & Ardhiarisca, 2022) explain This study analyzes the effect of village apparatus competence and the role of the Village Financial System (SISKEUDES) application on the performance of village financial management in Kota Sumenep District, Sumenep Regency. The results show that the competence of village apparatus and the role of the SISKEUDES application have a significant effect on the performance of village financial management. 3) Furthermore, Researchers (Rulyanti et al., 2018) Where This study analyzes the factors that influence the performance of the village government through village financial management as an intervening variable in Bondowoso Regency, East Java. The

results of the study indicate that organizational commitment and human resources have a significant influence on financial management and village government performance. 4) Researchers (Basyirah & Sahara, 2021) This study aims to determine the effect of the implementation of Standard Operating Procedures (SOP) on employee performance at the Tirta Bengi regional company (PDAM). The results of the study found that the implementation of SOPs had a significant positive effect on employee performance. SOPs function as work guidelines that increase efficiency and consistency in carrying out tasks. 5) Researchers (Permata Ayu Putri S. et al., 2022) stated This study analyzes the implementation of SOP policies in the process of preparing government agency performance accountability reports (LAKIP) at the West Java Provincial Secretariat. Research Results: SOPs have been shown to play an important role in supporting consistency, efficiency, and accountability in preparing performance reports. However, there are challenges in its implementation such as uneven understanding among employees.

## **REVIEW OF LITERATURE**

### **Siskeudes Application**

Siskeudes (Village Financial System) is a computer-based application designed to facilitate village governments in planning, implementing, and reporting finances electronically. Optimization of Siskeudes Implementation has been proven significantly as stated in research by (Puspitawati, L., Amanda, K., & Surtikanti, 2023) showing that the implementation of the Village Financial System (Siskeudes) can increase accountability and transparency in village financial management. This happens because this system provides a structured platform for recording, reporting, and monitoring village finances. The implementation of SISKEUDES facilitates efficient financial management and timely reporting. According to (Kurniawan, 2022) the implementation of Siskeudes makes it easier to track the flow of funds and provides easy access to information to interested parties, including the Community. There are also quite a few budget misappropriations that occur in several villages because certain individuals have bad intentions. With a nominal value that is not small, the budget disbursement to the village will certainly attract a lot of attention, especially budget embezzlers and the mass media/reporters who sometimes look for

problems in the village related to the budget, especially from the source of funds for Village Fund transfers. Because the Village Fund (DD) obtained from the APBN is usually worth more than 1 billion for villages, especially in the Candi District area. According to (Sari and Nugraheni, 2019) stated that the high allocation of Village Funds from the APBN is often the target of certain individuals who intend to embezzle the budget. This is exacerbated by weak supervision at the local level. Meanwhile, according to research (Faizah & Halima, 2024) found that the lack of understanding of village officials regarding regulations and financial reporting systems can lead to errors or even potential misuse of the budget. The use of Village Funds has indeed been regulated in the Permendes (Regulation of the Minister of Villages) and Perbup (Regent Regulation), but sometimes in its application or implementation it is sometimes not appropriate, because people's interpretation in translating existing regulations is sometimes confusing so that budget realization is not appropriate when monitoring and evaluation is carried out by the District Inspectorate as the district government agency tasked with overseeing the use of village budgets. However, in its implementation, this Siskeudes application often faces various challenges, such as limited competent human resources, low understanding of technology at the village level, and less than optimal standard operating procedures (SOPs) that support the implementation of this application. As stated by (Santoso and Prasetyo, 2020), the main obstacle in the implementation of Siskeudes is the low competence of human resources, especially in understanding applicable technology and financial regulations. And according to (Triyana Handayani, 2019) noted that the lack of training and assistance to village officials also became a factor inhibiting the optimization of Siskeudes, apart from the ineffectiveness of the SOPs that support implementation. Transparency and accountability are essential for effective village budget management, as they build public trust and ensure responsible use of resources. Studies show that the presentation of financial reports and accessibility have a positive impact on accountability in village financial management. According to research (Gayatri, G., Latrini, M. Y., & Widhiyanti, 2017) shows that transparency in village financial management contributes to increasing public trust in the village government. Good accountability ensures that the funds received by the village are used according to the needs of the community. Researchers (Pahlawan, Wijayanti, 2020) added that the accessibility of

village financial information through clear and easy-to-understand reports can strengthen public supervision and reduce the potential for irregularities.

