

Overcoming Fraud and Cybercrime: The Role of Integrity in Village Financial System Reporting

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ABSTRACT

This research aims to describe the implementation of control in village financial system (Indonesia: Sistem Keuangan Desa / Siskeudes) in order to maintain the integrity data of village funds, outright the monitoring againsts the threat of fraud, both in a form of conventional and also cybercrime. The technique used in this research is descriptive qualitative methods and the data used are primary data obtained from direct interviews with the key person informants and the secondary data in the form of documentation to support this research as evidence of the controls to be identified. Results shows that Internal Control such as Environmental Control, Physical Security Control, Logical Security Control and IS Operating Control has been implemented in Siskeudes Samirano. If all the control is being optimally implemented and periodically reviewed to ensure that it is able to mitigate the risk of fraud and cybercrime in the implementation of Siskeudes, the quality of the information produced will be ensured.

Keyword: Fraud, Cybercrime, Siskeudes, Internal System Information Control

1. INTRODUCTION

The Covid-19 pandemic has had a major impact on the Indonesian economy, such as an economic recession and an increase in the poverty rate (Novika, 2021). The impact of the pandemic is experienced not only by urban communities but also by rural communities (BPMI Satpres, 2020). This is indicated by a decrease in village funds in the 2020 fiscal year from IDR 72 trillion to IDR 71.19 trillion. In Central Java Province itself there was a decrease in village funds in 2020 from IDR 8,200,608,600 to IDR 8,116,216,737,000

where most of the funds were used to provide Direct Cash Assistance (*Indoensia: Bantuan Langsung Tunai / BLT*) to villagers affected by Covid-19 (Dinas Pemberdayaan Masyarakat dan Desa, 2020). However, the government never stops to always provide support. Villages, as one of the pillars of national development, need to continue to be considered, especially in terms of strengthening the economy, so that they do not continue to experience adversity due to the pandemic. The President of the Republic of Indonesia Joko Widodo stated clearly that this pandemic phenomenon

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was a momentum to carry out reform and transformation of the rural economy (Ihsannudin, 2020).

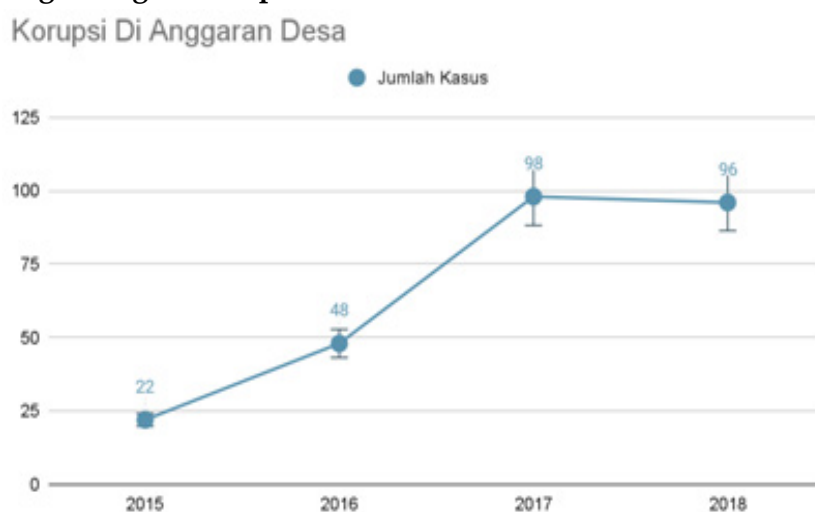
The entire community has responded to the extraordinary Covid-19 incident by keeping their distance and utilizing technology assistance to carry out routine activities (Musyaffi *et al.*, 2021). Strengthening the village economy is promoted by the government by familiarizing the community with digitalization technology in carrying out their activities, including in financial reporting (Nidya, 2020). Good village financial management can be seen through village financial reports that are able to account for all village operational activities (Martini *et al.*, 2019). Moreover, according to Pratiwi and Pravasanti (2020), support in the form of technology and information systems is needed to be able to produce financial reports that can provide transparent and accountable information. Village financial reporting is required to use a digitized information system in order to achieve faster and more accurate results (Nuryadhyn, 2021). One of the information system applications used by all villages in Indonesia to manage their finances is the Village Financial System (Indonesia: Sistem Keuangan Desa/Siskeudes) developed by the Ministry of Home Affairs and the Financial and Development Supervisory

Agency (BPKP) with the ultimate goal of producing accountable village financial management (BPKP, 2017).

