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Digitization of SISKEUDES and Village Government Governance: The Role of Competency Moderation of Village Apparatus

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ABSTRACT
This study aims to examine the influence of the digitalization of the Village Financial System (SISKEUDES) on the governance of village governments in Mamuju Regency, considering the moderating roles of village apparatus competence, fraud prevention, and the effectiveness of village financial management. A quantitative approach was employed, with data collected through surveys of 150 village officials. The data were analyzed using multiple linear regression and interaction effect tests. The results reveal that SISKEUDES digitalization has a significant positive impact on village governance. Financial management effectiveness also shows a significant influence, while fraud prevention and apparatus competence do not have direct effects. However, the interaction analysis indicates that village apparatus competence strengthens the influence of fraud prevention on governance but unexpectedly weakens the relationship between financial management effectiveness and governance. Meanwhile, competence does not moderate the effect of digitalization on governance. These findings underscore the importance of integrating digital financial systems with institutional factors such as human resource competence and internal control. The success of SISKEUDES implementation is not solely determined by technological capacity but also relies heavily on the quality of personnel and governance infrastructure to achieve transparency, accountability, and public participation in local government.

Keywords: AISISKEUDES Digitalization, Village Governance, Apparatus Competence, Fraud Prevention, Financial Management Effectiveness.

I. Introduction

Digital transformation and fiscal decentralization have increased the role of village governments in the management of public finances. As the allocation of village funds increases, the demand for transparent, accountable, and participatory financial governance is increasing. However, the increase in the budget is also followed by an increased risk of misuse of village funds. Based on data from Indonesia Corruption Watch (ICW) and the Corruption Eradication Commission (KPK), the village sector is one of the sectors with the highest corruption cases, showing that village financial management still faces challenges in realizing good governance. Digitalization through the implementation of information systems such as the Village Financial System (Siskeudes) is one of the government's efforts to increase transparency and accountability in village financial management. However, the existence of technology is not automatically able to prevent fraud if it is not supported by the competence of the apparatus, an effective internal control system, and an organizational

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culture with integrity. This shows that digital transformation in village government is not only related to the use of technology, but also requires structural and cultural changes in the governance system.

Accountability is an important aspect in village governance because it is related to the obligation of village heads and apparatus to account for the use of the budget and decisions taken. A digital documentation and reporting system through Siskeudes can strengthen the accountability process. In addition, community participation is also an important element in village governance because the community not only plays a role as beneficiaries, but must also be involved in the process of planning, implementing, and evaluating village development. The principle of justice in village governance emphasizes the importance of equitable distribution of resources, public services, and development policies. Supervision of village financial management is carried out through the role of the Village Consultative Body (BPD) as a representative of the community and external institutions such as the Financial Audit Agency (BPK), Regional Inspectorate, and Government Internal Supervision Apparatus (APIP). From the perspective of agency theory, the community plays the role of a principal who gives a mandate to village officials as agents to manage public resources responsibly.

The success of government digitalization is greatly influenced by the quality of information systems, organizational effectiveness, and the capacity of village apparatus. Research by Eldayanti et al. (2020) and Prameswari et al. (2022) shows that apparatus competence, individual integrity, and internal control systems have an important role in preventing fraud and strengthening the implementation of good governance at the village level. In addition, Junaidi et al. (2024) emphasized that the synergy between political capabilities and digital technology can increase the effectiveness of supervision and support the detection of irregularities in the public sector. The integration of governance digitalization with the ESG framework expands the understanding of public governance that not only focuses on transparency, but also includes sustainability and institutional integrity. The use of big data analytics and the political skills of auditors and public managers has been proven to contribute to the effectiveness of fraud detection in the public sector. However, previous research has focused on the direct influence of digitalization on governance, while moderation factors such as the competence of village officials, the effectiveness of village financial management, and fraud prevention need to be studied further because they can determine the success of digitalization implementation in strengthening village government governance.

