

## ANALYSIS OF VILLAGE FINANCIAL MANAGEMENT AND BUDGET REPORTING BASED ON PSAP NO. 02 IN DELI SERDANG REGENCY

**Malika Callista Lubis<sup>1\*</sup>, Rahmat Daim Harahap<sup>2</sup>, Muhammad Lathief Ilhamy Nasution<sup>3</sup>**

[malikakallistha@gmail.com](mailto:malikakallistha@gmail.com)\*

Universitas Islam Negeri Sumatera Utara, Indonesia<sup>1,2,3</sup>

|               |               |                 |
|---------------|---------------|-----------------|
| Accepted:     | Reviewed:     | Published:      |
| July 14, 2026 | July 27, 2026 | August 30, 2026 |

### Abstract

*This study aims to analyze the compliance of village financial reporting with Government Accounting Standards Statement (PSAP) No. 02 on Budget Implementation Reports (LRA), evaluate the implementation of the Village Financial System (Siskeudes), and identify the supporting and inhibiting factors affecting village financial management in Percut Sei Tuan Subdistrict, Deli Serdang Regency. A qualitative approach was employed using primary and secondary data. Primary data were collected through interviews with village officials, while secondary data included Budget Implementation Reports (LRA), Village Budget Plans (APBDes), and relevant regulations. Compliance was assessed using a scoring method based on PSAP No. 02 indicators, including report structure, completeness, recognition and measurement of transactions, and presentation of SiLPA/SiKPA. The findings reveal varying levels of compliance among villages. Bandar Khalipah Village achieved the highest compliance rate (100%), followed by Kolam Village (66.67%) and Sumber Rejo Timur Village (55.56%). Although all villages have implemented Siskeudes, the effectiveness of its use depends on the competence of village officials in operating the system and understanding government accounting standards. Higher compliance levels are associated with better transparency and accountability. Supporting factors include the use of Siskeudes, training, and government assistance, while limited human resource capacity remains the primary challenge. Continuous training and technical assistance are essential to improve the quality of village financial reporting.*

**Keywords:** Village Financial Management, Village Financial Reporting, PSAP No. 02, Budget Implementation Report, Siskeudes, Accountability, Transparency.

\*Correspondence Author



#### By Authors

This work is licensed under a [Creative Commons Attribution-ShareAlike 4.0 International License](https://creativecommons.org/licenses/by-sa/4.0/).

## 1. Introduction

Village financial management is one of the fundamental aspects of achieving transparent, accountable, and community-welfare-oriented governance. It is noted that the number of villages in Indonesia has reached more than 74,800, with village fund allocations continuing to increase each year. This situation directly calls for a financial reporting system that is not only accurate but also capable of reflecting the effective and efficient use of the budget—a critical factor in ensuring that village financial management adheres to the principles of good governance (Mudhofar, 2022). One relevant standard is PSAP No. 02 on Budget Implementation Reports (LRA), which serves to present information on the realization of revenue, expenditures, and financing in a systematic and measurable manner (Kolamban et al., 2025; Rindengan & Kapojos, 2024). This report serves as a crucial tool for evaluating the financial performance of village governments and ensuring that budget expenditures align with established plans (Dewi & Werastuti, 2024).

In addition, to support the implementation of these standards, the government has also developed the Village Financial System (Siskeudes) application as a tool to assist in the management and reporting of village finances. Siskeudes is designed to facilitate the recording of transactions and the preparation of financial reports, as well as to enhance transparency and accountability in the management of village funds. This transparency is not merely an administrative requirement but also holds moral significance from the perspective of Sharia accounting. The principles of transparency and accurate record-keeping have been emphasized in the Qur'an, particularly in Surah Al - Baqarah verse 282, which emphasizes the importance of recording every transaction clearly and honestly, and the use of Siskeudes is in line with the values of Sharia accounting that emphasize honesty (amanah), openness, and accountability to the community as a form of accountability.

**Table 1. Siskeudes Application Implementation Rates for 2025**

| Description          | Indonesia | North Sumatra | Deli Serdang |
|----------------------|-----------|---------------|--------------|
| Number of Villages   | 75.753    | 6.113         | 380          |
| Siskeudes Total      | 71.885    | 5.458         | 346          |
| Siskeudes Percentage | 94.89%    | 89.3%         | 91.05%       |

Source: Directorate General of Village Governance (2025)

Based on Table 1, it can be seen that the implementation of the Village Financial System (Siskeudes) application in Indonesia by 2025 has reached a very high level. Of the total 75,753 villages, 71,885 have adopted Siskeudes. In Deli Serdang Regency, there are 380 villages, of which 346 have adopted Siskeudes, representing an implementation rate of 91.05%. This figure indicates that although system adoption is generally high, there are still some villages that have not yet been fully integrated into the digital financial management system. The high rate of Siskeudes usage indicates that, system-wise, village governments already have adequate tools to support digital-based financial management and reporting.

The high level of Siskeudes implementation in Deli Serdang Regency makes this area an interesting subject for further study, particularly in Percut Sei Tuan Subdistrict. This subdistrict is one of the most populous subdistricts in Deli Serdang Regency and has a high level of community mobility because it borders the city of Medan. These conditions result in more dynamic government and village development activities, thereby requiring village financial management and reporting to be more transparent, accountable, and in accordance with applicable standards. Furthermore, the high demand for public services and development in this densely populated area makes the effectiveness of village fund management a critical aspect to evaluate. Therefore, Percut Sei Tuan Subdistrict was selected as the research site to examine the extent to which the implementation of PSAP No. 02 and the use of Siskeudes can support the quality of village financial reporting in an area characterized by a high population density and high mobility.

This raises an important question: Does this high level of digitization align with the quality and compliance levels of village financial reporting in the field? Therefore, further analysis is needed to assess the extent to which the implementation of this system is accompanied by compliance in the preparation of village financial reports. According to research conducted by Nugrahanti et al. (2025), the use of Siskeudes can improve the transparency of village fund management through the presentation of financial reports that are more systematic, timely, and easily accessible to both the government and the public. Furthermore, research by Kamila et al. (2025) also explains that the implementation of Siskeudes has a significant impact on the accountability and quality of village financial reporting because the system helps minimize recording errors and improves the accuracy of financial report preparation.

As part of its standardization efforts, the government issued Government Regulation No. 71 of 2010, which serves as the basis for the preparation of public sector financial reports, including at the village level. One of the key components of these standards is PSAP No. 02, which governs the preparation of the Budget Implementation Report (LRA). The LRA serves a strategic function as a tool for evaluating budget performance, presenting a comparison between the budget and its actual implementation over a specific period. Thus, the LRA functions not only as an administrative report but also as an instrument for public financial control and oversight.

Furthermore, empirical findings by Alfaruqi & Kristianti (2019) and Subrata (2024) indicate the potential for irregularities and inefficiencies in village financial management. Studies by Kamila et al. (2025) and Nugrahanti et al. (2025) confirm that problems in village financial management are not merely technical or administrative in nature but also reflect structural issues related to institutional capacity and governance. Studies conducted by Tetelepta & Talakua (2025) dan Zai et al. (2024) indicate that village financial reporting has not yet fully complied with SAP principles, particularly regarding the completeness and consistency of financial statement presentation. In line with this, Sartika & Wibowo (2021) found that there are still several components in the Budget Implementation Report (LRA) that have not been presented completely in accordance with the provisions of PSAP No. 02. Similar findings were also reported by Pergiwa & Nurodin (2025) dan Zai et al. (2024), who highlighted inconsistencies in the recognition and measurement of village financial transactions, as well as a lack of understanding among village officials regarding applicable accounting standards. In fact, several studies explicitly state that the implementation of SAP at the village level remains administrative in nature and does not yet fully reflect substantive accountability in public financial management (Pergiwa & Nurodin, 2025; Siregar et al., 2026).