### **Financial Management**

Financial management in general is the process of planning, organizing, directing, and controlling financial resources in an individual, household, or organization to achieve certain goals. Financial management includes various activities aimed at ensuring financial stability, efficient use of funds, and economic sustainability. Meanwhile, specifically, village financial management is a series of planning, implementation, administration, reporting, and accountability activities for village finances that are carried out transparently, accountably, participatively, and with budget discipline. According to the researcher (Syachbrani, 2024), village financial management is a strategic step to ensure that village funds are used efficiently, transparently, and accountably in accordance with village development goals. The principles of transparency, accountability, participation, and budget discipline are the main pillars that support successful management. And according to (Haryanto et al, 2020), transparency and accountability are two fundamental principles that encourage openness of village financial information to the public, so that public trust in the village government increases. This village financial management process aims to manage village financial resources efficiently and effectively in order to support development and community empowerment at the village level. The components of village financial management consist of (a) Village finances, which are all village rights and obligations that can be valued in money, including all forms of village income and expenditure used for the implementation of village government, development, community empowerment, and community development. (b) Stages of Village Financial Management include: the first stage of village financial planning is outlined in the Village Government Work Plan (RKP Desa) document and translated into the Village Revenue and Expenditure Budget (APB Desa). This planning process involves village deliberations to ensure community participation, as conveyed by researchers (Hadi et al., 2022) emphasizing the importance of community participation in the village financial planning stage through village deliberations. This active participation ensures that community needs are well accommodated in the Village Government Work Plan (RKP Desa) document. The second stage is the implementation of village finances carried

out in accordance with the approved APBDesa. This implementation includes budget receipts and expenditures, such as payments for development activities and implementation of planned programs. The third stage of village financial administration includes recording every financial transaction in an orderly, accurate, and procedural manner. As in the study by (Ryabko et al., 2016) showed that good administration, including orderly and accurate recording of financial transactions, plays an important role in avoiding budget irregularities. Administration is carried out by the Head of Financial Affairs (Kaur) who is tasked with storing evidence of expenditure, receipts, and reporting. The fourth stage is Reporting, carried out periodically in the form of a Village Budget Implementation Realization Report. This report functions to provide information on the use of village funds to various parties, including local governments and the community. The fifth stage is Accountability, carried out by the village head through an accountability report on the realization of the Village Budget implementation at the end of the budget year. This report is audited by the authorized party, such as the Regional Inspectorate, to ensure accountability. In order for village financial management to run well, there are principles that must be met, namely transparency: information regarding village finances must be accessible to the community; Accountability: all financial management processes must be accountable administratively, technically, and legally; Participation: involving the community in the decision-making process; Budget Discipline: management must be in accordance with applicable regulations and the agreed budget.

### **Standard Operating Procedure (SOP)**

SOP is a document that contains standard operating procedures in carrying out an activity. In the context of village finance, SOP can be a work guide to ensure that the financial management process is carried out consistently and in accordance with the rules. The existence of SOP plays an important role as a technical guide that regulates the steps in implementing each village financial management process. According to (Susano & Rachmawati, 2024) emphasized that clear and structured SOPs in village financial management help create legal certainty and reduce the risk of budget irregularities. SOPs are also technical guides for village officials to carry out their duties in a focused and efficient manner. Clear and structured SOPs can minimize the risk of irregularities and ensure



