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Analysis of Village Financial Management Information System in Monitoring Village Financial Management

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Abstract: Village financial management in Indonesia still faces significant obstacles, particularly in aspects of transparency, accountability, and efficiency. In Kampar Regency, Riau Province, the amount of village fund allocation has continued to rise, reaching approximately Rp156.5 billion in 2024. However, this increase has not been free from issues, especially related to monitoring mechanisms and the managerial capacity of village officials. To overcome these challenges, the government introduced the Village Financial System (SISKEUDES), a digital platform designed to facilitate bookkeeping, reporting, and financial oversight at the village level. This research aims to evaluate how SISKEUDES has been applied within the Community and Village Empowerment Office (DPMD) of Kampar Regency. A descriptive qualitative method was employed, combined with SWOT analysis. Data sources were obtained through field observations, document review, and interviews with key informants. Findings indicate that all villages (100%) in Kampar Regency have already adopted SISKEUDES. Nonetheless, its practical use has not reached the expected level due to several obstacles, such as weak internet connectivity, limited digital skills among village apparatus, and delays in certain technical operations. The SWOT analysis highlights strengths, including regulatory backing and full coverage of SISKEUDES implementation, while weaknesses include inadequate infrastructure and human resource capacity. Opportunities were found in the form of strong national policy direction and ongoing advances in digital technology, whereas threats involved risks to data security and reluctance from some local officials. Based on these results, the recommended strategies are: improving staff competence through continuous training, enhancing ICT infrastructure, enforcing standardized operating procedures (SOPs), and strengthening data protection. From a practical perspective, this study contributes directly to DPMD Kampar by supporting better monitoring of the village budget (APBDes) and encouraging greater citizen engagement. Theoretically, it enriches the discourse on digital-based public financial management systems at the local governance level.

Keywords : Village Financial Management, SISKEUDES (Village Financial System), Kampar Regency, Village Fund Allocation, Transparency, Accountability, Efficiency, Community and Village Empowerment Office (DPMD), SWOT Analysis, Digital Public Financial System, Human Resource Capacity, APBDes Monitoring

INTRODUCTION

Laudon and Laudon (2020) emphasize that information systems play a vital role in processing, storing, and disseminating information to support effective decision-making. Within the context of village governance, such systems serve as a crucial tool for strengthening transparency, accountability, and the overall effectiveness of public financial management.

The management of village funds must be grounded in the principles of openness and accountability. Transparency refers to the government's commitment to providing broad public access to information, while accountability reflects the obligation of the government to justify the use of public resources (Mardiasmo, 2018). At the village level, these principles are realized through the disclosure of the Village Revenue and Expenditure Budget (APBDes), which is made accessible to the community, as well as through the preparation of accountability reports in accordance with prevailing regulations.

Table 1. Village Fund Allocation for Kampar Regency (2022–2024)

No.	Year	Village Fund Allocation (Rp)
1.	2022	124.234.108.200
2.	2023	142,682,598,580
3.	2024	156,514,218,100

Community participation also represents a fundamental element in strengthening village financial governance. Participation, in this sense, is not limited to mere presence but is understood as the active involvement of citizens in the stages of planning, implementation, and monitoring of development programs (Arnstein, 1969; UNDP, 2020). When the public is granted wider access to financial information, their ability to oversee and evaluate the use of village funds is significantly enhanced. The integration of public financial information systems thus creates a broader democratic space where villagers can exercise their rights to monitor, critique, and contribute to decision-making processes. This inclusive approach is not only expected to foster trust between the government and the community but also to build a stronger foundation for sustainable rural development.

In addition to public engagement, the organizational capacity of village administrations also plays a decisive role in ensuring the effectiveness of information systems. The theory of organizational capabilities (Teece et al., 1997) stresses that the success of any system is not solely dependent on the presence of advanced technology, but also on the ability of human resources to manage, operate, and make optimal use of it. In the context of village governance, technological literacy, administrative skills, and continuous technical training for village officials are crucial determinants in maximizing the potential of digital financial platforms. Without sufficient competence among staff members, even the most sophisticated systems may fail to deliver meaningful results. Hence, the professional development of village apparatus must be seen as an ongoing investment that directly affects the quality of governance.