The issue of transparency in village financial management in Deli Serdang Regency remains a concern, particularly regarding the implementation of Siskeudes, which is not yet fully open to the public. According to data from the Public Information Disclosure Office (PPID) of the Deli Serdang Regency Inspectorate, out of a total of 380 villages in Deli Serdang Regency, only about 63% have implemented transparency in village financial management through the publication of Siskeudes information, primarily on the villages' official websites. Nevertheless, most previous studies have relied on a descriptive

qualitative approach that merely narratively describes the adequacy of village financial reporting without clearly measuring compliance levels. Consequently, few studies have systematically quantified the indicators of PSAP No. 02 to assess the level of compliance in village financial reporting.

This study aims to describe the level of compliance in the preparation of village Budget Implementation Reports (LRA) based on the provisions of PSAP No. 02 and to understand the implementation of Siskeudes in supporting transparency and accountability in village financial reporting. In addition, this study also aims to describe the challenges and practices of village financial reporting in Deli Serdang Regency in the preparation of financial statements in accordance with applicable government accounting standards.

Although previous studies have extensively discussed the implementation of Siskeudes and compliance with Government Accounting Standards in village financial management, most of them primarily describe financial reporting practices without systematically measuring the degree of compliance with PSAP No. 02 indicators. Existing studies also tend to focus on administrative implementation or the effectiveness of Siskeudes separately, while limited attention has been given to integrating compliance assessment with qualitative exploration of factors influencing reporting quality. Therefore, this study offers a different perspective by combining indicator-based compliance scoring derived from PSAP No. 02 with qualitative interviews to explain the organizational, technical, and institutional factors underlying different compliance levels among villages. This approach provides a more comprehensive understanding of village financial reporting quality beyond descriptive assessment.

In addition, this study contributes to the development of public sector accounting literature in three ways. First, it introduces a structured compliance measurement based on PSAP No. 02 indicators as an analytical tool for evaluating village Budget Realization Reports (LRA). Second, it provides empirical evidence regarding the relationship between the implementation of Siskeudes, village officials' competence, and the quality of financial reporting within the context of Deli Serdang Regency. Third, the findings enrich the discussion of transparency and accountability in village financial governance by explaining why villages with similar digital systems may demonstrate different levels of reporting compliance.

## **Stewardship Theory**

Stewardship Theory serves as the primary theoretical foundation of this study because it explains that public officials, acting as stewards, are motivated to prioritize organizational and public interests rather than personal interests (Davis et al., 1997). Unlike Agency Theory, which assumes that individuals are primarily self-interested and require strict monitoring, Stewardship Theory argues that organizational members are intrinsically motivated to achieve collective goals, maintain public trust, and maximize organizational performance. Within the public sector, this perspective is particularly relevant because government officials are entrusted with managing public resources responsibly while ensuring accountability, transparency, and integrity in financial administration (Hernandez, 2012). Consequently, the theory provides a strong conceptual basis for understanding why village governments are expected to comply with Government Accounting Standards in preparing reliable and transparent financial reports.

In the context of village financial management, Stewardship Theory explains that village officials have a fiduciary responsibility to manage village funds in accordance with applicable regulations, including Government Regulation No. 71 of 2010 and Government Accounting Standards Statement (PSAP) No. 02 concerning Budget Realization Reports (LRA). Compliance with PSAP No. 02 reflects not only adherence to regulatory requirements but also demonstrates the commitment of village governments to uphold public accountability through transparent and accurate financial reporting. Furthermore, the implementation of the Village Financial System (Siskeudes) can be viewed as an institutional mechanism that assists village officials in fulfilling their stewardship responsibilities by improving the accuracy, consistency, and transparency of financial reporting. Therefore, differences in the level of compliance among villages may indicate variations in stewardship practices, institutional capacity, and officials' competence in implementing government accounting standards, which ultimately influence the quality of village financial governance (Bovens, 2007).

## **Village Financial Management and Reporting**

Village financial management and reporting are two inseparable aspects of achieving accountable and transparent village governance (Anggareka, 2024; Bakhtiar, 2021). Village financial management encompasses the entire process,

ranging from planning, implementation, administration, and reporting to financial accountability (Husin, 2016; Sakanga et al., 2020). In this context, financial reporting serves as the primary output that reflects the quality of financial management carried out by the village government. Therefore, village financial management and reporting must be conducted systematically, in an orderly manner, and in accordance with applicable laws and regulations. Conceptually, village financial management aims to ensure that all village financial resources are used effectively, efficiently, and appropriately to support village development. According to several studies, sound village financial management is characterized by realistic budget planning, the implementation of activities in accordance with the plan, and accurate and timely record-keeping (Ardiputra et al., 2025; Meikhati & Oktaviani, 2025). In this context, village financial reporting serves as a tool for evaluating the performance of financial management, thereby providing a basis for decision-making and oversight by relevant parties.

Village financial reporting is generally prepared in the form of a budget execution report, which presents information comparing the budget to actual expenditures over a specific period. These reports are crucial because they provide an overview of the extent to which planned programs and activities have been achieved. Furthermore, financial reports serve as a form of accountability by the village government to the community, making transparency and accuracy of information absolutely critical (Meikhati & Oktaviani, 2025). In practice, village financial management and reporting must comply with PSAP No. 02, which governs the preparation of the Budget Implementation Report (LRA). This standard provides clear guidelines regarding the report's components, presentation principles, and the account classifications that must be used. With PSAP No. 02 in place, it is hoped that village financial reports can be prepared consistently and be comparable across periods and among government entities. This is important for improving the quality of financial information and supporting the establishment of public accountability.

However, the implementation of village financial management and reporting still faces various challenges. Several studies indicate that limited human resources are one of the main factors affecting the quality of village financial reports. Village officials without an accounting background tend to have difficulty understanding government accounting standards, which can potentially lead to errors in recording and reporting (Tetelepta & Talakua, 2025).

In addition, delays in report preparation and a lack of understanding of budget classifications are also common problems (Ardiputra et al., 2025). On the other hand, the use of information technology, such as the Village Financial System (Siskeudes) application, is expected to help improve the quality of village financial management and reporting. The use of this system enables the recording and reporting processes to be carried out in a more systematic and integrated manner. This is consistent with research findings indicating that, although the technology is available, limitations in user competence remain a major obstacle to system optimization (Meikhati & Oktaviani, 2025). The interconnection between village financial management and reporting indicates that the quality of financial reports is a direct reflection of how village finances are managed. Therefore, evaluating the compliance of village financial reporting with applicable standards – particularly PSAP No. 02 – is crucial for identifying issues and formulating improvement measures to enhance the accountability and transparency of village finances.

### **Budget Implementation Report (LRA)**

The Budget Implementation Report (LRA) is one of the key components of government financial statements, presenting information on the comparison between the approved budget and its actual implementation over a specific period. This report serves as a tool for evaluating the financial performance of the government—including village governments—in managing its financial resources. Through the BIR, report users can assess the extent to which the government is able to execute the budget in accordance with established plans; thus, the BIR plays a strategic role in supporting transparency and public financial accountability (Anggraini & Yunita, 2024; Jannah & Daulay, 2024). Conceptually, the LRA provides an overview of the effectiveness and efficiency of financial management. Effectiveness can be seen from the degree to which budget targets are achieved, while efficiency is reflected in the government's ability to use resources optimally. Therefore, the LRA functions not only as an administrative report but also as a performance analysis tool that can be used by various parties—including the government, the public, and oversight agencies—to assess the quality of financial management.