alignment in the implementation of the SISKEUDES application with applicable regulations. The Village Financial SOP (Standard Operating Procedure) is an official guideline that regulates financial management at the village level so that it is in accordance with applicable laws and regulations, efficient, transparent, and accountable. This SOP is a reference for the village government in managing village funds, both from the central government, regional governments, and other sources. The stages in the Village Financial SOP are a) Village Financial Planning, holding a Village Deliberation (Musdes) to absorb community aspirations, preparing the Village Government Work Plan (RKPDDes) as an annual reference. Preparing the Village Budget based on the RKPDDes, submitting the draft Village Budget to the BPD for approval. Researchers (Rohman Kusmayadi, 2022) noted that the village financial planning stage involving the Village Deliberation (Musdes) is a crucial step to ensure that community aspirations are accommodated in the Village Government Work Plan (RKPDDes). The preparation of the Village Budget based on the RKPDDes is the first step for transparent and accountable fund management. b) Budgeting, after the Village Budget is approved by the BPD, the document is ratified as a Village Regulation (Perdes) concerning the Village Budget, the Village Budget document is submitted to the regent/mayor through the sub-district head for evaluation. Likewise, researchers (Maskun, MA, & Istinah, 2021) showed that village financial budgeting through the ratification of the Village Budget by the BPD and evaluation by the local government increases the legitimacy and accountability of the planning process. c) Financial Implementation, Village Income: receiving village fund transfers from the central government, ADD, and other sources, recording each receipt in the general cash book. Meanwhile, Village Expenditure: carrying out expenditures according to the Village Budget, such as infrastructure development or community empowerment, completing each expenditure with supporting evidence (receipts, invoices, or notes). d) Administration, the Village treasurer records each transaction in the General Cash Book, Bank Book, Tax Book, Village Inventory Book and so on. Supporting documents, such as receipts or expenditure reports, are stored properly (Fauziah & Hermawan, 2022) state that good village financial records, such as in the General Cash Book and Assistant Book, facilitate financial supervision and reporting. Neat documentation is also the basis for credible accountability. e) Reporting and Accountability, the Village Treasurer prepares a quarterly financial realization report. The report is submitted to the Village Head, BPD, and



the community. The year-end accountability is prepared in the form of a Village Budget Realization Report. Supporting Documents in the Village Financial SOP include: General Cash Book, Assistant Cash Book (Bank, Tax, Activities), Village Inventory Book, Receipts or purchase notes. Village Regulations on the Village Budget, Village Budget Realization Report (Surya & Hasaniyah, 2022) highlight that quarterly financial reports submitted to the Village Head, BPD, and the community increase transparency and encourage community participation in village financial supervision. Challenges in the Implementation of the Village Financial SOP include: Lack of understanding of village officials about financial management, Technical constraints such as limited access to technology, Low community participation in supervision. According to (Yulianti & Nirmala Arum Janie, 2020) the main obstacle in implementing the village financial SOP is the lack of understanding of village officials regarding financial management rules and procedures. This often leads to administrative errors or non-compliance with regulations. And According to (Zaman, 2023) found that limited access to technology, especially in remote areas, is an obstacle in implementing village financial management applications such as Siskeudes. Meanwhile, Solutions in the Implementation of Village Financial SOPs include Training and mentoring for village officials, Utilization of simple technology such as village financial management applications (Razak et al., 2024) suggest that regular training and technical mentoring for village officials can improve their competence in managing village finances (Miftahurrohman, 2023) emphasizes that the use of simple technology, such as digital-based financial management applications, can facilitate the recording and reporting of village finances. This also helps improve efficiency and accuracy in budget management. Increase transparency through information boards or village forums. Transparency and Participation in Village Financial Management according to Researchers (Oktavia & Biduri, 2024) found that increased transparency through information boards or village forums contributed to strengthening Community supervision. Community involvement also encourages a sense of responsibility of the village government in managing funds. And Researchers (Mario Ade Pratama & Tries Ellia Sandari, 2024) added that active community participation in village financial supervision can reduce the potential for irregularities and increase the accountability of village heads.

