



# Technology Acceptance Model on Village Financial System in Minimizing Fraudulent Practices by Village Apparatus

Hany Nanda Julia<sup>1\*</sup>

<sup>1</sup>*Accounting, Faculty of Business and Humanities, Nusa Putra University, Sukabumi, Indonesia*

\*Corresponding author email: [hany.julia\\_ak21@nusaputra.ac.id](mailto:hany.julia_ak21@nusaputra.ac.id)

---

## Abstract

This study aims to examine the implementation of the village financial system in minimizing fraudulent practices by village apparatus using the Technology Acceptance Model (TAM) approach in Padaasih Village, Cisaat District, Sukabumi Regency. This research uses a descriptive qualitative method. The informants involved in this study are village apparatus who are directly engaged with the management of the village financial system as part of the village budget management. This study finds that, overall, the implementation of the village financial system in minimizing fraudulent practices by village apparatus using the Technology Acceptance Model (TAM) approach has been carried out in accordance with the framework designed to control fraudulent practices at the village level. However, some aspects still show weaknesses in supervising fraudulent behavior, mainly due to the perceived insufficient quality of human resources. Field findings indicate that fraudulent practices do exist in village budgeting, although they are considered minimal. Training and workshops aimed at improving the quality and skills of village apparatus in overseeing village budget preparation through the village financial system are necessary. Additionally, the active participation of the community in monitoring the implementation of village programs should be maximized, from pre-budget preparation to post program realization. This study monitors and evaluates the implementation of the village financial system in minimizing fraudulent practices by village apparatus using the Technology Acceptance Model (TAM) approach.

*Keywords:* Village apparatus, fraud, village financial system, technology acceptance model.

---

## 1. Introduction

The realization of the Village Revenue and Expenditure Budget (also known as APBDes in Indonesian) has an important role in the success of village development. Community interpretation of the accountability and capabilities of village officials requires the extent to which the implementation of the APBDes runs well and in accordance without any elements of fraud in it (Mufidah and Herawaty, 2023). Fraud can be defined as an illegal act characterized by deceit, concealment, or violation of trust. This act is not based on violence or threats of physical violence. Fraud is carried out by parties or organizations to obtain money, property, or services, to avoid payment or loss of services, and thereby guarantee personal or business gain (The Institute of Internal Auditors, 2019).

Previous research by Arbain and Ariyani (2019) revealed that mismanagement of village funds was not only caused by weak supervision and low human resources, but also by dominant, undemocratic, and oligarchic leadership aspects which had implications for the powerlessness of village officials in managing village funds according to procedures, accountability, and transparency. Based on data from Indonesia Corruption Watch 2024, since 2016, fraud cases have continued to increase with the highest spike in 2023 and continue to consistently rank first as the sector most frequently handled by law enforcement officers (Indonesia Corruption Watch, 2024). Village financial system management plays a strategic role in representing the effectiveness, efficiency and needs of village budget management (Hendrawati et al., 2022).

Empirical facts sometimes occur that there is a potential for fraudulent habits carried out by a handful of irresponsible village officials. Several cases of misappropriation of village funds occur due to the lack of accountability in the use of village funds and minimal supervision from related parties (Ash-shidiqqi and Wibisono, 2018). One of the efforts to minimize fraudulent practices by village officials is through the use of the Village Financial System (also known as SISKEUDES in Indonesian) application to assist village officials in realizing transparent and accountable village budget management (Mooduto et al., 2023). The Siskeudes application is an application that aims to improve the accountability

of the village financial accounting system designed and developed by the Supervisory and Development Agency (also known as BPKP in Indonesian) so that its implementation is more accurate and controlled (Sagita et al., 2023).

The characteristics and quality of the information system will greatly affect the quality of village officials, so this TAM model can be used as one way to adapt to the nature of fraud prevention (Fitriayah and Adrianto, 2018). This underlies this study, which focuses on how to describe the implementation of Siskeudes that has been running well through the Technology Acceptance Model (TAM) approach. TAM is an information system designed to explain to what extent its users understand the information technology they receive (Andika et al., 2022). The characteristics and quality of the information system will greatly affect the quality of village officials, so this TAM model can be used as one way to adapt to the nature of fraud prevention.

Based on this background, it is deemed necessary to conduct research to describe the usefulness of Siskeudes technology for village officials. This research also provides updates on the use of the usefulness (perceived usefulness) and ease (perceived ease of use) of Siskeudes in assisting the performance of the Padaasih Village apparatus, West Java. The novelty of this research lies in the monitoring and evaluation of the implementation of the village financial system in minimizing fraud habits in village officials using the Technology Acceptance Model (TAM) approach.