In the context of Indonesian regulations, the preparation of LRA is governed by PSAP No. 02, which is part of the Government Accounting Standards Statement established by Government Regulation No. 71 of 2010 on

Government Accounting Standards. Since the enactment of Government Regulation No. 71 of 2010, the central and local governments—including village governments—have been required to prepare financial statements based on accrual-based government accounting standards. Nevertheless, the Budget Execution Report (LRA) is still prepared on a cash-to-accrual basis, thus emphasizing cash inflows and outflows during the reporting period. The main components of the Budget Implementation Report consist of several key elements, namely revenue, expenditures, transfers, surplus or deficit, and financing. Revenue consists of all cash receipts that increase the budget surplus balance during the current period. Expenditures consist of all cash outflows that reduce the budget surplus balance. Transfers reflect the flow of funds between government entities, while a surplus or deficit indicates the difference between revenue and expenditures. Meanwhile, financing includes receipts and expenditures that must be repaid or will be recovered, such as loans or investments.

The presentation of these components in the LRA must be done systematically and in accordance with the classifications established in government accounting standards. This is intended to ensure that financial statements are comparable across periods and among entities, thereby facilitating financial performance analysis. In addition, consistency in reporting is also a key factor in improving the quality of the financial information produced. In practice, the preparation of LRA at the village level often faces various obstacles, particularly regarding village officials' understanding of account classifications and reporting principles (Fajriant et al., 2025; Telaumbanua et al., 2024). Errors in the categorization of revenues and expenditures, as well as inconsistencies in transaction recording, can affect the quality of the resulting reports. This indicates that although standards have been established, their implementation still requires improved human resource capacity and more effective oversight. The existence of the LRA serves not only as an administrative requirement but also as a tool to ensure that financial management is conducted transparently, accountably, and in accordance with the principles of good governance. Therefore, a deep understanding of the LRA and its application in accordance with applicable standards is crucial for improving the quality of village financial reporting.

## **Government Accounting Standards Statement (PSAP) No. 02**

PSAP No. 02 is part of the Government Accounting Standards (SAP) that specifically governs the preparation and presentation of Budget Execution Reports (LRA). This standard serves as a guideline for government entities – at both the central and local levels, including village governments – in preparing financial reports that are transparent, accountable, and comparable. With the implementation of PSAP No. 02, it is hoped that budget execution reports will accurately reflect the actual financial condition and support sound decision-making. Historically, PSAP No. 02 came into effect upon the enactment of Government Regulation No. 71 of 2010 on Government Accounting Standards. This regulation replaced the previous standard – which was still based on a cash-to-accrual basis – with a fully accrual-based system. However, in practice, Budget Execution Reports are still prepared using a cash-to-accrual basis, thus emphasizing the realization of cash receipts and disbursements during a specific period. The implementation of this standard marks an important milestone in the reform of public financial management in Indonesia.

PSAP No. 02 has the primary objective of providing information on budget execution that can be used as a tool for evaluating the government's financial performance. The information presented in the LRA enables report users – such as the government, the public, and oversight agencies – to assess the effectiveness and efficiency of budget utilization. In addition, this standard also aims to enhance transparency in public financial management, thereby strengthening the government's accountability to the public. Within its scope, PSAP No. 02 regulates various important aspects of LRA preparation, including the report's structure, account classification, and the presentation principles that must be followed. This standard emphasizes the importance of consistency in report presentation to enable comparisons across periods and among government entities. Furthermore, PSAP No. 02 stipulates that reports must be prepared systematically and comprehensively so that they provide relevant and reliable information to users of financial statements.

The main components regulated in PSAP No. 02 include revenue, expenditures, transfers, surpluses or deficits, and financing. Each of these components must be presented clearly and in accordance with the established classifications. Revenue reflects all cash receipts, while expenditures represent cash outflows made by the government. Transfers indicate the flow of funds

between entities, while a surplus or deficit is the difference between revenue and expenditures. Financing, meanwhile, covers transactions related to receipts and disbursements that must be repaid or will be recovered. Although clearly stipulated in PSAP No. 02, the implementation of this standard at the local government and village levels still faces various challenges. Limited human resources, a lack of understanding of accounting standards, and suboptimal internal control systems are factors that affect the quality of financial statement presentation. Therefore, efforts are needed to build the capacity of government officials and strengthen oversight systems so that the implementation of PSAP No. 02 can proceed optimally and improve the quality of government financial accountability.

### **Village Financial Accountability and Transparency**

Accountability and transparency are fundamental principles in village financial management, aimed at ensuring that every use of the budget is accountable to the community (Bakhtiar, 2021; Budiasni & Ayuni, 2020; Iznillah & Basri, 2018). Accountability refers to the village government's obligation to explain and be accountable for the management of public resources, while transparency relates to the openness of information that enables the public to access and understand village financial reports (Sofyani et al., 2022; F. Susanti et al., 2023). These two principles serve as the main foundation for creating good governance, particularly in the context of managing village funds, the amount of which continues to grow each year. In practice, village financial accountability is realized through the preparation of financial reports in accordance with applicable standards, including PSAP No. 02, which regulates Budget Implementation Reports.

Accountable financial reports must be prepared in a timely, accurate, and reliable manner so that they accurately reflect the actual financial condition (Meilani et al., 2025; Nurhikmah & Sisdianto, 2024). Meanwhile, transparency requires openness in the dissemination of financial information to the public – whether through print media, village bulletin boards, or digital systems – so that the community can monitor the use of village funds (Sofyani et al., 2022; F. Susanti et al., 2023). The importance of accountability and transparency is increasing in tandem with the size of the village fund allocations managed by village governments. Research by Hanif et al. (2026) indicates that low levels of

accountability and transparency can increase the risk of budget irregularities and misuse.

Furthermore, a lack of transparency in providing information to the public can also erode public trust in the village government, thereby hindering community participation in village development (Lathifah et al., 2024). Limited human resources, a lack of understanding of accounting standards, and the suboptimal use of information technology are the main factors affecting the quality of village financial reports (Meilani et al., 2025; Nurhikmah & Sisdianto, 2024). In addition, weak internal control and oversight systems also contribute to low levels of accountability in village financial management (Budiana et al., 2019; Wahyuningsih & Kiswanto, 2016). Consistent application of these principles is expected to improve the quality of village financial management and reporting, as well as strengthen public trust in the village government (Apriani et al., 2023; Halijah & Nurwani, 2022; Sari & Kusmilawaty, 2023). Therefore, evaluating the level of accountability and transparency is a crucial aspect in assessing the success of implementing government accounting standards, particularly in the context of village fund management.

### **Factors Hindering the Implementation of Government Accounting Standards Statements**

The implementation of the Government Accounting Standards (PSAP), particularly PSAP No. 02, in village financial management and reporting is not without various obstacles that affect the quality of financial statement presentation. In general, these obstacles stem from both internal and external factors, such as limited human resources, weak internal control systems, and a lack of understanding of government accounting standards. According to Schillemans (2016), public sector accountability is largely determined by the capacity of officials to understand and apply applicable standards, which aligns with the findings of Pergiwa & Nurodin (2025) that the low competence of officials is a major obstacle to the implementation of government accounting standards, including at the village level.