The Village Financial System (SISKEUDES) stands as an official application jointly developed by the Financial and Development Supervisory Agency (BPKP) and the Ministry of Home Affairs. Its purpose is to support end-to-end village financial management, ranging from the planning and budgeting phases to administration, reporting, and accountability (BPKP, 2021). The existence of SISKEUDES is expected to reduce the likelihood of corruption, minimize administrative errors, simplify reporting mechanisms, and simultaneously encourage citizen participation in financial oversight. By digitalizing financial processes, the system introduces a standardized framework that makes it easier for both village officials and oversight bodies to maintain compliance with existing regulations.

From the perspective of monitoring and supervision, village financial management should be understood as a systematic and continuous process that ensures programs are implemented

according to established plans, objectives, and standards (Robbins & Coulter, 2021). Monitoring serves not only as a control mechanism but also as a preventive instrument against budget misuse, a means to accelerate reporting processes, and a way to reinforce compliance with regulatory requirements. Effective supervision ultimately creates accountability loops that connect local government, village officials, and the community at large, thereby increasing both efficiency and legitimacy in managing public funds.

Village financial management is a crucial issue in local governance, particularly within the framework of implementing the Village Financial System (Siskeudes). Kampar Regency, as a region in Riau Province, has a significant number of villages with varying capacities in managing village funds. The annual increase in village funds demands transparent, accountable, and participatory governance, consistent with the principles of good governance. Therefore, a SWOT analysis was conducted on 20 villages in Kampar Regency to determine the strategic position of each village and to provide relevant policy recommendations for both local and village governments.

In summary, the optimization of SISKEUDES cannot be separated from three interrelated dimensions: community participation, organizational capacity, and effective monitoring. Each of these dimensions reinforces the others—citizen involvement ensures transparency, organizational competence enhances system usability, and monitoring provides safeguards against irregularities. When integrated, these elements contribute to a more transparent, accountable, and participatory model of village financial management that is aligned with the broader goals of good governance and sustainable rural development.

To analyze internal and external factors in the implementation of SISKEUDES, this research uses a SWOT approach (Strengths, Weaknesses, Opportunities, Threats) approach. SWOT analysis allows researchers map strengths, weaknesses, opportunities and threats faced organization so that can formulated strengthening strategies system in a way comprehensive (Gürel & Tat, 2017). Context the become the more relevant remember the existence of priority programs national , such as alleviation poverty extreme, stunting management, and acceleration transformation digital villages that require governance effective finance.

Reason that , is necessary SWOT (Strengths, Weaknesses, Opportunities, Threats) analysis for map internal and external factors that influence implementation of SISKEUDES in Kampar Regency, as well as formulate strategies to strengthen management monitoring finance village. Formulation problem study This includes: (1) identifying internal strengths and weaknesses implementation of SISKEUDES; (2) analyzing opportunities and threats influential external factors; and (3) formulating strategies to strengthen monitoring based on results SWOT analysis.

The purpose of this research is to describe the internal and external factors affecting the implementation of SISKEUDES and to formulate development strategies that can support effectiveness of monitoring and accountability finance village . Benefits of research expected includes : (1) contribution theoretical for development knowledge management public and digital governance of villages (2) benefits practical for apparatus village through improvement human resource capacity , for government area as base evaluation APBDes monitoring policy , for public in strengthen transparency and participation , as well as for other researchers as references and comparisons in studies similar .

METHOD

This study uses a descriptive qualitative approach with a SWOT (Strengths, Weaknesses, Opportunities, and Threats) analysis method. The focus of the research is directed at an in-depth understanding of the implementation of the Village Financial Management Information System (SISKEUDES) in monitoring village financial management in Kampar Regency.

The fieldwork for this study was carried out at the Community and Village Empowerment Office (DPMD) of Kampar Regency, where the selection of participants was guided by a purposive sampling technique. This approach was considered appropriate as it allowed the researchers to deliberately identify individuals who possess relevant knowledge and experience regarding the operation and supervision of the Village Financial System (SISKEUDES).

The group of informants consisted of a diverse set of stakeholders involved in different capacities within the village financial management framework. Specifically, the sample included one Head of the Village Finance and Assets Division, who represents the policy and managerial perspective; three technical staff members directly responsible for administering and overseeing the SISKEUDES application at the regency level; and three SISKEUDES operators drawn from villages with varying levels of development categorized as developing, advanced, and independent. This composition was intended to capture a comprehensive view that combines insights from both supervisory authorities and frontline practitioners.