In addition to assisting the village government in managing village finances, Siskeudes has a function as a means of monitoring the management of village funds carried out by BPKP so that there is no manipulation or fraud (Wongku & Hapsari, 2019). Utilization of village funds must be right on target to improve the welfare of the village community so that its management must be monitored properly and deviations that occur can be prevented from an early stage. One solution is to use Siskeudes (Sutrawan, 2020). The number of cases of corruption in village funds found by Indonesia Corruption Watch (ICW) shows the lack of supervision over the management of village funds. During 2015-2018, there were 252 corruption cases related to village budgets. The number of cases increased every year, 22 cases in 2015, 48 cases in 2016; 98 cases in 2017; and 96 cases in 2018. So the total state losses due to village budget corruption during 2015-2018 were IDR 107.7 billion (Budhiman, 2019).

According to Nafi'ah (2017), Siskeudes application is a form of adaptation of communication and information technology within the scope of village government, especially in East Java

Figure 1. **Village Budget Corruption in Indonesia**



Source: Budhiman, 2019

province. The Siskeudes application helps villages in managing their finances so that village organizational activities and village officials' performance are getting better and free from fraud (Sulina *et al.*, 2017). In East Java Province, the biggest obstacle faced by villages in implementing a financial information system is human resources (HR), which includes a lack of understanding of village officials about the operational system, age factors, educational background, and the adaptation process, so that the purpose of the Siskeudes to realize accountability is still not optimal (Nafi'ah 2017). The results of research conducted by Alfuruqi and Kristianti (2019) show that fraud can occur if there is a gap in the village's internal control. Weak Standard Operating Procedures (SOP), sanctions, and negligence of village officials can increase the potential for fraud in the management of village funds.

The results of the fraud survey in Indonesia conducted by the Association of Certified Fraud Examiners (ACFE) in 2019 showed that the most common fraud cases in Indonesia were corruption (64.4%), followed by misuse of state and company assets/wealth (28.9%), and financial statement fraud (6.7%). ACFE concludes that the rapid development of technology opens up opportunities for fraud. In the past, fraud was done manually, but now it's done using technology, or commonly referred to as cybercrime (ACFE, 2020). Fraud is often done not only conventionally, but also digitally by utilizing modern technology or cybercrime. Since the Covid-19 pandemic in 2020, the Federal Trade Commission (FTC) has received numerous fraud-related complaints, resulting in a loss of 44.56 million USD in the first half of 2020. More than 96% of fraud cases were not resolved even though they had been reported, with the reason that fraud cases are difficult to disclose because most of the perpetrators are anonymous, or most crimes occur online (Hidayat, 2020).

The results of research conducted by Hermawan (2013) regarding cybercrime

in Indonesia show the existence of crimes in cyberspace or on the internet, such as defacement or intrusion by changing the target site that causes abnormal situations from the victim's website, burglary and credit card fraud through online commerce (e-commerce), and defamation through the media online or social networks. Cybercrime cases in Indonesia are becoming more and more common, and therefore the government, especially law enforcement officers, should be able to balance their technical capabilities in order to be able to detect and deal with cybercriminals. However, the most important thing is that the government should be able to prosecute the perpetrators of cyber crimes by preparing the right and firm legal umbrella. In his research, Napitupulu (2017) states that the detection, control, and supervision of information system attack are the responsibility of each party involved. The government and all relevant agencies must synergistically tackle and detect cybercrime. All government apparatus, according to Friend *et al.* (2020), must see the gaps in applications that use technology so as to be able to implement protections on the information system. This research shows that there is a lack of preventive action by the government to mitigate the occurrence of cybercrime.

Based on the background above, this study aims to describe the form of control in the implementation of *Siskeudes* in order to maintain the integrity of village financial data, as well as a form of supervision against the threat of fraud, both conventional and cybercrime. Samirono Village, Getasan District, Semarang Regency is one of the villages that have used *Siskeudes* to assist village financial management and reporting. Samirono village has not used *Siskeudes* online due to problems with the network. The purpose of using *Siskeudes* is to assist the village government in managing village finances effectively and efficiently, as well as increasing the transparency of the village financial accountability system. However, based on initial interviews with sources,

there has been a system hack in the form of ransomware on *Siskeudes* in Samirono Village. The cybercrime has resulted in the loss of all village financial data and information.