One of the main obstacles is the limited competence of village officials in the areas of accounting and financial reporting. Many village officials lack a background in accounting, making it difficult for them to understand the concepts and technical aspects of preparing financial reports in accordance with standards (Barus et al., 2023; Fadli et al., 2024; Sinaga et al., 2022). This is

supported by research by Sofyani et al. (2022) and E. Susanti et al. (2023), which shows that a lack of understanding of account classification and financial reporting principles leads to recording errors and discrepancies in financial statements, which indirectly result in a decline in the quality of village financial accountability. In addition to human resource factors, the utilization of information technology is also one of the obstacles in implementing PSAP. Although the government has provided the Village Financial System (Siskeudes) application to assist with financial recording and reporting processes, its implementation has not been optimal across all villages (Az-Zahra et al., 2023; Syahfitri et al., 2024). Lathifah et al. (2024) state that “the use of financial information systems has not been fully effective due to limitations in user capabilities,” a finding reinforced by Meilani et al. (2025) and Nurhikmah & Sisdianto (2024), who note that a lack of training and minimal technical assistance are factors hindering the optimal use of technology in village financial management.

Another contributing factor is the weakness of internal control systems and oversight of village financial management. Internal control systems that do not function properly can increase the risk of errors and irregularities in financial recording and reporting. According to Hanif et al. (2026), internal control is a key element in ensuring the reliability of public sector financial statements, consistent with the findings of Budiana et al. (2019) and Wahyuningsih & Kiswanto (2016), who noted that weak oversight can lead to low levels of compliance with government accounting standards, resulting in financial statements that do not fully reflect actual conditions.

The factors hindering the implementation of PSAP are not only technical in nature but also include structural and institutional aspects. Human resource constraints, low technology adoption, and weak internal controls are the main challenges that must be addressed to improve the quality of village financial reporting (Fahlevvi et al., 2025; Farizi et al., (2025). Therefore, comprehensive efforts – such as capacity building for officials, strengthening oversight systems, and optimizing the use of information technology – are needed to ensure that the implementation of PSAP proceeds effectively and supports the establishment of financial accountability and transparency in villages.

## 2. Research Method

### Research Design

This study employed a qualitative case study approach to obtain an in-depth understanding of the level of compliance of village financial reporting with Government Accounting Standards Statement (PSAP) No. 02 and to explore the factors influencing its implementation in village governments. A qualitative case study was considered appropriate because it enables researchers to examine organizational practices and reporting behaviour within their real-life context through multiple sources of evidence (Creswell & Poth, 2018; Yin, 2018). The research was conducted in villages located in Percut Sei Tuan Subdistrict, Deli Serdang Regency.

The initial stage of the research involved assessing the compliance level of village Budget Realization Reports (LRA) using indicators derived from PSAP No. 02. Based on the compliance scores, villages were classified into three categories: low, moderate, and high compliance. This classification served as the basis for selecting research participants through purposive sampling. Accordingly, three villages representing different compliance levels were selected, namely Sumber Rejo Timur Village (low compliance), Kolam Village (moderate compliance), and Bandar Khalipah Village (high compliance).

### Data Collection

This study used both primary and secondary data. Primary data were obtained through semi-structured interviews with key informants, including village heads, village treasurers, and Siskeudes operators, to gain comprehensive insights into financial reporting practices, implementation challenges, and compliance with PSAP No. 02. Secondary data consisted of official documents, including Budget Realization Reports (LRA), Village Budget (APBDes), Government Regulation No. 71 of 2010 concerning Government Accounting Standards, and other relevant regulations. Data were collected through documentation, semi-structured interviews, and direct observation. The use of multiple data collection techniques enabled data triangulation, thereby enhancing the credibility and completeness of the research findings.

## Compliance Measurement

The level of compliance with PSAP No. 02 was measured using an indicator-based compliance scoring approach developed from the reporting requirements stipulated in the standard. The assessment covered four aspects: (1) conformity of the Budget Realization Report (LRA) structure, (2) completeness of reporting components, (3) accuracy of recognition and measurement, and (4) appropriateness of the presentation of SiLPA/SiKPA. Each indicator was assigned a score of 1 when the reporting practice complied with the requirements of PSAP No. 02 and 0 when the required information was absent or inconsistent with the standard (Appendix 1). The total compliance score was subsequently converted into a percentage for each village and classified into three compliance categories—low, moderate, and high—to facilitate interpretation and comparison among villages (Appendix 2).

## Data Analysis

Data analysis followed the interactive model proposed by Miles, Huberman, and Saldaña (2014), consisting of data condensation, data display, and conclusion drawing and verification. Quantitative compliance scores were first used to classify villages according to their level of compliance. Subsequently, qualitative interview data and documentary evidence were analyzed to explain the underlying factors influencing compliance, particularly regarding the competence of village officials, the implementation of the Village Financial System (Siskeudes), and the understanding of Government Accounting Standards. Throughout the analysis, findings from different data sources were continuously compared to strengthen the credibility of the research results.

## 3. Result and Discussion

### Level of Compliance with Village Financial Reporting Based on PSAP No. 02

Based on the results of measuring the level of compliance of village financial reporting with the indicators of PSAP No. 02, different levels of compliance were found in each of the villages studied. Sumber Rejo Timur Village achieved a compliance rate of 55.56% and fell into the low category;

Kolam Village achieved a compliance rate of 66.67% and fell into the moderate category; while Bandar Khalipah Village achieved a compliance rate of 100% and fell into the high category. These differences in compliance levels indicate that the implementation of financial reporting standards for village governments has not been uniform, even though all villages have utilized the Village Financial System (Siskeudes) in their financial management processes.

**Table 2. Compliance Rates for Village Financial Reporting Based on PSAP No. 02**

| Village           | Compliance Rate | Category  |
|-------------------|-----------------|-----------|
| Sumber Rejo Timur | 55,56%          | Low       |
| Kolam             | 66,67%          | Medium    |
| Bandar Khalipah   | 100%            | Very High |

Source: Data compiled by the researcher (2026)

The high level of compliance in Bandar Khalipah Village indicates that the Budget Implementation Report (LRA) was prepared in accordance with the provisions of PSAP No. 02, in terms of report structure, completeness of components, recognition of transactions, and presentation of budget surpluses or deficits. Conversely, in Sumber Rejo Timur Village, several indicators were still found to be not fully in accordance with the standard's provisions, resulting in a lower compliance rate compared to other villages. This situation indicates that the existence of a digital system does not fully guarantee the quality of financial reporting if it is not accompanied by an adequate understanding of government accounting standards. These findings are consistent with the research by Sartika & Wibowo (2021), which states that there are still components of the Budget Implementation Report that have not been presented completely in accordance with the provisions of PSAP No. 02, as well as the research by Zai et al. (2024), which found that the implementation of Government Accounting Standards at the village level still faces challenges regarding the completeness and consistency of financial report presentation.

Furthermore, the research findings also reveal compliance gaps among villages in the low, medium, and high categories, indicating differences in financial management capacity across these villages. According to Pergiwa & Nurodin (2025), civil servants' limited understanding of government accounting standards can lead to discrepancies in the recognition, measurement, and presentation of financial transactions. These findings are supported by Tetelepta & Talakua (2025), who explain that the quality of

village government financial reporting is significantly influenced by the competence of officials and their consistency in applying applicable reporting standards. Thus, the differences in compliance levels found in this study indicate that the implementation of PSAP No. 02 is not only determined by the availability of a reporting system but is also influenced by human resources, regulatory understanding, and village financial governance. The results of these compliance level measurements serve as the basis for further analysis of the implementation of Siskeudes, the transparency of financial reporting, and the factors that support and hinder the application of PSAP No. 02 in each village. The differences in compliance categories identified indicate that efforts are still needed to improve the quality of village financial reporting in order to achieve accountability and transparency in the management of village funds, as mandated by the Government Accounting Standards and the principles of good governance (Bakhtiar, 2021; Sofyani et al., 2022).