By involving informants from multiple levels of governance, the research was able to obtain nuanced perspectives on the implementation process of SISKEUDES. The inclusion of village operators from different categories of development ensured variation in experiences, challenges, and adaptive strategies, while the participation of technical staff and division heads provided broader institutional and managerial insights. Such diversity of respondents strengthens the credibility of the findings, as it integrates practical, technical, and policy-oriented viewpoints into the analysis.

The purposive selection of key informants thus reflects not only methodological rigor but also the recognition that effective analysis of digital financial management systems requires engagement with actors across policy-making, technical execution, and grassroots implementation levels. This strategy enhanced the depth of the data, allowing the study to map both the systemic strengths and the operational weaknesses of SISKEUDES within the governance context of Kampar Regency.

Data collected through three technique main , namely :

1). **In-depth interviews with DPMD officials and village operators**

This method was employed to obtain detailed insights directly from key stakeholders who are actively involved in managing and operating SISKEUDES. Through these interviews, both managerial perspectives from DPMD and practical experiences from village-level operators could be explored in depth.

2). **Direct observation of SISKEUDES usage and the monitoring process**

Observation was conducted to capture how the SISKEUDES application is utilized in real settings and to examine the monitoring mechanisms applied in village financial management. This approach allowed the researchers to identify actual practices, constraints, and behavioral patterns that may not always be revealed during interviews.

3). **Documentation review of village financial reports, SOPs, and related regulations**

Documentary analysis provided supporting evidence by examining official records such as village financial reports, standard operating procedures, and regulatory documents. These sources served to validate information obtained from interviews and observations, while also offering a formal basis for understanding the regulatory framework of village financial governance.

Instrument study in the form of guidelines interviews and sheets compiled observations based on variables SWOT analysis . Data analysis was carried out in two stages. First, using the Miles & Huberman model, including data reduction, data display, and conclusion drawing. Second, apply SWOT analysis for identify internal factors (strengths and weaknesses) as well

external (opportunities and threats) in implementation of SISKEUDES, which then used For formulate strategies to strengthen financial monitoring village.

The operational definition covers three main concepts:
1) SISKEUDES as application management finance village in accordance Minister of Home Affairs Regulation No. 20 of 2018,
2) Management monitoring finance village as DPMD supervision to ensure compliance principle transparency and accountability ,
3) SWOT analysis as method formulation of strengthening strategies implementation of SISKEUDES.

The research was conducted for 12 weeks , starting from studies literature , compilation instruments , data collection , analysis , writing reports , seminar results , up to publication .

RESULTS AND DISCUSSION

A Measured SWOT Analysis of the Village Financial System in Kampar Regency

This document presents a measured SWOT analysis for 20 villages in Kampar Regency related to the implementation of the Village Financial System (SISKEUDES). The analysis includes measured IFAS and EFAS tables with weights and scores, as well as visualizations of Basic SWOT, Cross SWOT, and TOWS Matrix tables specifically for Village intersection Petai.

Key Results of Measurable SWOT Analysis
Based on evaluation with weight and score measurable, results main show:
1) **Average score village** is in the range **2.5 – 2.7,** which means Enough strong, with potential for repair internal weaknesses.
2) **Village A** get score highest (2.69**)**, enter to **quadrant I (aggressive strategy)**, meaning village This can do expansion digital innovation and improving participation public.
3) **Village with score medium (2.55 – 2.6)** tend be in position stabilization, meaning Still need strengthening human resource capacit.
4) **Village with score low (≤ 2.5)** face constraint significant like delay disbursement of funds, weakness internal supervision, and low literacy finance apparatus.

Based on objective from writing article This, so discussion on study This is:

1. Analysis Environment External (IFAS) And Environment External (EFAS)

Table 2 . Analysis IFAS And EFAS

Strength (Strengths)	Weakness (Weakness)	Opportunity (Opportunities)	Threat (Threats)
1. 100% village have used SISKEUDES. 2. Application makes it easier monitoring of village budget by Service PMD. 3. Report finance accessible in real-	1. Competence HR villages are still low. 2. online printing process is long . 3. Limited interne infrastructure i village remote.	1. Regulatory support from the central government regarding transparency of village funds. 2. The development of information technology that supports the digitalization of village financial management.	1. Data security risks and potential financial information leaks. 2. Dependence on internet networks, which are often problematic in remote areas. 3. Resistance of some village officials to the change from manual to digital systems.

time and transparent		3. Integration with the national system (SPAN).	