This research is expected to provide an evaluation for the Samirono Village government related to controls in the implementation of *Siskeudes* to mitigate risks and threats in the form of fraud and cybercrime. For the central government, this research is expected to assist in providing input as a means of evaluating policies related to the implementation of *Siskeudes*. For academics, this research is expected to provide additional literature related to the form of control in the implementation of information systems, especially the *Siskeudes* application with the aim of mitigating the risk of fraud and cybercrime.

2. LITERATURE REVIEW AND HYPOTHESIS

Stakeholder Theory

According to Pinheiro (2015), there are two types of stakeholders: internal stakeholders and external stakeholders. Internal stakeholders consist of all individuals within the organization, while external stakeholders consist of parties outside the organization. The aim of stakeholder theory, according to Freeman (1987), is to bridge the stakeholder's wishes. This is important for the organization to be able to mitigate conflicts between stakeholders. When there is a conflict of interest, the organization must be able to find a solution to the problem in order to create added value for all stakeholders (Parmar *et al.*, 2010).

The implication of stakeholder theory with this research is on the function of the village in fulfilling its duties and responsibilities in financial reporting using the *Siskeudes* application. Collaboration between all relevant stakeholders is important in order to improve the implementation of *Siskeudes*. Internal stakeholders include the way village

officials carry out introspection of the threat of risks and conflicts related to the use of information systems in the form of the *Siskeudes* application. Meanwhile, BPKP is one of the external stakeholders whose function is to supervise village-level fund management which includes the stages of planning, implementation, administration, reporting, and village-level financial accountability.

Internal Control in Information Systems

Champlain (2003) divides information system controls in the audit program into four types of controls: environmental controls, physical security controls, logical security controls, and IS operating controls. Environmental controls include information system security policies, standards, and guidelines; the reporting structure of the IS processing environment (including computer operations and programming); vendor's financial condition; vendor software license, maintenance, and support (support agreements) and warranty agreements; and the status of the policies and procedures of the computing systems operating in the organization. Physical security controls include the protection of computer hardware, components, and facilities nearby. Logical security controls are used in operating systems and applications to help prevent unauthorized access and accidental or intentional destruction of programs and data, including user system access capabilities, system access configuration files and parameters, and logging mechanisms. IS operating controls are designed to help ensure the efficient operation of information systems. This control includes timely and accurate completion of production work, distribution of output media, execution of backup and restore procedures, execution of maintenance procedures, troubleshooting of systems and documents, monitoring of CPUs, and utilization of data storage capacity.

Village Financial Information System (Indonesia: *Sistim Keuangan Desa/ Siskeudes*)

According to Law No. 6 of 2014 (Undang-Undang No 6 Tahun 2014) concerning villages, village financial reporting should be integrated and sustainable to ensure the success of the village program. Village financial reporting, according to Ramadhani (2017), must (1) be transparent, which means making it easier for interested parties to access information; (2) accountable, which means that the management of funds and controls applied can be accounted for; and (3) effective and efficient, which means that the management of village funds is used to achieve village goals by allocating resources appropriately. In order to realize clean, transparent, accountable, effective and efficient village financial management, the Financial and Development Supervisory Agency (BPKP) and the Directorate General of Village Government Development of the Ministry of Home Affairs have collaborated to create an application called *Siskeudes* to manage the existing village budget and aims to help village governments to be more independent in managing village finances effectively and efficiently, as well as increasing the transparency of the village financial accountability system (Rivan & Maksum, 2019). As a means of monitoring village fund management, any costs related to village fund management should be recorded in *Siskeudes*, including its finances, vision and mission, and all stages of village fund management (Wongku & Hapsari, 2019).

The operation of the *Siskeudes* application is carried out through several stages consisting of the planning stage, budgeting stage, administration stage, bookkeeping stage, reporting stage, and accountability stage. The stage begins with planning which contains information related to data on the vision, mission, goals, and targets of the village government which have been included in the Long Term Village Development Plan (RPJM).