II. Literature Review and Hypothesis Development

2.1. Public Sector Governance Theory

Public sector governance was born out of the need to create government governance that is responsible, transparent, and oriented towards the interests of the wider community. In the context of state governance, the government acts as an agent mandated by the people (principal) to manage public resources for the common good.

2.2. Agency Theory

Agency Theory explains the relationship between two parties, namely the principal (the trustee) and the agent (the trustee). In the context of village government, the community acts as a principal who gives a mandate to the village apparatus as an agent to manage public resources for the common welfare. However, this relationship does not always work ideally because of the asymmetry of information and the potential for opportunistic actions from agents that can cause agency problems.

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2.3. Digitalization has a positive effect on Village Government Governance

Digital transformation in the public sector is one of the important strategies in strengthening government governance, especially at the village level. One concrete form of this transformation is the implementation of the Village Financial System (Siskeudes), which is a digital-based application designed by BPKP and the Ministry of Home Affairs to assist village governments in planning, implementing, and accounting for financial management in a systematic, accurate, and regulatory manner. From the perspective of public sector governance as the main theory in this study, the use of information and communication technology in the village financial system can strengthen government principles such as transparency, efficiency, participation, and accountability (Osborne, 2006). Digital systems such as Siskeudes allow for more timely reporting, data-based supervision, and information disclosure to the community, thereby strengthening the relationship between village governments and their citizens in the financial decision-making process. village government as a socially and politically legitimate public institution (Suchman, 1995). Empirically, research by Damanik et al. (2023) shows that the application of Siskeudes contributes to Real against Improvement efficiency, transparency, and control of budget use. Similar research was also presented by (Pratiwi & Pravasanti, n.d.), who stated that the use of Siskeudes encourages the creation of a more accountable and participatory governance system. In addition, a study by Sari and Rini (2021) also confirmed that villages that consistently operated Siskeudes showed better governance quality than villages that did not use it optimally.

H1 = Digitalization of Siskeudes has a positive effect on village government governance.

2.4. Fraud Prevention has a positive effect on Village Government Sector Governance

Fraud prevention in the village government environment is a crucial element in strengthening a transparent, accountable, and public-interest-oriented governance. In the context of village government, fraud often appears in the form of irregularities in the use of village funds, manipulation of reports, and abuse of authority by officials. Therefore, fraud prevention efforts not only function as a supervisory tool, but also as a strategy to strengthen the integrity of village institutions. Empirically, various studies show that the existence of an effective fraud prevention mechanism is able to encourage the creation of better governance. Research by Prabowo & Afiah (2018) shows that internal controls and a strong reporting system play an important role in reducing fraud in village government. Meanwhile, Wulandari & Subekti (2021) prove that technology-based fraud prevention practices and budget transparency have a positive impact on improving the quality of public services and data-based decision-making. The problem of weak village governance is often rooted in the high potential for irregularities, low transparency, and lack of accountability in village financial management. Therefore, to answer the formulation of the problem and achieve the research objectives, the following hypotheses are proposed:

H2 = Prevention of village fraud has a positive effect on village government governance.

2.5. Financial Effectiveness has a Positive Effect on Village Government Sector Governance

The effectiveness of village financial management is an important indicator in assessing the quality of village government governance. Financial effectiveness reflects the extent to which the village budget is used in a targeted manner, efficiently, and produces real benefits for the community. When the use of village funds is able to achieve the expected output and outcome, it can be said that village financial management runs effectively. Empirically, financial effectiveness has been shown to have a significant relationship with improving the quality of village governance. Kurniasih & Wibowo (2021) show that villages that have a high level of budget management effectiveness also show a better level of transparency and public participation.

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Meanwhile, a study by Yuliani & Hidayat (2020) confirms that effectiveness in budget planning and reporting has an impact on increasing community accountability and trust in village government.

H3 = Financial effectiveness has a positive effect on village government governance.