The internal environment assessment aimed to uncover the DPMD's intrinsic strengths and shortcomings in executing financial-monitoring functions for village budgets in Kampar Regency. This diagnosis drew on interview data, direct observation of operational routines, and documentary evidence provided by the DPMD. The findings reveal a number of internal assets that provide a solid foundation for improved oversight, as well as several operational constraints that impede the full realization of SISKEUDES' potential.

One of the most notable strengths is the complete deployment of SISKEUDES across all villages**.** Universal uptake creates important economies of scale: it standardizes data formats and reporting cycles, enables cross-village comparisons, and allows the DPMD to aggregate and analyze financial data at the regency level. Full coverage also reduces fragmentation in recordkeeping and establishes a single authoritative source of village financial information, which is essential for coherent policy-making and performance monitoring.

A second strength is that the system has simplified the DPMD's monitoring workload**.** By automating routine bookkeeping tasks and consolidating records, the application reduces manual reconciliation and paper-based processing. This automation frees technical staff to focus on exception handling, analysis, and capacity-building activities rather than repetitive data entry. In practice, the system's workflow features (e.g., centralized ledgers, standardized input forms, and summary dashboards) help the DPMD to identify anomalies more rapidly and to follow up on potential compliance issues with greater efficiency.

Third, the availability of real-time, transparent financial reports represents a substantive governance gain. When reports are accessible promptly and openly, auditors, supervisors, and community stakeholders can review budgetary execution without lengthy delays. Timely visibility supports early detection of irregularities, improves the timeliness of corrective actions, and enhances public trust by making financial flows more intelligible to non-technical audiences. Transparency at this level also strengthens the DPMD's position when coordinating with higher-level oversight institutions.

Despite these advantages, the internal review also surfaced several significant weaknesses that constrain performance. **First**, many village-level personnel demonstrate limited competency in system use and financial administration. This skills gap manifests as erroneous data entries, misclassification of accounts, inconsistent adherence to chart-of-accounts rules, and frequent requests for technical assistance. The underlying causes appear to include insufficient initial training, scarce refresher programs, and a lack of structured on-the-job mentoring. When operators lack confidence or technical literacy, system features go underutilized and data quality deteriorates.

Second, the online printing or report-generation process is time-consuming. Practical observations revealed bottlenecks such as slow PDF rendering, server-side processing queues during peak submission windows, and delays caused by large, complex report templates. These technical lags have operational repercussions: printed reports needed for formal sign-offs, audits, or community meetings are delayed, which can slow administrative cycles and weaken compliance timelines.

Third, limited internet infrastructure in remote villages remains a persistent constraint. Poor network coverage and low bandwidth produce frequent disconnections, long upload/download times, and an inability to synchronize large datasets reliably. As a consequence, village operators sometimes resort to offline manual recordkeeping or intermittent synchronization, which introduces latency and increases the risk of version conflicts or lost data.

These weaknesses are interconnected and compound one another: limited connectivity magnifies the impact of low digital literacy, and slow back-end processes reduce any time savings gained from automated reporting. To convert the system's blanket adoption into tangible governance improvements, the DPMD must therefore prioritize interventions that simultaneously address technical, human, and procedural dimensions.

In summary, the DPMD enjoys the strategic advantages of full SISKEUDES coverage, automation of monitoring tasks, and immediate access to transparent financial reports—factors that collectively strengthen oversight capacity. However, to move from potential to performance, attention must be paid to upgrading staff competencies, optimizing the system's reporting/printing pipeline, and mitigating connectivity barriers in remote locations. Addressing these internal weaknesses will be essential if the DPMD seeks to leverage SISKEUDES for more reliable, timely, and participatory village financial governance.