## Financial Performance

Village financial performance is a measure of the effectiveness and efficiency of the village government in managing financial resources to achieve development goals. This performance includes how the village plans, implements, monitors, and reports the use of the budget to achieve village development goals in accordance with community needs and applicable legal provisions. The following is a detailed explanation of the aspects of village financial performance, including 1) Financial Planning, carried out through the Village Government Work Plan (RKP Desa) which is translated into the Village Revenue and Expenditure Budget (APB Desa). (Ade Putra Ode Amare et al., 2022) explained that village financial planning through the Village Government Work Plan (RKP Desa) and the Village Revenue and Expenditure Budget (APB Desa) is the first step in ensuring the use of the budget that is targeted and in accordance with community needs. Transparency in village deliberations is the key to increasing community participation in planning. Some important points: Village Income: Sourced from Village Funds, Village Fund Allocation (ADD), Village Original Income (PAD), tax sharing, regional levies, and other legitimate sources; Village Expenditure: Allocated for governance, development, community empowerment, and community development; Transparency: Financial plans must involve the community through village deliberations. (Hajar et al., 2022) emphasize the importance of preparing a comprehensive Village Budget, covering sources of income such as Village Funds (DD), Village Fund Allocations (ADD), and Village Original Income (PAD), to support sustainable development. 2) Financial Implementation, where the management of the Budget is the Village Head together with the village apparatus are responsible for implementing the budget according to the established Work Budget Plan (RKA). Efficiency: Using the budget optimally to minimize waste. Effectiveness: Ensuring that village spending has a positive impact according to the planned objectives, such as infrastructure development or improving community welfare (Rezky et al., 2024) show that effective implementation of the village budget depends on strict supervision and efficient management. The village head is responsible for ensuring that every expenditure is in accordance with the Work Budget Plan (RKA) that has been prepared. 3) Financial Supervision, aims to ensure accountability and transparency in village financial management. There are several layers of supervision, namely Internal Village: Involving the Village Consultative Body (BPD) as the main

supervisor at the village level. External: Carried out by the District/City Inspectorate and other authorized institutions. Community Participation: Village communities have the right to supervise financial implementation through deliberation and public reports. 4) Reporting and Accountability, the village head is required to prepare periodic village financial reports which include: Budget Realization Report (LRA): Shows village income and expenditure; Village Asset Report: Includes assets owned by the village; End of Year Report: Submitted to the community and the district/city government; Public Accountability: The village must provide access to the community to find out the village financial report. 5) Village Financial Performance Indicators, village financial performance can be measured through several indicators, namely (a) Financial Ratio: Ratio of income to expenditure and Ratio of operational expenditure to capital expenditure (Kurnianti et al., 2024) state that the effectiveness of village spending can be measured by the extent to which development programs, such as infrastructure development or community empowerment, have a positive impact on the community (b) Timeliness: Accuracy of preparation of the Village APB and Accuracy of realization of expenditure and reporting. (c) Efficiency and Effectiveness: The ability of villages to optimize resources to achieve development goals. (d) Transparency: Publication of financial reports and community involvement. 6) Challenges in Village Financial Performance, Human Resource Capability: Village officials often lack capacity in financial management, Corruption and Misuse of Funds: Lack of strict supervision can increase the risk of misappropriation, (Oktavia & Biduri, 2024) highlight that internal supervision by the Village Consultative Body (BPD) and external supervision by the Regency/City Inspectorate are very important to prevent budget irregularities. Participatory supervision by the community can also increase accountability. Regulatory Complexity: Changes in regulations are often an obstacle to budget implementation, Low Community Participation: Low community involvement can affect the quality of supervision and accountability. (Br Bancin et al., 2024) found that community involvement in village financial supervision, such as through village deliberations, can reduce the risk of corruption and increase transparency. 7) Efforts to Improve Village Financial Performance include HR training: Providing financial training to village officials, Strengthening the Village Financial Information System (Siskeudes): Integrating technology for transparency and accuracy of financial management, Tighter Supervision: Strengthening the role of the BPD and

encouraging Community supervision, Awards and Sanctions: Providing awards for villages that manage finances well and sanctions for violations. Optimal village financial performance is not only determined by the existence of technology such as SISKEUDES, but also by the village's ability to manage finances comprehensively and professionally.