The budgeting stages contain those related to the preparation of the Village Revenue and Expenditure Budget (APBDesa) which consists of the general village data menu, activity menu, income menu, spending menu, financing menu 1, and financing menu 2. The administrative stages are used to record village revenue transactions, village expenditure transactions, cash mutation transactions, and tax deposit transactions. The bookkeeping stage contains matters related to reporting on the implementation of village budget which consists of the initial balance used to record village assets with a simple chart of accounts, adjustment which is used to record mutations for addition or reduction of assets in the current year, adjustments to village asset reports, and bookkeeping report menu which is used to print financial reports that must be presented by the village government. In the reporting stage, the village head submits a report on the implementation of the village budget in the first and final semesters to the regent/mayor. The implementation of the accountability report on the realization of the village budget is submitted by the village head to the regent/mayor at the end of each fiscal year. According to village regulations drawn up by the regent/mayor, the accountability report submitted for implementation includes income, expenditure, and financing using the village budget (APBDesa) implementation report format (Atintyasputri & Hapsari, 2019).

3. METHODS

Types of Research and Data Analysis Techniques

This study uses a descriptive qualitative approach. Data is collected through in-depth interviews with the aim of getting a clearer picture of the control over potential fraud and cybercrime in the *Siskeudes* application. This study uses secondary data in the form of documentation obtained from village budget realization reports and organizational structures that can be used as evidence of the controls to be identified.

The interviewees for this research are village officials who have responsibility for managing village funds and using the *Siskeudes* application, consisting of the Village Head, Village Secretary, Head of General Affairs and Planning, and Head of Financial Affairs.

Research Stages

This study uses the stages of research initiated by Miles & Huberman, (1992). The first stage is data reduction related to data collected through interviews. Documentation is done by selecting data related to research issues which include the form of control in the implementation of *Siskeudes* in overcoming fraud and cybercrime. Furthermore, this research uses triangulation of data sources carried out by giving out the same question through interviews to several source persons. This is done to test the validity and the consistency of the answer given by the source person in order to make an appropriate conclusion.

The second stage is the presentation of the data. The data obtained from the data collection process is then compiled and presented according to the focus of this research in order to assist in the process of drawing conclusions. The presentation of the data is made in a descriptive form. This is done in order to provide a systematic description of the control in the implementation of *Siskeudes*. The final stage used in this research is to draw conclusions regarding the results of the analysis of controls in the implementation of information systems, especially the *Siskeudes* application which aims to mitigate the risk of fraud and cybercrime.

4. RESULTS AND DISCUSSION

Overview of Research Objects

Samirono Village Office is located on Jl. Kopeng, Tawang, Samirono, Getasan District, Semarang Regency, Central Java Province. Samirono Village consists of five hamlets: Kendal Hamlet, Ponangan Hamlet, Tawang Hamlet, Samirono Hamlet, and Watulawang Hamlet. Samirono Village has 13 Rukun Tetangga

(RT) and 3 Rukun Warga (RW). Samirono Village has a total area of 3.34 km² or 5.08% of the total area of Getasan District. The number of Heads of Families (KK) in Samirono Village is 840 Heads of Families consisting of 1,306 male residents and 1,297 female residents.

Most of the residents of Samirono Village make a living in agriculture, animal husbandry, and entrepreneurship with the majority being farmers/ planters. Agricultural and plantation commodities in Samirono Village include chili, vegetables, tomatoes, cloves, and tobacco. In addition, some of the residents of Samirono Village also make a living as dairy farmers, so that Samirono Village is also known for its fresh milk produced by the villagers' dairy cows. The Samirono Village Government has established the vision "Samirono SEJATI" which stands for *Sehat, Sejahtera, Tertib, Indah* (Healthy, Prosperous, Orderly, and Beautiful). The missions of Samirono Village are: (1) Establishing cooperative relationships to improve community welfare; (2) Building a healthy culture and tolerance; (3) Improving infrastructure development; (4) Organizing effective, efficient, and transparent village governance; and (5) Creating a democratic, safe, and peaceful life.

Samirono Village has implemented the Village Financial System (*Siskeudes*) to assist in village financial management and reporting. *Siskeudes* was created to help villages to be more independent in managing their village finances effectively and efficiently, increasing transparency, and producing reliable financial reports. There is a separation of duties in the implementation of *Siskeudes* in Samirono Village. Admin is in charge of inputting data, where raw data is obtained from the Village Head. The Head of Financial Affairs is in charge of controlling taxes, submitting activity reports, and executing budgets. The Village Secretary serves as a verifier who checks the completeness of transaction evidence and financial reports. The village head is in charge of

approving the financial reports that have been made. Each village apparatus has the responsibility to present transparent and accountable financial reports to external stakeholders and collaborates with each internal stakeholder to carry out their duties and functions effectively and efficiently. The complete organizational structure can be seen in Figure 2.