### **Implementation of Siskeudes in Village Financial Management and Reporting**

Based on interviews with village officials, all villages have been using the Village Financial System (Siskeudes) application for financial management and reporting. However, the level of utilization varies from village to village. An informant from Sumber Rejo Timur Village stated that *“Siskeudes is already being used to prepare village financial reports, but there are still some features that we do not fully understand, so we sometimes need assistance from village facilitators or sub-district officials.”* Meanwhile, an informant from Kolam Village explained that *“Most of the financial recording and reporting processes are already carried out through Siskeudes and are quite helpful in preparing the Annual Financial Report (LRA), although technical issues that require adjustments still arise from time to time.”* In contrast to these two villages, an informant from Bandar Khalipah Village noted that *“The entire process of budgeting, financial administration, and financial reporting has been carried out through Siskeudes, which simplifies report preparation and reduces the risk of recording errors.”* The results of these interviews indicate that all villages have implemented Siskeudes, but the degree to which they optimize its use varies according to each village’s financial management capacity.

**Table 3. Comparative Analysis of Siskeudes Implementation in Villages in Deli Serdang Regency**

| Aspect                                    | Sumber Rejo Timur (Lower)     | Kolam (Medium)            | Bandar Khalipah (High)     |
|-------------------------------------------|-------------------------------|---------------------------|----------------------------|
| 1. Use of Siskeudes                       | In use but not yet optimized  | Used quite effectively    | Used to its full potential |
| 2. Understanding the app's features       | Still limited                 | It's enough to understand | To understand thoroughly   |
| 3. Technical challenges                   | Relatively often              | It happens sometimes      | Minimum                    |
| 4. Dependence on support                  | High                          | Medium                    | Low                        |
| 5. Support for the preparation of the LRA | Not yet at its full potential | That's quite helpful      | Very helpful               |

Source: Processed primary data (2026)

Based on Table 3, it is evident that the implementation of Siskeudes in the three villages shows varying levels of optimization. Bandar Khalipah Village, classified as having high compliance, demonstrates the most optimal use of Siskeudes. All stages of financial management, from budgeting to the preparation of the Budget Implementation Report (LRA), have been integrated through the system, thereby supporting the production of more accurate reports that comply with PSAP No. 02. Conversely, Sumber Rejo Timur Village, which falls into the low compliance category, still faces limitations in utilizing Siskeudes features; consequently, the system's use is more focused on meeting administrative needs rather than serving as a comprehensive financial control and reporting tool. Kolam Village, meanwhile, falls between these two categories, as its use of the system is fairly good, although some technical challenges and a need for guidance still exist.

These findings indicate that the success of Siskeudes implementation is not only determined by the availability of the application but is also influenced by the competence of village officials in operating the system and understanding financial reporting procedures. These results are consistent with the study by Meikhati & Oktaviani (2025), which states that the effectiveness of technology use in village financial management is greatly influenced by users' ability to operate the available system. Furthermore, Kamila et al. (2025) explain that the use of Siskeudes can enhance transparency and the quality of financial reporting when optimally utilized throughout the entire village financial management process. Similar findings were also

reported by Meikhati & Oktaviani (2025), who found that the implementation of Siskeudes contributes to improved accountability and accuracy in the preparation of financial reports by reducing recording errors and increasing reporting consistency.

### Transparency and Accountability in Village Financial Reporting

Based on the interview results, all three villages have made efforts to apply the principles of transparency and accountability in village financial reporting, although the level of implementation varies. An informant from Sumber Rejo Timur Village stated that *"Village financial information is usually posted on a bulletin board at the village office so that the community can see how the village budget is being used."* Meanwhile, an informant from Kolam Village explained that *"Village financial reports are shared via APBDes billboards and village meetings so that the community can learn about the implementation of activities that have been carried out."* An informant from Bandar Khalipah Village noted that *"In addition to putting up billboards and information boards, the village also strives to openly share financial information with the community through various available information channels, including the village website."* The results of these interviews indicate that all villages have made efforts to achieve financial transparency and accountability; however, there are differences in the intensity and methods used to convey information to the public.

**Table 4. Comparison of Transparency and Accountability in Village Financial Reporting**

| Aspect                          | Sumber Rejo Timur (Lower) | Kolam (Medium) | Bandar Khalipah (High) |
|---------------------------------|---------------------------|----------------|------------------------|
| 1. Publications by APBDes/LRA   | Available                 | Available      | Available              |
| 2. Use of Information Media     | Limited                   | Good           | Very Good              |
| 3. Transparency                 | Moderate                  | Good           | Very Good              |
| 4. Public access to information | Fairly Easy               | Easy           | Very Easy              |
| 5. Reporting Accountability     | Adequate                  | Good           | Veri Good              |

Source: Processed primary data (2026)

Based on Table 4, Bandar Khalipah Village demonstrates a higher level of transparency and accountability compared to the other two villages. This is evident from the broader disclosure of financial information and the ease with

which the community can access information regarding the management of village funds. Kolam Village demonstrates a fairly good level of transparency through the publication of financial information and the presentation of reports at village deliberation forums. Meanwhile, Sumber Rejo Timur Village has also published financial information; however, the media used are still relatively limited, so public access to information is not as optimal as in villages with higher compliance categories. This situation indicates that the higher the level of compliance with village financial reporting, the better the transparency and accountability practices implemented.

The results of this study are consistent with Bakhtiar (2021), who states that transparency and accountability are key elements in achieving sound village financial governance. Transparency allows the public to openly access information regarding the use of village funds, while accountability demonstrates the village government's ability to be held accountable for the budget management that has been carried out. These findings also support the research by Sofyani et al. (2022), which found that openness regarding financial information can increase public trust in village governments. Furthermore, F. Susanti et al. (2023) explain that transparency in financial reporting, supported by adequate access to information, can strengthen public oversight and promote improvements in the quality of village financial management.

### **Factors Supporting and Hindering the Implementation of PSAP No. 02**

Based on the interview results, all villages stated that the local government—specifically through the Deli Serdang Regency Inspectorate and related agencies—had provided training, outreach, and guidance on the use of Siskeudes and the preparation of village financial reports. However, the effective implementation of PSAP No. 02 still faces various obstacles, primarily related to the quality of human resources among village officials. An informant from Sumber Rejo Timur Village stated that *“Training is indeed provided, but not all village officials have an accounting background, so it is still difficult for them to understand account classifications and prepare reports in accordance with the regulations.”* An informant from Kolam Village also noted that *“Regular guidance is provided, but the capabilities of individual village officials vary, so their understanding of reporting standards still requires adjustment.”* Meanwhile, an informant from Bandar Khalipah Village explained that

*“Training from the government is very helpful, especially since some officials have an understanding of accounting, making it easier to prepare reports in accordance with regulations.”* The results of these interviews indicate that training and guidance have been provided relatively evenly, but the ability of human resources to understand and implement government accounting standards remains the primary differentiating factor among villages.