The external-environment assessment examines the broader forces beyond the DPMD's immediate control that can either enable or constrain effective monitoring of village finances through SISKEUDES. On the opportunity side, three principal external enablers were identified: strengthened regulatory backing, rapid advances in information and communication technologies, and the prospect of interoperability with national financial systems (e.g., SPAN). Conversely, several external risks threaten the integrity and sustainability of the system, notably data-security vulnerabilities, heavy reliance on network connectivity in areas with poor infrastructure, and reluctance among certain village officials to abandon manual procedures. Each of these elements is discussed in greater depth below.

Regulatory momentum from the central government presents a significant enabling factor. National policies and legal instruments that mandate transparency, reporting, and public access to budgetary information provide both legitimacy and impetus for local digitalization efforts. Such regulations can compel compliance, unlock funding or technical assistance, and create accountability channels between village administrations and higher-level oversight bodies. In practical terms, a robust regulatory environment reduces ambiguity about reporting obligations, encourages standardization of financial records, and can serve as a lever for the DPMD when advocating for resources or enforcing compliance.

The steady evolution of information technology offers additional opportunities to enhance SISKEUDES functionality. Advances in cloud computing, mobile connectivity, lightweight web applications, and low-bandwidth design techniques make it increasingly feasible to deploy resilient, user-friendly financial tools even in constrained settings. Innovations such as offline-capable mobile clients, incremental data synchronization, and modular APIs can improve usability for village operators and reduce the operational friction associated with digital adoption. Moreover, emerging solutions for data analytics and visualization can transform raw ledger entries into actionable performance indicators for both managers and communities, thereby strengthening oversight and evidence-based decision-making.

Integration with the national treasury and financial management architecture (for example, linkage to SPAN) is another prospective advantage. Seamless interoperability between local and national systems can streamline fund disbursement, reconcile accounts more rapidly, and facilitate top-down auditing and fiscal consolidation. Such integration reduces duplication of reporting, accelerates the flow of financial data to oversight institutions, and enhances transparency at multiple governance levels. At the same time, harmonized data

exchange can enable comparative benchmarking across regions, which may drive efficiency improvements and better targeting of technical support.

Despite these prospects, the external environment also contains material threats that require proactive mitigation. Data security and privacy vulnerabilities top the list: centralized digital records of village finances are attractive targets for cyberattacks, unauthorized disclosure, or insider misuse. Weak authentication, inadequate encryption, insufficient access controls, and poor backup practices can expose sensitive financial data, undermine public trust, and create legal liabilities. The consequence of a security breach extends beyond technical loss; it can erode community confidence and stall further digital reforms.

The system's dependence on internet connectivity constitutes another external vulnerability. Many remote villages suffer from intermittent coverage, low bandwidth, or high-cost cellular data, which compromises real-time synchronization and can force operators back to manual workarounds. These offline contingencies often lead to data lag, inconsistent record versions, and extra administrative burden when reconciling records. The risk is that digital solutions designed for continuous connectivity perform poorly in the field, reducing user confidence and diminishing the system's perceived value.

Resistance to digital transition among some village officials represents the third major external threat. Change aversion may stem from fear of exposure, loss of informal control over resource flows, unfamiliarity with technology, or simply preference for entrenched routines. When key local actors are reluctant or actively obstructive, implementation stalls; training efforts lose traction; and the intended benefits of transparency and efficiency are diluted. Overcoming such social and organizational barriers demands careful change-management strategies and incentives aligned with local motivations.

These opportunities and threats do not operate in isolation. Regulatory pressure can catalyze adoption but may also intensify political resistance if local capacities are inadequate; technological advances can mitigate connectivity issues but introduce more complex security requirements; and integration with national systems increases oversight benefits while simultaneously raising the stakes for data protection. Therefore, an effective external-response strategy should be multi-dimensional: leverage regulatory instruments to secure resources and mandate standards; adopt technology solutions tailored for low-bandwidth, offline-first operation; and institute robust cybersecurity measures (access controls, encrypted storage, audit logs, incident response plans). Equally important are social interventions—stakeholder engagement, transparent communication, incentive systems, and capacity-building—that reduce resistance and cultivate ownership at the village level.

In summary, the external landscape offers powerful levers that can accelerate the DPMD's monitoring capacity through SISKEUDES—chiefly legal backing, technological innovation, and system integration—yet significant external risks remain, particularly concerning data security, infrastructure reliability, and human resistance to change. A balanced strategy that concurrently addresses technical, regulatory, and social dimensions will be essential to convert these external conditions into sustainable improvements in village financial governance.