2.6. Village Apparatus Competence Moderates the Influence of Digitalization of Siskeudes on Village Government Governance

Digitization of the Village Financial System (Siskeudes) is a strategic step by the government in creating transparent and accountable village financial governance through the use of information technology. However, the implementation of the digital system will not be optimal if it is not supported by the readiness of human resources, especially the competence of village officials as direct implementers. In this study, the competence of village officials is assumed to have an important role as a moderation variable that can strengthen or weaken the influence of Siskeudes digitalization on public sector governance at the village level. Research by *Kurniasih & Wibowo (2021)* shows that the successful implementation of village financial information systems is highly dependent on the level of competence of the apparatus that runs it. Villages with trained human resources and a systemic understanding of financial procedures show much better management performance. Research by *Safitri & Arifin (2022)* also confirms that competence is a variable that significantly strengthens the effectiveness of the implementation of digitalization in the local public sector. bThis research highlights the gap between the implementation of digital systems and the realization of good governance, and explores the factors that can bridge the gap. Therefore, to empirically test whether the competence of the apparatus can strengthen the impact of digitalization on governance, the following hypothesis is proposed:

H4 = The competence of village officials moderates the influence of Siskeudes digitalization on village government governance.

2.7. Village Apparatus Competence Moderates the Influence of Fraud Prevention on Village Government Governance

Fraud prevention is one of the main instruments in maintaining the integrity of financial management and village government governance. However, the effectiveness of fraud prevention efforts is largely determined by the quality of human resources, especially the competence of village officials as policy implementers and users of internal control systems. The competence of village officials has the potential to be a variable that moderates the strength of the relationship between fraud prevention and village government governance. Previous research has also confirmed that human resource competencies can strengthen the success of control systems. Widodo & Rahmawati (2019) found that the influence of internal supervision on fraud prevention becomes significant only when human resources have high competence. Similarly, Lestari & Suryanto (2022) stated that the training, work experience, and technical knowledge of village officials are key factors in the effectiveness of the anti-corruption system and village financial governance. Thus, in the context of this study, the competence of village officials is hypothesized to be able to strengthen the influence of fraud prevention on village government governance. This means that the higher the competence of village officials, the greater the contribution of fraud prevention in encouraging the realization of transparent, accountable, and responsive village governance

H5 = The competence of village officials to moderate the influence of fraud prevention on village government governance.

2.8. Village Apparatus Competence Moderates the Influence of Financial Effectiveness on Village Government Governance

The effectiveness of village finances is the main foundation in supporting good village governance. However, such effectiveness is not solely determined by financial mechanisms and systems, but also highly depends on the capacity of the human resources that run them. In this case, the competence of village officials is a key variable that acts as *a moderator* in strengthening or weakening the relationship between the effectiveness of financial management and village government governance. Empirically, studies by Kurniasih & Wibowo (2021) and Yuliani & Hidayat (2020) show that effective village financial management can only encourage improved governance if supported by good apparatus competence. They emphasized that education, training, and work experience of village officials are crucial factors in realizing budget accountability and transparency. Therefore, in order to answer the formulation of the problem and the purpose of the research, the following hypotheses are proposed:

H6 = The competence of village officials moderates the influence of financial effectiveness on village government governance.

III. Research Method

This study uses a quantitative approach to analyze the influence of digitization of the Village Financial System (Siskeudes), fraud prevention, and the effectiveness of village financial management on village government governance with the competence of village apparatus as a moderation variable. The research data was obtained through the dissemination of a closed questionnaire using Google Form with a 5-point Likert scale. The research instruments were developed based on previous research (Indriani et al., 2020; Damanik et al., 2023; Tunya et al., 2023) with some adjustments according to the research context. The Siskeudes digitization variable (X1) is measured through indicators of ease of use, system understanding, data processing speed, information security, and the application of Siskeudes in village financial management. The fraud prevention variable (X2) is measured through aspects of internal supervision, apparatus integrity, financial audit, irregularity reporting mechanism, and the use of Siskeudes in reducing the risk of fraud. The variables of the effectiveness of village financial management (X3) include indicators of participation in budget planning, suitability of programs with the budget, accuracy of reporting, efficiency of use of funds, and disclosure of financial information.