**Table 5. Supporting Factors for the Implementation of PSAP No. 02**

| Factor                                                      | Sumber Rejo Timur (Low) | Kolam (Medium)     | Bandar Khalipah (High) |
|-------------------------------------------------------------|-------------------------|--------------------|------------------------|
| 1. Training and Socialization                               | Available               | Available          | Available              |
| 2. Assistance from Inspectorate/Local Government            | Available               | Available          | Available              |
| 3. Availability of Personnel with an Accounting Background  | Not Available           | Limited            | Available              |
| 4. Understanding of PSAP No. 02                             | Low                     | Moderate           | Good                   |
| 5. Competence in Preparing Budget Realization Reports (LRA) | Less Optimal            | Moderately Optimal | Optimal                |
| 6. Human Resource Constraints                               | High                    | Moderate           | Low                    |
| 7. Implementation of PSAP No. 02                            | Not Yet Optimal         | Good               | Good                   |

Source: Processed Primary Data (2026)

In Table 5, the factors supporting the implementation of PSAP No. 02 are relatively similar across the three villages, namely the use of Siskeudes, training, outreach, and assistance from the local government and the Inspectorate. However, the inhibiting factors show quite significant differences. Sumber Rejo Timur Village, which falls into the low compliance category, faces human resource limitations because most village officials lack a background in accounting or sufficient experience in preparing public sector financial statements. This situation has resulted in a less-than-optimal understanding of account classification, transaction recognition, and the presentation of the Budget Implementation Report. Kolam Village shows better conditions, but competency limitations are still found among some village officials, so the implementation of PSAP No. 02 has not been fully consistent. In contrast, Bandar Khalipah Village, which falls into the high compliance category, has officials who better understand the principles of government accounting; in fact, some village officials possess the competencies or background necessary to support village financial

management, allowing the report preparation process to be carried out more effectively.

These findings indicate that the successful implementation of PSAP No. 02 is not only influenced by the existence of information systems or training provided by the government, but is also largely determined by the quality of the human resources operating the system. In the context of village governance, the ability to understand public sector accounting is a crucial aspect because village officials are required to translate various technical provisions into financial statements that comply with standards. These research findings align with those of Pergiwa & Nurodin (2025), who state that the low competence of village officials is one of the main causes of financial statements not conforming to government accounting standards. This finding also supports the research by Sofyani et al. (2022) and E. Susanti et al. (2023), which explains that the quality of human resources has a significant influence on accountability and the quality of village financial reporting. Furthermore, Tetelepta & Talakua (2025) emphasize that the implementation of government accounting standards requires officials who not only understand how to use financial software but also possess a conceptual understanding of public sector accounting.

### **Efforts to Improve the Quality of Village Financial Reporting**

Based on the interview results, all villages recognize the importance of improving the quality of village financial reporting to produce reports that are more accountable and in accordance with PSAP No. 02. An informant from Sumber Rejo Timur Village stated that *"What is most needed right now is more intensive training, as many village officials still lack a deep understanding of financial reporting."* An informant from Kolam Village explained that *"Technical assistance and ongoing updates on village financial regulations are necessary to minimize reporting errors."* Meanwhile, an informant from Bandar Khalipah Village noted that *"Improving the quality of reporting requires ongoing training, regular evaluations, and strengthened coordination among village officials to ensure that the resulting reports remain in compliance with standards."* The interview findings indicate that while each village has different needs, enhancing human resource capacity remains the primary focus in improving the quality of village financial reporting.

**Table 6. Efforts to Improve the Quality of Village Financial Reporting**

| Villages                | Key Issues                                                                               | Necessary Measures                                                                                                                               |
|-------------------------|------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------|
| Sumber Rejo Timur (Low) | Lack of understanding of public sector accounting and PSAP No. 02                        | Intensive training, regular mentoring, improving the competence of civil servants, and recruiting or appointing officials with accounting skills |
| Kolam (Medium)          | Understanding of reporting standards is not yet uniform, and technical challenges remain | Increased training frequency, periodic evaluations, optimization of Siskeudes usage, and strengthened coordination among village officials       |
| Bandar Khalipah (High)  | Maintaining consistency in the quality of reporting and adapting to regulatory changes   | Advanced training, periodic monitoring, updating of civil servants' competencies, and strengthening of the internal control system               |

Source: Processed primary data (2026)

Based on Table 6, there are differences in the needs for improving the quality of financial reporting in each village. Sumber Rejo Timur Village has a greater need to strengthen the basic competencies of its village officials, as the main constraint identified is a lack of understanding of public sector accounting and government financial reporting standards. This situation indicates that improving the quality of financial reports cannot rely solely on the use of Siskeudes but must also be supported by the officials' ability to understand basic concepts of government accounting. In Kolam Village, which falls into the "moderate compliance" category, improvement efforts are focused on enhancing consistency in the application of PSAP No. 02 and optimizing the use of Siskeudes. Although village officials already possess a fairly good understanding, several technical challenges and variations in the level of understanding among village officials were still identified. Meanwhile, Bandar Khalipah Village, which has a high level of compliance, focuses more on efforts to maintain the reporting quality it has achieved through continuing training, routine monitoring, and adjustments to changes in applicable regulations.

The results of this study indicate that improving the quality of village financial reporting essentially centers on human resource development. This finding is consistent with Budiana et al. (2019), who state that the competence of village officials is a key factor in achieving accountability in village financial management. Furthermore, Wahyuningsih & Kiswanto (2016) explain that the capacity of village officials and internal control systems play a crucial role in improving the quality of public sector financial reporting. The findings of this

study also support) Pergiwa & Nurodin (2025), who emphasize that enhancing understanding of government accounting standards must be carried out continuously through training and mentoring to ensure the optimal implementation of financial reporting standards.

#### 4. Conclusion

This study shows that the level of compliance with PSAP No. 02 on Budget Implementation Reports (LRA) in village financial reporting in Percut Sei Tuan Subdistrict, Deli Serdang Regency, still varies. Bandar Khalipah Village has the highest compliance rate at 100% (high category), Kolam Village at 66.67% (moderate category), and Sumber Rejo Timur Village at 55.56% (low category). These differences indicate that the implementation of government accounting standards at the village level has not been uniform. The research findings also show that all villages have used the Siskeudes application for financial management and reporting. However, the level of effectiveness in its utilization varies. Villages with high compliance rates are able to utilize Siskeudes optimally, thereby supporting the preparation of more accurate and standard-compliant reports, while villages with low compliance rates still face limitations in understanding the application's features and functions. In terms of transparency and accountability, all villages have published financial information to the public through various media, such as information boards, APBDes billboards, village meetings, and village websites. However, the level of information transparency and the ease of public access to financial information are better in villages with high compliance levels.

Factors supporting the implementation of PSAP No. 02 include the use of Siskeudes, training, outreach, and assistance from local governments and the Inspectorate. Meanwhile, the main hindering factor is the limited quality of human resources (HR), particularly the low level of understanding among village officials regarding public sector accounting and government financial reporting standards. Therefore, the success of implementing PSAP No. 02 is determined not only by the existence of an information system but also by the competence of the officials managing it. Overall, this study concludes that improving the quality of village financial reporting requires strengthening HR capacity through ongoing training, technical assistance, optimizing the use of Siskeudes, and strengthening internal control systems. These efforts are essential

for enhancing compliance with PSAP No. 02 while fostering village financial management that is more transparent, accountable, and in line with the principles of good governance.