## 2. Literature Review

### 2.1. Fraud Diamond Theory

The Fraud Diamond Theory (FDT) was first introduced by Wolfe and Hermanson in the CPA Journal in December 2004. In conducting this research, Fraud Diamond has 4 important elements, namely: pressure, opportunity, rationalization, and ability (Wolfe and Hermanson, 2004).

#### 1) Incentive

Incentive is the urge or desire to commit fraud. In the article, this is described as the thought "I want to, or have a need to, commit fraud." Although the article does not provide a very detailed explanation of pressure, it is stated that pressure can come in various forms such as financial pressure and the need to achieve certain targets. This is the first step in the thought process of a fraudster.

#### 2) Opportunity

Opportunity is the existence of a weakness in the system that can be exploited by the right person. In the article, this is illustrated by the statement "There is a weakness in the system that the right person could exploit. Fraud is possible." The article provides a concrete example of an opportunity, such as when internal controls allow revenue to be recorded early by changing the date of a sales contract in the system. Opportunity opens the door to fraud, but its existence alone is not enough to make the fraud happen.

#### 3) Rationalization

Rationalization is the process by which the perpetrator convinces himself that fraudulent behavior is justified. In the article, this is described by the statement "I have convinced myself that this fraudulent behavior is worth the risks." Rationalization allows the perpetrator to justify their actions and overcome internal moral conflicts. This is an important element that allows a person to remain comfortable with the fraudulent actions they are committing.

#### 4) Capability

personal characteristics and abilities that play a major role in the occurrence of conditions. Capabilities emphasize that a person must have the right skills and abilities to recognize opportunities and exploit them repeatedly. This includes several important traits such as: the right position/function in the organization, the intelligence to understand and exploit system weaknesses, a strong ego and self-confidence, the ability to influence others, the ability to lie effectively, and the ability to manage stress well.

### 2.2. Technology Acceptance Model (TAM)

The Technology Acceptance Model (TAM), first introduced by Davis in 1989, is a conceptual framework used to understand and predict an individual's acceptance of information technology. This model is derived from the Theory of Reasoned Action (TRA) developed by Ajzen and Fishbein, which highlights the relationship between a person's beliefs, attitudes, intentions, and behavior (Davis in Marikyan and Papagiannidis, 2023). TAM explains that technology acceptance is based on two main factors:

#### 1) Perceived Ease of Use (PEOU)

This refers to the extent to which a person believes that using a particular technology will be free from effort or difficulty. This concept is derived from self-ability theory which emphasizes a person's belief in their ability to complete a particular task. If a technology is perceived as easy to use, it will increase the likelihood that a person will feel uncomfortable.

#### 2) Perceived Usefulness (PU)

This factor refers to the extent to which a person believes that a particular technology will improve their performance. This belief is based on the expectation that the technology will bring positive outcomes, such as

time savings or increased productivity. This concept is closely related to "outcome judgment" from Bandura's theory.

### 3. Research Method

This research is a qualitative descriptive type, the object of this research is Padaasih Village, West Java. Primary data obtained in this study are sourced from open and in-depth interviews with the Village Head, Village Secretary and Finance Head of Padaasih Village, West Java, also supported by several other supporting documents. The purpose of this study is to determine the description of perceived usefulness and perceived ease of use in the village financial system as a step to minimize the habit of village apparatus fraud against the village budget. Data processing in this study was carried out through data reduction, source triangulation, data presentation and then drawing conclusions. Source triangulation was carried out as a step to test the validity of the data through confirmation of several of the same questions to the informants and tracing relevant supporting documents.

### 4. Results and Discussion

#### 4.1. Results

The results of in-depth and open interviews found the benefits of using the Siskeudes application in the Padaasih Village apparatus in managing the village budget. Through Siskeudes, village officials can more easily input and report, because previously it had to be done manually and it took a relatively longer time. Receipts or transactions that have been entered into SISKEUDES can be displayed directly without requiring manual numbering, because the system automatically fills in the transaction number. In addition, the data input process that was previously done manually required village officials to adjust the data to changes in the Minister of Home Affairs Regulation (also known as Permendagri in Indonesian). By using SISKEUDES, this process becomes more efficient because the system automatically adjusts reports to applicable regulations, allowing printing of several reports at once.