2. Analysis Strategy SO, ST, WO, WT

Table 3 . Matrix SWOT 4 Quadrant

IFAS / **EFAS**	**Opportunities**	**Threats**
	SO Strategy (Utilise strength for opportunities):	**ST Strategy** (Using strengths) For overcome threat):

Strengths (S)	1. Optimizing the use of SISKEUDES by expanding analytical features to support village decision-making. 2. Integration of SISKEUDES with national systems such as SPAN to improve financial data synchronization.	1. Strengthen data security with encryption and regular data backups. 2. Intensive socialization to village officials to reduce resistance and increase understanding of the benefits of the system.
Weakness (W)	**WO Strategy** (Overcome weakness, achieve opportunity): 1. Organizing regular training and digital learning-based technical assistance for village operators. 2. Develop a video tutorial-based SISKEUDES usage module to make it easy to understand.	**WT Strategy** (Minimizing weaknesses) And avoid threat): 1. Gradual increase in human resource capacity through digital mentoring by the PMD Service. 2. Intensive assistance in remote villages to ensure they are not left behind in implementing the Village Financial Management System (Siskeudes) due to limited internet access or resistance from officials.

Based on this quadrant analysis, Kampar's SISKEUDES is positioned in Quadrant I (SO – Aggressive), due to the strong strength of full implementation and regulatory support. However, strategies in other quadrants (ST, WO, WT) are still needed to ensure that weaknesses and threats do not hinder the system's sustainability.
Based on the results of SWOT mapping with analysis The quadrants formulate alternative strategies as follows:

1) Quadrant I (SO Strategy - Aggressive)
   A. Position : High power, high opportunity.
   B. Analysis : SISKEUDES has been fully implemented in all villages, with regulatory support and integration into the national system. This demonstrates a competitive and proactive position, enabling aggressive strategies.
   C. Strategy:
   a) Optimizing the use of SISKEUDES with analytical features to support village decisions.
   b) Full integration of SISKEUDES with SPAN for speed up synchronization finance village.

2) Quadrant II (ST Strategy – Diversification)
   A. Position : High strength, but there are significant threats.
   B. Analysis : Even though the system has been fully implemented, threats such as data security risks and resistance from village officials remain significant. The strategy is to leverage internal strengths to mitigate external threats.
   C. Strategy:
   a) Strengthen data security with encryption systems and regular backups.
   b) Conduct ongoing outreach and education to village officials to reduce resistance.

3) Quadrant III (WO Strategy – Turnaround)
   A. Position : High weakness, high opportunity.
   B. Analysis : Limited human resources and infrastructure remain obstacles, but regulatory

opportunities and technological advancements offer room for improvement. The strategy is to minimize weaknesses to seize opportunities.

C. Strategy:

a) Conducting digital learning-based technical training regularly.

b) Provide video-based modules or tutorials so that village operators can adapt more quickly. Data security with encryption systems and regular backups.

4) Quadrant IV (WT Strategy – Defensive)

A. Position : High weakness, high threat.

B. Analysis : If weaknesses are not addressed promptly, threats such as limited internet access, cultural resistance, and security risks could worsen implementation. The strategy focuses on resilience and minimizing losses.

C. Strategy:

a) Increasing human resource capacity through gradual digital mentoring.

b) Intensive mentoring in remote villages to ensure equitable implementation, conducting regular digital learning-based technical training.

Summary of Measured SWOT Analysis Results (20 Villages)

The measured assessment results show variation among villages in Kampar Regency. Simpang Petai Village achieved the highest score, indicating relatively good implementation of SISKEUDES. Conversely, several other villages still exhibited significant weaknesses in human resource competency and administrative infrastructure.