This study has limitations because it was conducted only in three villages in Percut Sei Tuan Subdistrict; therefore, the findings cannot yet be generalized to all villages in Deli Serdang Regency or other regions. Furthermore, the study focused only on the level of compliance with Budget Implementation Reports (LRA) based on PSAP No. 02 and did not conduct an in-depth analysis of other components of village financial reports. Therefore, future research is recommended to expand the study area, increase the number of villages in the sample, and combine qualitative and quantitative approaches to obtain more comprehensive results regarding the implementation of government accounting standards at the village level.

## 5. References

- Alfaruqi, I., & Kristianti, I. (2019). Analisis Potensi Kecurangan Dalam Pengelolaan Keuangan Desa (Studi: Desa Kesongo, Kecamatan Tuntang, Kabupaten Semarang, Jawa Tengah). *Jurnal Akuntansi*, 11(2), 199–210.
- Anggareka, A. (2024). Implementation of transparency and accountability in financial management of village fund allocations 2022 in Pandai Village, Woha District Bima Regency. *GoodWill Journal of Economics, Management, and Accounting*, 4(1), 44–54.
- Anggraini, F. R., & Yunita, K. (2024). Analisis Penerapan Pernyataan Standar Akuntansi Pemerintahan No. 02 Tentang Laporan Realisasi Anggaran. *Jurnal Ekobistek*, 13(3), 113–119.
- Apriani, A., Nurwani, N., & Juliati, Y. S. (2023). Analisis penerapan akuntansi manajemen lingkungan dalam pengungkapan biaya lingkungan berdasarkan perspektif islam. *Jurnal Ilmiah Ekonomi Islam*, 9(2), 2374–2384.
- Ardiputra, S., Milyan, M., Akhmad, Z., Sulthan, M., & Ardiputra, M. A. (2025). Optimizing budget policy in village fund allocation (ADD): a governance and public administration perspective on rural development. *Frontiers in Political Science*, 7, 1581806.
- Az-Zahra, S. F., Nurbaiti, N., & Syafina, L. (2023). Penerapan Standar Akuntansi Pemerintahan dan Pertanggungjawaban Keuangan Desa. *Jurnal Riset Keuangan Dan Akuntansi*, 9(1).
- Bakhtiar, B. (2021). Accountability and transparency in financial management of village fund allocations in achieving good governance. *ATESTASI: Jurnal Ilmiah Akuntansi*, 4(2), 230–245.
- Barus, M. P. A. R., Harmain, H., & Tambunan, K. (2023). Pengaruh Pemahaman

- Sistem Akuntansi Keuangan Daerah (SAKD), Pemanfaatan Teknologi Informasi Dan Pengendalian Internal Terhadap Kualitas Laporan Keuangan Pada Pemerintahan Desa Kecamatan Besitang. *Manajemen Kreatif Jurnal*, 1(4), 50–73.
- Budiana, D. A., Said, D., & Sodik, N. (2019). The Effect Of Village Device Competencies And Internal Control System On Accountability Of Village Management. *Scientific Research Journal*, 1(7), 10–20.
- Budiasni, N. W. N., & Ayuni, N. M. S. (2020). Transparency and Accountability Based on The Concept of “Pada Gelahang” Enhancing Village Financial Management. *International Journal of Social Science and Business*, 4(3), 501–508.
- Bovens, M. (2007). *Analysing and Assessing Accountability: A Conceptual Framework*. European Law Journal.
- Creswell, J. W., & Poth, C. N. (2018). *Qualitative inquiry and research design: Choosing among five approaches* (4th ed.). Sage Publications.
- Davis, J. H., Schoorman, F. D., & Donaldson, L. (1997). *Toward a Stewardship Theory of Management*. *Academy of Management Review*, 22(1), 20–47.
- Dewi, K. B. R., & Werastuti, D. N. S. (2024). Analisis Anggaran Pendapatan dan Belanja Desa (APBDes) Melalui Pengukuran Value for Money untuk Menilai Akuntabilitas Kinerja Keuangan Instansi Pemerintah Desa Lokasari: akuntabilitas kinerja, value for money, pengukuran ekonomi, efisiensi, dan efektivita. *Jurnal Ilmiah Akuntansi Dan Humanika*, 14(3), 385–401.
- Fadli, A., Marliyah, M., & Hasibuan, N. F. A. (2024). Analisis Kinerja Keuangan Pemerintah Daerah Kabupaten Langkat Provinsi Sumatera Utara. *Jurnal Manajemen Akuntansi (JUMSI)*, 4(1), 230–245.
- Fahlevvi, M. R., Kusuma, K. A. P. I., & Anugerah, M. W. (2025). Integrasi teknologi digital dalam pengawasan internal inspektorat daerah Kabupaten Gianyar. *JURNAL SYNTAX IMPERATIF: Jurnal Ilmu Sosial Dan Pendidikan*, 6(2), 236–249.
- Fajriant, N., Nuramadan, J., Salim, C., & Khaerani, I. O. (2025). Transparansi Pengelolaan Dana Desa oleh Aparatur Desa dalam Perspektif Good Governance: Studi pada Desa Sidodadi, Kecamatan Lampung Timur. *Tapis: Jurnal Penelitian Ilmiah*, 9(2), 118–128.
- Farizi, S., Aisy, S., & Arifin, S. (2025). Urgensi sistem informasi akuntansi penerimaan kas dalam meningkatkan pengendalian internal di pemerintahan desa. *Menulis: Jurnal Penelitian Nusantara*, 1(2), 197–204.
- Halijah, N., & Nurwani, N. (2022). Analisis Pendapatan Dalam Laporan Realisasi Anggaran Untuk Menilai Kinerja Keuangan (Studi pada Badan Pengelola Keuangan dan Aset Daerah Kota Medan). *Bilancia: Jurnal Ilmiah Akuntansi*, 6(4), 365–372.
- Hanif, S. K., Sihombing, L. V. F., Pakpahan, Y., Fajri, M. Y., & Nababan, A. A. (2026). Transparansi Anggaran Publik sebagai Pilar Good Governance pada Pemerintahan Daerah di Indonesia: Penelitian. *Jurnal Pengabdian Masyarakat Dan Riset Pendidikan*, 4(3), 14895–14899.