Budget management in Padaasih Village, West Java starts from planning, budgeting, implementation, administration, and continues with reporting and accountability. The use of SISKEUDES begins with filling in the Village General Data, which includes the year of recording, the identity of village officials such as the Village Head, Village Secretary, Head of Village Financial Affairs, and the Village Taxpayer Identification Number (NPWP). At the planning stage, the inputted data includes the Village Medium-Term Development Plan (also known as RPJMDes in Indonesian) and the Village Government Work Plan (RKPDes). This stage is very important because without this data, village officials cannot prepare activities or the Expenditure Budget Plan (RAB) for each planned activity. The Head of Finance, who is also the operator of Padaasih Village, West Java, made a statement in line, that: *"We carry out the stages of planning to reporting using the Siskeudes application. We input the RPJMDes first, then continue with inputting the RKPDes so that the submission of the RAB for activities can be in accordance with regulations."*

Through interviews with users of the Siskeudes application in Padaasih Village, revealed that this application is relatively easy to use in managing village funds. The Head of Financial Affairs of Padaasih Village said that the Siskeudes application can be accessed anytime and anywhere as needed. If you experience difficulties, users can refer to the guidebook provided by BPKP to help complete the work. This is reinforced by the statement of the Head of Financial Affairs and Siskeudes operator: *"work can be more flexible. Just by bringing a laptop and logging in from home. So it can be more effective and efficient if needed urgently, while WFH is also possible. A guidebook is also provided, so at least it makes it easier for us to apply if suddenly an error occurs, you can see it there."*

In terms of mastery of the Siskeudes application, the Head of Financial Affairs of Padaasih Village, emphasized that this application is relatively easy to understand. In addition to the guidebook from BPKP, routine training is also held to improve the competence of village officials in using this application. The training is organized by the central government at the district level, aiming to update and maintain user skills. The Head of Padaasih Village said that: *"Yes, it is facilitated, miss. We are routinely included in Siskeudes training at the district level, usually sent by the Village Head. From this training, we understand more about how to use Siskeudes. The application is also continuously updated, so it must be continuously trained."*

In terms of appearance, the Siskeudes application is considered simple and quite easy to understand by its users. However, there are several technical constraints. This application often experiences disruptions and errors, so that the data input process cannot be done in real-time. As a result, data input is usually done once a week. The Secretary of Padaasih Village said that in the application of Siskeudes there are sometimes obstacles: *"the application itself is not too complicated, but sometimes it experiences disruptions or errors. As a result, we cannot input every day, ma'am. We do the input process once a week because we are waiting for the application to return to normal. We hope that in the future this application can be directly integrated with the reporting applications available at the Ministry of Home Affairs and the Ministry of Villages to be more effective and efficient."*

According to the theory of Davis et al. (1989), perceived usefulness measures the extent to which the principle of usefulness is used by its users. The results of in-depth and open interviews found the usefulness of using the Siskeudes application in the Padaasih Village apparatus in managing the village budget. Through Siskeudes, village officials can more easily input and report, because previously it had to be done manually and it took a relatively longer time. Receipts

or transactions that have been entered into SISKEUDES can be displayed directly without requiring manual numbering, because the system automatically fills in the transaction number. In addition, the data input process that was previously done manually required village officials to adjust the data with changes to the Minister of Home Affairs Regulation (Permendagri). By using SISKEUDES, this process becomes more efficient because the system automatically adjusts reports with applicable regulations, allowing printing of several reports at once. Head of Financial Affairs and SISKEUDES operator of Padaasih Village, explained: *"Very helpful and useful, from the benefits, of course it can save time, miss, because managing village funds becomes easier and faster. No need to input a lot of data, just inputting data can print several reports. The reports are integrated and have been adjusted to the regulations of the Minister of Home Affairs. While before there was SISKEUDES, we had to input one by one and adjust it ourselves because it was manual, so the reporting took relatively longer."*

The use of SISKEUDES in Padaasih Village also improves the neatness and regularity of the village financial reporting process. The Head of Padaasih Village said that: *"All the reports are neat and organized, miss, so it's easier to see and work on, especially later when making SPJ it will be more organized."* In addition to shortening the time in making reports, SISKEUDES also helps improve accountability and transparency in village financial management. Reports generated from SISKEUDES are automatically integrated with the Online Monitoring System for the State Treasury and Budget (also known as OM-SPAN in Indonesian) application, which allows the reports to be accessed by the public, including residents of Padaasih Village. Then the statement in line with the statement of the Secretary of Padaasih Village explained: *"Yes, that's right, Sis, SISKEUDES is in the process of transparency and reporting of village finances. So that the community can know more and trust us in village budgeting. The output of this application is integrated and can be sent directly to OMSPAN, which can be accessed by the community. So, anyone, including our community, can know about the management of village funds in Padaasih Village. And it can also help us village officials to be more reluctant not to carry out indications of fraud"*.