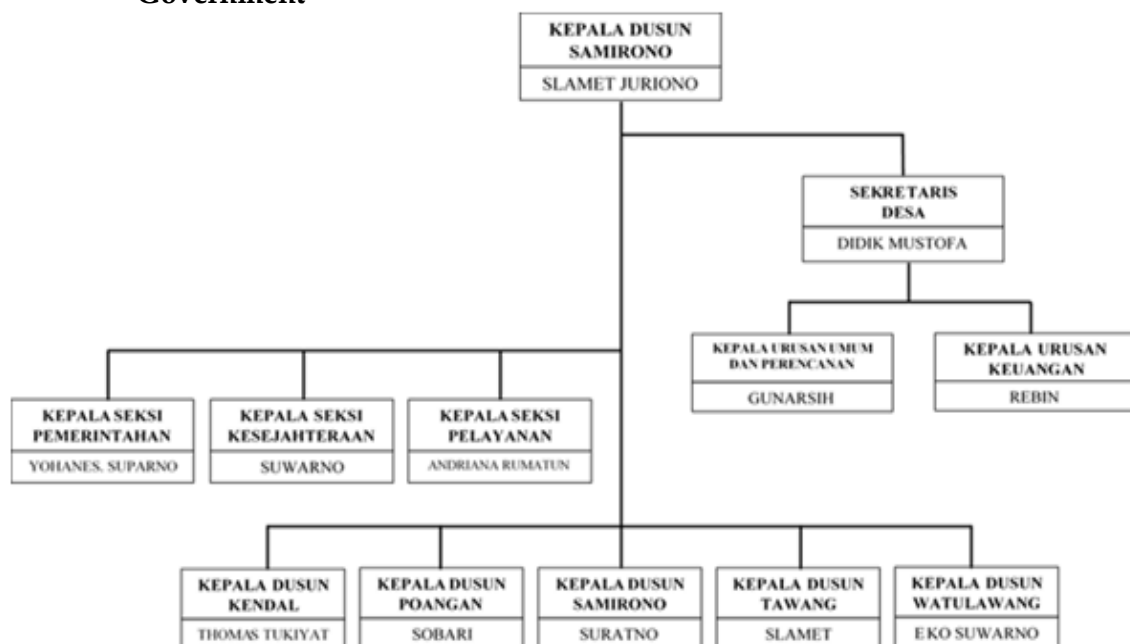
The *Siskeudes* application used by Samirano Village was designed by the Financial and Development Supervisory Agency (BPKP) and the Directorate General of Village Development at the Ministry of Home Affairs to assist in village financial management and reporting. The *Siskeudes* application is an application used by Samirano Village to help manage village finances related to planning, budgeting, administration, reporting and accountability. The operation of the *Siskeudes* application must go through several stages: (1) the planning stage, which is the preparation of activities to be held in the next period; (2) the budgeting stage, which is the stage of providing budget for planned activities according to village capacity; (3) the implementation stage, which is the administrative stage

of the planned activities; (4) reporting stage, which is a stage of reporting on the implementation of activities by making financial reports, both budget realization reports and monthly reports; and (5) the compilation stage, which is the stage where village officials combine or archive reports that have been made.

Forms of Environmental Control in the Implementation of *Siskeudes* in Samirano Village

Environmental control includes information system security policies, standards, and guidelines for the reporting structure contained in *Siskeudes*. The form of environmental control that is implemented related to *Siskeudes* in Samirano Village is realized by the existence of regulations in restricting access to information systems. There are only three village officials who can access the information system: Secretary, Admin, and Head of Financial Affairs. Regular updates or development of *Siskeudes* are carried out to meet the needs of system users. Therefore, there is training for system users. The system is also equipped with a password that is only known by three people in charge of

Figure 2. **Organizational Structure and Work Procedure of the Samirano Village Government**



Source: Data Processed

Siskeudes and the device is also equipped with an antivirus. However, this has not been documented in writing. Samirono Village only uses the guides made by the central government by downloading through the website and then reading and understanding the guides. This is in accordance with the statement submitted by the village head.