The variables of village government governance (Y) are measured based on the aspects of transparency, accountability, community participation, financial documentation, internal supervision, and access to public information. Meanwhile, the competence of village apparatus (M) as a moderation variable is measured through the ability to understand financial management, operate the Siskeudes application, participate in financial and technology training, and have integrity and independence in carrying out their duties. The collected data were analyzed through validity, reliability, and classical assumption tests which included normality, multicollinearity, and heteroscedasticity tests. Reliability tests using Cronbach's Alpha with a value criterion of >0.60 indicate a reliable instrument. The normality test used the Kolmogorov-Smirnov, the multicollinearity test used the Variance Inflation Factor (VIF) value, and the heteroscedasticity test used the Glejser method. The next analysis was carried out using moderation regression to examine the direct influence of independent variables on village government governance and the role of the competence of village officials in strengthening or weakening the relationship between variables. The research model is based on public sector governance theory and agency theory that emphasizes the importance of transparency, accountability, supervision, and risk management in digital-based village financial management.

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IV. Result and Discussion

4.1. Research Results

a. Validity Test

The validity test results showed that all questionnaire items met the instrument validity requirements. Each item had a significance value of less than 0.05, while the Pearson correlation coefficient for each item was greater than the critical r-value of 0.1593. Therefore, all questionnaire items were considered valid and suitable for further analysis.

b. Reliability Test

Table 1. Reliability Test Results

Variable	Number of Items	Cronbach's Alpha	Remarks
SISKEUDES Digitalization (X1)	7	0.824	Reliable
Fraud Prevention (X2)	5	0.709	Reliable
Effectiveness of Village Financial Management (X3)	5	0.715	Reliable
Village Government Governance (Y)	6	0.750	Reliable
Village Apparatus Competence (M)	5	0.726	Reliable

As presented in Table 1, all variables had Cronbach's Alpha values greater than 0.60. The values ranged from 0.709 to 0.824, indicating that the instruments had acceptable internal consistency and were reliable for data collection.

c. Normality Test

Table 2. One-Sample Kolmogorov–Smirnov Test

Indicator	Unstandardized Residual
N	150
Mean	0.0000000
Standard Deviation	0.31689645
Test Statistic	0.059
Asymp. Sig. (2-tailed)	0.658
Sig. (2-tailed)	0.780

The normality test produced a reported significance value of 0.780, which was greater than 0.05. Therefore, the residuals were considered normally distributed, indicating that the regression model satisfied the normality assumption.

d. Multicollinearity Test

Table 3. Multicollinearity Test Results

Variable	Coefficient	Sig.	Tolerance	VIF
Dig	0.373	<0.001	0.902	1.109
Fr	0.051	0.605	0.787	1.271
Ev	0.362	<0.001	0.776	1.289
Dig × Kom	0.017	<0.001	0.157	6.389
Fr × Kom	−0.023	<0.001	0.121	8.237
Ev × Kom	0.019	<0.001	0.110	9.107

The tolerance values were greater than 0.10, while all VIF values were below 10. Although the interaction variables produced relatively high VIF values, particularly Fr × Kom and Ev × Kom, they remained

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below the specified threshold. Therefore, the model was considered free from serious multicollinearity and could be used for further regression analysis.

e. Heteroscedasticity Test

The Glejser test was conducted by regressing the absolute residual values on the independent and interaction variables. A significance value greater than 0.05 indicates the absence of heteroscedasticity.