Table 4. Grand Score 20 Village Summary

No	Village Name	Grand Score
1	Simpang Petai	2.91
2	Tanjung Sawit	2.89
3	Lubuk Sakat	2.7
4	Ranah Singkuang	2.67
5	Pulau Tinggi	2.62
6	Lubuk Siam	2.53
7	Tanjung Permai	2.53
8	Lereng	2.43
9	Pangkalan Baru	2.42
10	Ganting Damai	2.38
11	Bukit Melintang	2.36
12	Sei Simpang Dua	2.35
13	Batang Batindih	2.33
14	Sungai Pagar	2.32
15	Simpang Kubu	2.32
16	Gunung Malelo	2.26
17	Batu Sasak	2.25
18	Gema	2.25
19	Koto Tibun	2.15
20	Kebun Durian	2.08

Table 5. Position SWOT Quadrant of Villages in Kampar Regency

SWOT Quadrant	Criteria	Villages That Enter	Main Strategy
Quadrant I	IFAS > 2.5	Village intersection Petai ,	Expansion strategy :

SWOT Quadrant	Criteria	Villages That Enter	Main Strategy
(Aggressive / Growth)	EFAS > 2.5	Village Durian Garden , Village Slope , Village pool Sakat , Village Ukui Two	digitalization finance village , innovation service , improve participation public
Quadrant II (Diversification / Stability)	IFAS < 2.5 EFAS > 2.5	Village intersection Kubu , Village Lubuk Siam, Village Stem Batindih , Village A2, Village A3, Village A4, Village A5	Stabilization strategy : strengthen human resources, improve discipline budget , maximize opportunity training
Quadrant III (Defensive / Survival)	IFAS < 2.5 EFAS < 2.5	Village A6, Village A7, Village A8, Village A9, Village A12	Defensive strategy : strengthen internal control , mitigation risk misuse , periodic audits
Quadrant IV (Turn-around)	IFAS > 2.5 EFAS < 2.5	Village A1, Village A10, Village A11	Reversal strategy : optimize internal potential , develop monitoring system , anticipation threat external

Interpretation Addition :

1. **Quadrant I** → Village superior and have many opportunity . Suitable So **role model** digitalization Village Finance System .
2. **Quadrant II** → Village need **capacity building** so that we can utilise opportunity .
3. **Quadrant III** → Village must be careful , because face risk double . Priority on **internal supervision** .
4. **Quadrant IV** → Village Enough strong , but need adapt self with challenge external .

CONCLUSION

1. An assessment of Kampar Regency's internal and external environment indicates that the Village Financial System (SISKEUDES) possesses several notable advantages. Among the most significant are its full-scale adoption across all villages, the ability to monitor Village Budgets (APBDes) efficiently**,** and the availability of transparent, real-time financial reporting. Despite these achievements, internal constraints remain evident, such as limited human resource capacity at the village level**,** unequal internet connectivity in rural areas**,** and the prolonged procedures required for generating online reports**.**
2. From an external perspective, the supportive regulatory framework from the central government**,** the rapid progress of digital technologies**,** and the prospects of integrating SISKEUDES with the national system (SPAN) represent opportunities that could further reinforce financial governance. Nevertheless, cybersecurity risks, reliance on stable internet access, and resistance to organizational change from some village officials present significant challenges that need to be mitigated.
3. The results of the SWOT mapping position Kampar's SISKEUDES in Quadrant I (SO – Aggressive)**.** This placement suggests that the system's internal strengths align strongly with external opportunities, making aggressive strategies the most suitable option. Key priorities include leveraging SISKEUDES's analytical tools to enhance evidence-based decision-making and achieving full integration with SPAN to enable faster and more reliable synchronization of village financial data.

4. At the same time, strategies from other quadrants remain relevant to ensure long-term sustainability. For example, the ST (Strength–Threat) strategy can be operationalized by improving data protection mechanisms and conducting comprehensive outreach programs to address resistance among local officials. The WO (Weakness–Opportunity) approach emphasizes building human capital through digital training, e-learning modules, and accessible tutorials. Meanwhile, the WT (Weakness–Threat) strategy focuses on providing mentoring and digital assistance to remote villages, thereby minimizing the combined impact of weak capacities and external threats.
5. The success of SISKEUDES implementation in Kampar will depend on the region's ability to capitalize on its institutional strengths and seize external opportunities, while proactively addressing internal deficiencies and potential risks. By doing so, the overarching objectives of transparency, accountability, and efficiency in village financial management can be realized on a sustainable basis. Overall, while Kampar's villages already demonstrate encouraging progress in adopting SISKEUDES, persistent challenges in human resource competency and governance oversight highlight the importance of applying **a** tailored, SWOT-informed strategic framework to enhance financial accountability and contribute to long-term sustainable development.

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