## RESEARCH METHOD

This study uses a quantitative method with an explanatory design. This method was chosen because it aims to test the causal relationship between the variables studied, namely the optimization of the SISKEUDES application, village financial management, standard operating procedures (SOP), and village financial performance. Explanatory research allows researchers to measure the direct and indirect effects between variables through statistical analysis. The study was conducted in villages located in Candi District, Sidoarjo Regency, East Java. This location was chosen because these villages have implemented the SISKEUDES application in village financial management. Data collection was carried out in a certain period that was relevant to the predetermined data collection schedule. The population in this study were all village officials involved in financial management in villages located in Candi District, Sidoarjo Regency, namely 24 villages.

The sample determination used a purposive sampling technique. The sample was selected based on the following criteria: villages that have implemented the SISKEUDES application for at least one year and village officials who are responsible for village financial management, such as village heads, village secretaries, and village treasurers. The sample size is determined using the Slovin formula: Based on these calculations, a sample size of 100 respondents was obtained.

The type of data used in this study is quantitative data in the form of numbers or scores measured through research instruments. Data sources consist of primary data obtained directly from respondents through questionnaires and secondary data obtained from official documents, such as village financial reports and regulations related to village financial management. Data Collection Techniques use: 1) Questionnaires, as the main instrument for measuring research variables. 2) Documentation, which involves collecting secondary data from official documents such as APBDes realization reports and village SOPs.

Operational Definitions of Variables in this study use four main variables: 1) Optimization of SISKEUDES Application (X1): Use of applications to improve the efficiency and accountability of village financial management. 2) Village Financial Management (X2): A series of planning, implementing, recording, reporting, and accountability activities for village finances. 3) Standard Operating Procedures (SOP) (Z): Technical guidelines that support the implementation of village financial management. 4) Village Financial Performance (Y): Indicators of the success of village financial management that include efficiency, effectiveness, and accountability. Data analysis using SmartPLS software.

## RESULTS AND DISCUSSION

### Results of Respondent Characteristics

This study involved 100 respondents from 24 villages in Candi District, Sidoarjo Regency. Respondents were village officials who were directly involved in village financial management, consisting of village heads, village secretaries, village treasurers, and budget activity implementers.

**Table 1.** Distribution of respondents by position

Position	Amount	Percentage
Village Head	24	24%
Village Secretary	24	24%
Village Treasurer	24	24%
PKA/TPK	28	28%
Total	100	100%

### Results of Research Instrument Testing

Validity and Reliability Testing: (1) Validity testing shows that all indicators have an outer loading value  $> 0.7$ , and AVE (Average Variance Extracted) for each construct is above 0.5. This indicates that convergent validity is met. (2) Reliability testing shows that all constructs have Composite Reliability and Cronbach's Alpha values  $> 0.7$ , indicating that this instrument is reliable.

Description based on result. Explain the results, the relationship between variables, and the relationship with previous research. One of the main objects of the discussion is to set forth a complete and plausible explanation or theory for what was found. No one knows

the subject of your research as well as you do; on the other hand, the average reader has no time to re-read the discussion if he/she did not understand it the first time around. You do not want the reader to go through your paper several times to understand it -he/she simply will not. You have to be clear and logical in what you say and explain it in a way that makes sense the first time around. This is the most difficult part of writing a discussion.