Table 4. Glejser Heteroscedasticity Test Results

Variable	Coefficient	t-value	Sig.
Dig	0.158	0.481	0.632
Fr	0.420	0.556	0.579
Ev	0.174	0.301	0.764
Kom	0.836	1.247	0.215
Dig × Kom	−0.008	−0.514	0.608
Fr × Kom	−0.015	−0.421	0.674
Ev × Kom	−0.012	−0.428	0.669

All variables had significance values greater than 0.05. Therefore, no heteroscedasticity was detected, indicating that the variance of the residuals was relatively constant across observations.

f. Main-Effects Regression Model

Table 5. Main-Effects Regression Results

Variable	Coefficient	t-value	Sig.	Decision
Constant	5.640	2.038	0.043	—
SISKEUDES Digitalization	0.373	9.623	<0.001	H1 accepted
Fraud Prevention	0.051	0.518	0.605	H2 rejected
Financial Management Effectiveness	0.362	6.193	<0.001	H3 accepted

SISKEUDES digitalization had a positive and significant effect on village government governance, with a coefficient of 0.373 and a significance value of less than 0.001. Therefore, H1 was accepted. This result indicates that greater utilization of SISKEUDES is associated with better village government governance. The effectiveness of village financial management also had a positive and significant effect on governance, with a coefficient of 0.362 and a significance value of less than 0.001. Therefore, H3 was accepted. By contrast, fraud prevention had a positive coefficient of 0.051 but was not statistically significant because its significance value was 0.605. Therefore, H2 was rejected. The Adjusted R^2 value of 0.762 indicates that SISKEUDES digitalization, fraud prevention, and financial management effectiveness collectively explained 76.2% of the variation in village government governance. The remaining 23.8% was explained by factors outside the research model.

g. Moderation Regression Model

Table 6. Moderation Regression Results

Variable	Coefficient	t-value	Sig.	Decision
Constant	10.768	5.953	<0.001	—
Dig	−0.396	−0.837	0.404	Not significant
Fr	−3.806	−7.703	<0.001	Significant
Ev	4.946	6.329	<0.001	Significant
Dig × Kom	0.034	1.329	0.186	H4 rejected
Fr × Kom	0.201	7.617	<0.001	H5 accepted
Ev × Kom	−0.245	−5.986	<0.001	H6 accepted

The interaction between SISKEUDES digitalization and village apparatus competence was not significant, with a coefficient of 0.034 and a significance value of 0.186. Therefore, H4 was rejected. Village

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apparatus competence did not significantly strengthen or weaken the relationship between SISKEUDES digitalization and village government governance. The interaction between fraud prevention and apparatus competence was positive and significant, with a coefficient of 0.201 and a significance value of less than 0.001. Therefore, H5 was accepted. This result indicates that apparatus competence strengthens the relationship between fraud prevention and village government governance. The interaction between financial management effectiveness and apparatus competence was negative and significant, with a coefficient of −0.245 and a significance value of less than 0.001. Therefore, H6 was accepted. However, the negative coefficient indicates that apparatus competence weakens, rather than strengthens, the positive relationship between financial management effectiveness and village government governance. The moderation model produced an Adjusted R^2 value of 0.834. Thus, the variables and interaction terms included in the model explained 83.4% of the variation in village government governance.

h. Simultaneous Test

The main-effects regression model produced an F-value of 160.240 with a significance value of less than 0.001. This result indicates that SISKEUDES digitalization, fraud prevention, and financial management effectiveness simultaneously had a significant effect on village government governance. Therefore, the regression model was statistically appropriate for explaining variations in village government governance.

4.2. Discussion

a. The Effect of SISKEUDES Digitalization on Village Government Governance

The results demonstrated that SISKEUDES digitalization had a positive and significant effect on village government governance, with a coefficient of 0.373 and a significance value of less than 0.001. Thus, H1 was accepted. The result indicates that improved implementation of SISKEUDES contributes to better transparency, accountability, financial reporting efficiency, and access to village financial information. This finding supports public sector governance theory, which emphasizes the importance of information technology in improving administrative efficiency and accountability. Through systematic recording, processing, and reporting of village financial data, SISKEUDES can reduce administrative inefficiencies and strengthen financial monitoring. However, the effectiveness of the system remains dependent on its consistent implementation within village government operations.