"There is no special SOP for Siskeudes in Samirono Village, because in our opinion this is not needed right now. Currently we are using only guidebooks provided by the government." (Results of interview with Samirono Village Head on June 14, 2021)

In every *Siskeudes* development, the government will conduct training for *Siskeudes* users. The training is usually attended by the Village Secretary, Head of Financial Affairs, and admin. In addition, there is a guide which is one of the materials in the training held by the government as a guide in running the *Siskeudes* system which can be downloaded or accessed online. This is in accordance with the statement submitted by the Head of Financial Affairs.

"Every time there is a system development, the three of us (Secretary, Admin and Head of Financial Affairs) will be invited to attend training. The training will explain the development of the system, what its functions are, and how to use it. Then, there is a guide in running this system. This guide is one of the materials in the training held by the government. This guide explains what is in the system, how to log into the system, and much more. The guide can be searched on google because it can be accessed online." (Results of interview with Head of Financial Affairs on June 14, 2021)

Forms of Physical Security Control in the Implementation of *Siskeudes* in Samirono Village

Physical Security Control is the control of computer hardware security in information systems to prevent natural damage (natural disasters) and damage by humans (human error). Controls that have

been implemented in Samirono Village include regular data storage using flash disks and cloud computing data. This is in accordance with the statement submitted by the Village Secretary.

"Applications are regularly backed up, inserted on a flash disk. For storage on a flash disk for a copy of the data, I downloaded and copied it myself" (Results of interview with the Village Secretary on June 7, 2021)

The data storage authority is only owned by the Secretary who has the duty as verifier of *siskeudes*. However, the physical control implemented in *siskeudes* Samirono does not have insurance that can provide coverage in the event of data damage or loss. In addition, Samirono Village does not yet have CCTV or physical security officers such as security guards who maintain security against the risk of losing physical assets in the office. This is in accordance with the statement submitted by the Village Head

"There are no tools to monitor activities in the office such as CCTV or security guards, so all village officials keep their own assets" (Results of interview with Village Head on June 14, 2021)

Because Samirono Village does not have security officers and CCTV, the physical control system used to prevent the loss of assets is to use a key that is only kept by the cleaning staff and 2 village employees. This is in accordance with the statement submitted by the Head of General Affairs and Planning.

"There is physical security using a physical key that is kept by the janitor and 2 village employees. There is no CCTV and there is also no security guard to maintain security." (Results of interview with Head of General Affairs and Planning on June 14, 2021)

Forms of Logical Security Control in the Implementation of *Siskeudes* in Samirono Village

Logical Security Control has a function to prevent unauthorized access, either

intentional or unintentional, which has an impact on damage or loss of data at *Siskeudes* Samirono village. The form of Logical Security Control implemented in *Siskeudes* in Samirono Village is in the data input process, where only three users at the operator level have the authority to do so: admin, secretary, and head of finance affairs. Only the three of them are allowed to change the data on *Siskeudes* after obtaining the signature of the approval from the village head, especially regarding changes to financial data. *Siskeudes* is also well integrated because the system can automatically log out if the computer used is off, and when re-entering the system, the user must re-enter the username and password. This is in accordance with the statement submitted by the Village Secretary.

"There are only three people who are responsible for accessing or running Siskeudes: I am the verifier, the Admin, and the Head of Financial Affairs. So, only three people can access the system. The input process is carried out by the admin and the raw data is at the Village Head made by the implementing team. Meanwhile, the Head of Financial Affairs is in charge of controlling taxes, submitting activity reports, and executing budgets." (Results of interview with Village Secretary on June 7, 2021)

The *Siskeudes* application in Samirono Village uses a unique password consisting of several letters and numbers to help prevent unauthorized access or accidental or intentional destruction of programs and data. This is in accordance with the statement submitted by the Samirono Village Head.

"Siskeudes uses a password consisting of numbers and letters, with a password of 8-9 digits." (Results of the interview with the Village Head on June 14, 2021)

Forms of IS Operating Control in the Implementation of *Siskeudes* in Samirono Village

IS Operating Control is a control designed to ensure that the *Siskeudes* operates

efficiently and effectively. Operational controls that have been applied to *Siskeudes* Samirono include regular backups and data copying into flash disks. Posting can only be done if the data input that has been done is considered correct, and if there is an error the system will automatically provide a notification. The data in *Siskeudes* can also be accessed at any time when needed by the user and the output produced must obtain prior approval from the Village Head before being reported. This is in accordance with the statement submitted by the Samirono Village Head.