Scientific Writing Principles (ABC Framework):

**Table 2. Outer Model**

Variabel	AVE	CR	Ket
X1	0.62	0.88	Valid dan reliabel
X2	0.65	0.89	Valid dan reliabel
Z	0.67	0.90	Valid dan reliabel
Y	0.69	0.91	Valid dan reliabel

**Table 3. Bootstrapping Test**

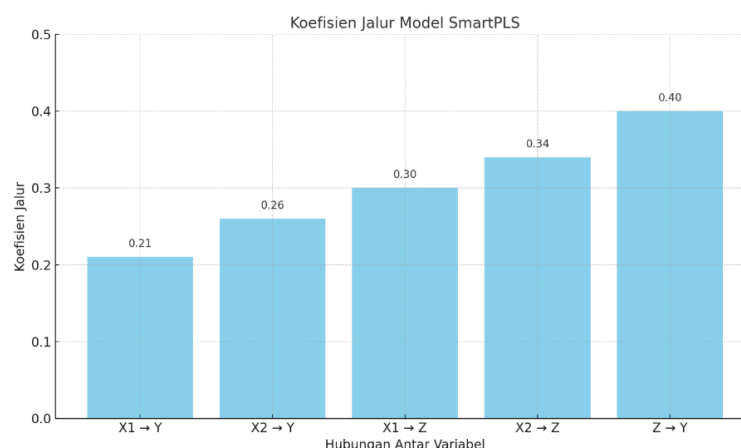
Hipotesis	Correlation	Koefisien	T-Statistik	P-Value	Ket
H1	$X1 \rightarrow Y$	0.21	2.45	0.015	Signifikan
H2	$X2 \rightarrow Y$	0.26	2.89	0.004	Signifikan
H3	$X1 \rightarrow Z$	0.30	3.22	0.001	Signifikan
H4	$X2 \rightarrow Z$	0.34	3.85	0.000	Signifikan
H5	$Z \rightarrow Y$	0.40	4.10	0.000	Signifikan

$$X1 \rightarrow Z \rightarrow Y: 0.30 \times 0.40 = 0.12$$

$$X2 \rightarrow Z \rightarrow Y: 0.34 \times 0.40 = 0.136$$

Both indirect effects are significant, indicating that SOP acts as an intervening variable that strengthens the influence of X1 and X2 on Y. Accuracy: Each statement must be supported by precise empirical evidence. Quantitative data, statistical measures, and specific outcomes should be explicitly stated rather than relying on general observations. Present exact values, confidence intervals, and effect sizes where applicable.

**Figure 1.** Graph Of The Relationship Between Variables



## Discussions

### The Effect of Siskeudes Optimization on Financial Performance

The results show that optimizing the Siskeudes application has a significant effect on improving village financial performance. This shows that the use of a digital system based on regulations can improve the efficiency of recording, reporting, and tracking the use of village funds in a transparent and accountable manner.

### The Effect of Financial Management on Financial Performance

Systematic village financial management, according to the stages of planning, implementation, administration, reporting, and accountability has a direct impact on the effectiveness of financial performance. This finding is consistent with the principles of accountability and budget discipline as the main pillars of village financial management.

### The Role of SOP as an Intervening Variable

SOP has been shown to play an important role in bridging the influence of Siskeudes and financial management on performance. With a structured SOP, all financial activities become more consistent, independent of individuals, and in line with the principles of good governance.

### Relevance to SDGs No. 1

Increased village financial performance has implications for the success of development programs based on community needs, such as increasing access to education, health, and infrastructure. Thus, this finding confirms the positive contribution of village financial governance to the achievement of SDGs No. 1: Poverty Eradication.



## CONCLUSION

Optimization of the Siskeudes application and systematic village financial management have proven to have a significant impact on improving village financial performance. The implementation of SOPs strengthens this relationship by ensuring consistency and accountability in every financial process. Good village financial performance further contributes to the achievement of sustainable development goals, especially poverty alleviation (SDGs No. 1), through targeted fund management and community empowerment

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