b. The Effect of Fraud Prevention on Village Government Governance

Fraud prevention had a positive but statistically nonsignificant effect on village government governance, with a coefficient of 0.051 and a significance value of 0.605. Therefore, H2 was rejected. This result suggests that the existing fraud prevention mechanisms had not yet produced a measurable direct contribution to village government governance. The nonsignificant relationship may reflect weaknesses in the implementation of internal audits, irregularity-reporting mechanisms, sanctions, or community supervision. Fraud prevention policies may exist formally but may not be implemented consistently. From the perspective of public sector governance and Agency Theory, effective fraud prevention requires not only regulations but also institutional capacity, strong supervision, integrity, and enforceable accountability mechanisms.

c. The Effect of Financial Management Effectiveness on Village Government Governance

The effectiveness of village financial management had a positive and significant effect on village government governance, with a coefficient of 0.362 and a significance value of less than 0.001. Therefore, H3 was accepted. This finding indicates that appropriate budget planning, efficient fund utilization, accurate reporting, and financial information disclosure contribute to better governance. The result is consistent with public sector governance theory, which emphasizes the responsible and efficient management of public resources. Effective financial management can strengthen accountability, increase public trust, reduce the risk of budget irregularities, and improve the responsiveness of village governments to community needs.

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d. The Moderating Role of Apparatus Competence in the Relationship Between SISKEUDES Digitalization and Governance

The interaction between SISKEUDES digitalization and apparatus competence was not statistically significant, with a coefficient of 0.034 and a significance value of 0.186. Consequently, H4 was rejected. Apparatus competence did not significantly change the effect of SISKEUDES digitalization on village government governance. This finding indicates that the governance benefits of SISKEUDES may be generated primarily through the standardized functions of the system. The application may facilitate financial recording and reporting regardless of differences in apparatus competence. Nevertheless, competence remains important for maintaining data accuracy, regulatory compliance, and the sustainable use of the system, even though its moderating effect was not statistically demonstrated.

e. The Moderating Role of Apparatus Competence in the Relationship Between Fraud Prevention and Governance

The interaction between fraud prevention and apparatus competence had a positive and significant coefficient of 0.201, with a significance value of less than 0.001. Therefore, H5 was accepted. The result demonstrates that higher apparatus competence strengthens the contribution of fraud prevention to village government governance. Competent village officials are more capable of understanding financial regulations, recognizing irregularities, applying internal controls, and using reporting mechanisms effectively. This finding supports Agency Theory and public sector governance theory, which emphasize the importance of capable internal actors in reducing information asymmetry and controlling opportunistic behavior. Fraud prevention mechanisms are therefore more effective when implemented by officials who possess adequate technical knowledge, experience, and integrity.

f. The Moderating Role of Apparatus Competence in the Relationship Between Financial Management Effectiveness and Governance

The interaction between financial management effectiveness and apparatus competence was negative and significant, with a coefficient of −0.245 and a significance value of less than 0.001. Therefore, H6 was statistically supported, although the direction of moderation was negative. This result indicates that higher apparatus competence weakens the positive relationship between financial management effectiveness and village government governance. One possible explanation is that technical competence does not automatically produce participatory, transparent, and inclusive governance. Highly competent officials may focus primarily on administrative and procedural compliance without adequately strengthening community participation, public information access, or institutional oversight. However, this interpretation should be treated cautiously because the study did not directly measure the institutional and cultural mechanisms proposed to explain the negative interaction. From the perspective of public sector governance and institutional theory, apparatus competence must be supported by effective institutional arrangements, strong internal supervision, transparent regulations, and a collaborative organizational culture. Capacity-building programs should therefore integrate technical financial skills with ethical leadership, accountability, transparency, and public participation.

V. Conclusion

This study aims to analyze the influence of the digitalization of the Village Financial System (SISKEUDES) on village government governance in Mamuju Regency. The results of the study show that the optimization of digital technology in village financial management requires integrated system support, adequate apparatus competence, and strengthening of supervision mechanisms. Digitization of Siskeudes not only plays a role in improving administrative efficiency, but also supports transparency, accountability, and better village governance. Therefore, a systemic approach is needed so that the use of digital technology can run optimally in realizing effective village government governance.

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