"This system is only a tool that helps generate financial reports, so if transactions are not inputted regularly, this will result in invalid data output and the resulting financial reports are less reliable. Therefore, if there is an error during data input, we have to find out one by one where the error is, because in this application system it cannot read whether or not there is an error. For control, if an input error occurs, the operator will immediately make a correction." (Results of the interview with the Village Head on June 28, 2021).

DISCUSSION

The results of this study indicate that the four controls in the implementation of village financial system (*Siskeudes*) have been implemented in Samirono Village. Nevertheless, there are still some weaknesses that have the potential to pose a risk of error and fraud. One of the weaknesses lies in environmental security control because Samirono Village does not have a special SOP regarding the use of *Siskeudes*. In the absence of SOPs that function as the basis for regulations, if there are deviations, Samirono Village will find it difficult to track down the obstacles that occur. Regarding physical security control, Samirono Village has experienced data loss caused by cybercrime in the form of ransomware which requires the village to redeem IDR 7,500,000 in order to get the data back. In addition to doing cloud computing, Samirono Village must

also pay attention to the use of antivirus and advertisement or pop up block applications.

Given the importance of installing CCTV equipment to prevent asset loss and to monitor the performance of village officials so as to avoid fraudulent activities that can harm the village, the Head of Village Financial Affairs with the approval of the Village Head has proposed the purchase of CCTV in the Village budget. Village officials only carry out maintenance on village laptops and computers in case of trouble.

In terms of logical security control, village officials can perform regular maintenance on the system to prevent data loss or data theft. In addition, village officials change passwords regularly, such as once a year, to prevent hacking or unauthorized access. The weakness related to logical security control on *Siskeudes* in Samirono Village is that this application does not have a tracking system to view user activity when the application is operated. Another weakness is that the user only uses a username and password when logging in and there is no OTP code or other code to access the *Siskeudes* application. If there is a continuous error in entering the username and password, there is no blocking mechanism for the event. There are no reminders regarding the time of data input which results in users being late in inputting important data into the system. In addition, changes to information in *Siskeudes* cannot be made immediately because changes can only be made if there are corrections that are approved by the Village Head.

5. CONCLUSION

This study concludes that internal controls such as environmental control, physical security control, logical security control, and information system operational control have been implemented in *Siskeudes* in Samirono Village. If all controls and periodic reviews are carried out optimally to ensure that the system is able to mitigate the risk of fraud and cybercrime, the

quality of the information produced will be good. The obstacles faced in implementing *Siskeudes* in Samirono Village are the lack of Human Resources (HR) capabilities and the absence of written regulations, such as SOPs.

The limitations of this research include limited access to view financial report documents on the village financial system (*Siskeudes*) application due to its sensitivity and the limited time given by the resource persons due to the pandemic conditions which made the resource persons limit meeting time with researchers. This research was conducted during the Covid-19 pandemic so that researchers could not directly participate in the use of *Siskeudes* and was not able to conduct a focus group discussion while collecting data because all activities had to follow strict health protocols. In addition, this research was only conducted on a few key persons in Samirono Village and didn't use other types of triangulations such as technical triangulation, so there is a possibility of subjectivity to the answers given during the interview. Future research is expected to use a quantitative approach by conducting tests in several villages in a particular district. Further research can also use other frameworks to determine the form of internal control in the implementation of *Siskeudes* in a particular village and use focus group discussion to collect data.

There are several things that can be implemented to improve the integrity of reporting using *Siskeudes* and prevent fraud and cybercrime. First, improve government policies so as to create human resources in the Village who have the skills to operate *Siskeudes* properly and correctly. This can be done by preparing guidelines to improve the ability of village officials to use *Siskeudes* and increasing the intensity of training by preparing villages to tackle fraud and cybercrime. Clear and strong government policies must be well socialized to prevent fraud and cybercrime. Second, there should be written SOPs regarding the use of *Siskeudes* and controls related to

the security of village assets. Third, apart from planning to install CCTV, Samirono Village can prepare a logbook that can show village officials entering and leaving the office in detail. This is used to mitigate the risk of damage and loss of assets so that village officials who are close to the assets or use the assets can be accounted for. Fourth, there should be checks and balances between village employees and village heads so that they can monitor each other regarding the duties and obligations of village officials.

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