- Hernandez, M. (2012). *Toward an Understanding of the Psychology of Stewardship*. Academy of Management Review.
- Husin, D. (2016). Flexibility of budget accountability using flow modification in the design of village financial accounting. *Asia Pacific Fraud Journal*, 1(1), 19–35.
- Iznillah, M. L., & Basri, Y. M. (2018). Analysis of transparency and accountability of village fund management in Bengkalis Sub-district. *Journal of Economics, Business, and Government Challenges*, 1(02), 135–142.
- Jannah, R., & Daulay, A. N. (2024). Analisis Laporan Realisasi Anggaran (LRA) dalam Menilai Kinerja Keuangan pada Kantor Camat Tanjung Pura Kabupaten Langkat. *Jurnal Riset Ekonomi Dan Akuntansi*, 2(1), 338–349.
- Kamila, N. F., Wardana, R. S., Fauzan, R., & Pangestoeti, W. (2025). Peran pemerintah daerah dalam pengelolaan dana desa untuk meningkatkan kesejahteraan ekonomi masyarakat. *Jurnal Ilmiah Ekonomi Dan Manajemen*, 3(6), 178–190.
- Kolamban, C. V., Pangerapan, S., & Mawikere, L. M. (2025). Evaluasi Laporan Realisasi Anggaran berdasarkan PSAP No. 02 di Kantor Camat Langowan Selatan. *Riset Akuntansi Dan Portofolio Investasi*, 3(1), 280–290.
- Lathifah, H., Frinaldi, A., Asnil, A., & Putri, N. E. (2024). Analisis Akuntabilitas Birokrasi Publik Dalam Sistem Keuangan Daerah Dan Dampaknya Terhadap Kinerja Pelayanan Publik. *Professional: Jurnal Komunikasi Dan Administrasi Publik*, 11(2), 585–592.
- Meikhati, E., & Oktaviani, I. (2025). Analysis of Participatory Accounting System Transformation in Strengthening Risk Management and Regulatory Compliance in Village-Owned Enterprises (BUMDes). *INTERNATIONAL JOURNAL OF TRENDS IN ACCOUNTING RESEARCH*, 6(2), 285–298.
- Meilani, F. A., Panggabean, N. S., Octavia, Y., Ani, P., & Darma, J. (2025). Prinsip dasar akuntansi: Konsep, tantangan, dan implikasinya dalam penyusunan laporan keuangan. *INNOVATIVE: Journal Of Social Science Research*, 5(2), 2234–2255.
- Miles, M. B., Huberman, A. M., & Saldaña, J. (2014). *Qualitative data analysis: A methods sourcebook* (3rd ed.). Sage Publications.
- Mudhofar, M. (2022). Analisis implementasi good governance pada pengelolaan keuangan desa. *Jurnal Riset Akuntansi Dan Keuangan*, 10(1), 21–30.
- Nugrahanti, T. P., Lanjarsih, L., Mutumanikam, P. R., Safaria, S., & Hanantijo, G. M. D. (2025). Pemberdayaan Desa Menuju Desa Mandiri dan Berkelanjutan Melalui Pendampingan Sistem Keuangan. *Journal Of Human And Education (JAHE)*, 5(2), 475–484.
- Nurhikmah, A. H., & Sisdianto, E. (2024). Peran akuntan dalam membangun kepercayaan publik terhadap laporan keuangan perspektif etika. *Jurnal Media Akademik (JMA)*, 2(11).
- Pemerintah Republik Indonesia. (2010). *Peraturan Pemerintah Nomor 71 Tahun 2010 tentang Standar Akuntansi Pemerintahan*. Jakarta.

- Pergiwa, P., & Nurodin, I. (2025). Analisis Implementasi Pernyataan Standar Akuntansi Pemerintahan Desa (SAPDES) dalam Pengendalian Internal Keuangan di Desa Sukadamai. *Jurnal Masharif Al-Syariah: Jurnal Ekonomi Dan Perbankan Syariah*, 10(4).
- Rindengan, A. M. T., & Kapojos, P. M. (2024). Evaluasi penerapan Pernyataan Standar Akuntansi Pemerintah (PSAP) Nomor 02 tentang Laporan Realisasi Anggaran (Studi kasus pada Kantor Dinas Kepemudaan dan Olahraga Kota Tomohon). *Riset Akuntansi Dan Portofolio Investasi*, 2(2), 288–298.
- Sakanga, V. I. R., Chastain, P. S., McGlasson, K. L., Kaiser, J. L., Bwalya, M., Mwansa, M., Mataka, K., Kalaba, D., Scott, N. A., & Vian, T. (2020). Building financial management capacity for community ownership of development initiatives in rural Zambia. *The International Journal of Health Planning and Management*, 35(1), 36–51.
- Sari, A., & Kusmilawaty, K. (2023). Implementasi Standar Akuntansi Pemerintah Berbasis Akrua Untuk Mewujudkan Laporan Keuangan Yang Berkualitas (Implementation of Accrual-Based Government Accounting Standards to Realize Quality Financial Reports). *Akuntansi Bisnis & Manajemen (ABM)*, 30(1).
- Sartika, I., & Wibowo, P. (2021). Penyajian Dan Pengungkapan Realisasi Anggaran Belanja Selama Masa Pandemi Covid-19 pada Kantor Pelayanan Pajak Pratama Bantaeng. *JAZ: Jurnal Akuntansi Unihaz*, 4(2), 184–200.
- Schillemans, T. (2016). Calibrating Public Sector Accountability: Translating experimental findings to public sector accountability. *Public Management Review*, 18(9), 1400–1420. <https://doi.org/10.1080/14719037.2015.1112423>
- Sinaga, D. I. S., Nurlaila, N., & Harahap, R. D. (2022). Analisis Penerapan Sak Etap Pada Bumdesa Yang Ada Di Kecamatan Pulo Bandring Kabupaten Asahan. *Sibatik Journal: Jurnal Ilmiah Bidang Sosial, Ekonomi, Budaya, Teknologi, Dan Pendidikan*, 1(3), 97–118.
- Siregar, C. R., Hidayat, A., Sihombing, B. K. R. M., Lubis, P. K. D., & Matondang, K. A. (2026). Problematika Implementasi SAP Akrua pada Keuangan Desa Medan Estate. *RIGGS: Journal of Artificial Intelligence and Digital Business*, 5(1), 12160–12170.
- Sofyani, H., Pratolo, S., & Saleh, Z. (2022). Do accountability and transparency promote community trust? Evidence from village government in Indonesia. *Journal of Accounting & Organizational Change*, 18(3), 397–418.
- Subrata, O. (2024). Strategi Efektif Dalam Manajemen Keuangan Desa Untuk Mewujudkan Pembangunan Berkelanjutan. *Jurnal Al Mujaddid Humaniora*, 10(2), 41–49.
- Susanti, E., Mulyanti, R. Y., & Wati, L. N. (2023). MSMEs performance and competitive advantage: Evidence from women's MSMEs in Indonesia. *Cogent Business & Management*, 10(2), 2239423.
- Susanti, F., Ernitawati, Y., & Roni, R. (2023). Analysis of transparency, accountability and role of village officials in village financial management

- (case study in Wanasari District, Brebes Regency). *Jurnal Ekonomi*, 12(3), 1706–1718.
- Syahfitri, M., Lubis, A. W., & Arif, M. (2024). Penerapan Standar Akuntansi Pemerintahan Dalam Pertanggungjawaban Keuangan Desa (Studi Kasus Pada Desa Sei Silau Timur Kecamatan Buntu Pane Kabupaten Asahan). *Jurnal Manajemen Akuntansi (JUMSI)*, 4(2), 387–395.
- Telaumbanua, M. C., Zebua, S., Hulu, T. H. S., & Zebua, D. I. (2024). Analisis Komparatif Laporan Keuangan Berbasis Kas Menuju Akrua Di Desa Onozitoli Sifaoroasi Kecamatan Gunungsitoli Kota Gunung Sitoli. *Jurnal Ekonomi Bisnis, Manajemen Dan Akuntansi (Jebma)*, 4(3), 1672–1684.
- Tetelepta, J. M., & Talakua, V. A. (2025). Efektivitas penerapan standar akuntansi pemerintah tentang transparansi pelaporan keuangan desa: Pendekatan pemodelan persamaan struktural. *Journal of Applied Accounting*, 4(2), 122–130.
- Wahyuningsih, P., & Kiswanto, K. (2016). Factors Affecting The Accountability of Village Financial Management. *Accounting Analysis Journal*, 5(3), 139–146.
- Yin, R. K. (2018). *Case study research and applications: Design and methods* (6th ed.). Sage Publications.
- Zai, E., Zebua, S., Waruwu, N. A., & Zebua, D. I. (2024). Penerapan standar akuntansi pemerintahan (SAP) pada laporan keuangan desa di Desa Tegide'u Kecamatan Sirombu Kabupaten Nias Barat. *Jurnal Ekonomi Bisnis, Manajemen Dan Akuntansi (JEBMA)*, 4(3), 1787–1799.