## 4.2. Discussion

Thus, the use of SISKEUDES not only accelerates the administrative process but also ensures more transparent and accountable village fund management. The stages of village financial management in Padaasih Village have been fully supported by the SISKEUDES application. Based on the Technology Acceptance Model (TAM) theory, this application is considered easy to use and provides significant benefits for its users, one of which is accelerating the reporting and accountability process for the realization of the village fund budget. However, in its implementation there are still several obstacles, both in terms of information systems and human resources.

In terms of the system, SISKEUDES in Padaasih Village has not been fully integrated with the Regency and Provincial Governments, because its use has not been carried out in real time. Until now, daily transactions are still recorded manually first, then inputted into the application once a week. This is due to technical problems that often occur in the application. In terms of human resources, the management of SISKEUDES in Padaasih Village is only handled by one person, namely the Head of Financial Affairs, due to the limited number of human resources who have the ability to operate technology-based information systems.

Through SISKEUDES, the Padaasih Village government is required to report fund management periodically every week. The calculation of transactions entered into the application is also done automatically, thus reducing the risk of fraud such as price markups made through changes to certain transactions or documents. The use of SISKEUDES is expected to meet government expectations as an effective monitoring tool to prevent and minimize fraud in village fund management. With controlled fraud management, the government can increase public accountability and maintain public trust in village fund management.

## 5. Conclusion

The conclusion of this study shows that the SISKEUDES application implemented in Padaasih Village, Sukabumi Regency, has proven to be easy to use and provides benefits to its users. However, there are still several challenges in its implementation, both in terms of information systems and human resources of its users. SISKEUDES can be an effective monitoring tool for policy makers to mitigate the risk of fraud in village officials while ensuring the realization of transparent and reliable public accountability.

## Acknowledgments

The author would like to express his deepest gratitude to all parties who have provided support and contributions to this research. Especially to the Padaasih Village Apparatus, Cisaat District, Sukabumi Regency, Supervisors and all parties involved in the process of implementing this research. So that this research can be completed and provide a positive contribution to other parties used as reference material.

## References

- Andika, G., Masudin, I., & Zulfikarijah, F. (2022). The Effect of Experience and Complexity of The Technology Acceptance Model (TAM) on Accepting Applications (E-PKH) In East Java. *Business Innovation Management and Entrepreneurship Journal (BIMANTARA)*, 1(01), 11-22.
- Arbain, T., & Ariyani, E. (2019, November). Village funds mismanagement in policy evaluation perspective in Jejangkit Pasar Village of South Kalimantan. *In Iapa Proceedings Conference* (pp. 427-447).
- Ash-shidiqqi, E. A., & Wibisono, H. (2018). Corruption and village: Accountability of village fund management on preventing corruption (problems and challenges). *JILS*, 3, 195.
- Davis, F. D. (1989). Perceived usefulness, perceived ease of use, and user acceptance of information technology. *MIS Quarterly*, 13(3), 319–340. <https://doi.org/10.2307/249008>
- Fitriyah, F. K., & Adrianto, Z. (2018). *The internal audit role in fraud detection and prevention*.
- Indonesia Corruption Watch (2024). *Laporan Hasil Pemantauan Tren Korupsi Tahun 2023*. Divisi Hukum dan Monitoring Peradilan
- Marikyan, D., & Papagiannidis, S. (2023). *Technology Acceptance Model. Theory*. Hub Book. Retrieved June, 6, 2023.
- Mooduto, R., Tahir, A., & Mooduto, W. (2023). The Effectiveness of Using the Siskeudes Application in Village Financial Accountability in Posiga and South Bolaang Mongondow Districts. *Governance: Jurnal Ilmu Administrasi Publik*, 5(2), 125-140.
- Mufidah, M., & Herawaty, N. (2023). Prevention of Fraud to Achieve Accountability For Village Fund Management. *Eksis: Jurnal Ilmiah Ekonomi dan Bisnis*, 14(1), 33-41.
- Sagita, S., Priyanti, E., & Aditya, I. (2023). Implementation of the Village Financial System (Siskeudes) in Managing Village Fund Allocations in Cibuntu Village, Cibitung District, Bekasi Regency. *Journal of Education Technology Information Social Sciences and Health*, 2(2), 1078-1084.
- The Institute of Internal Auditors. (2019). *Fraud and Internal Audit: Assurance Over Fraud Controls Fundamental to Success*.
- Wolfe, D. T., & Hermanson, D. R. (2004). *The fraud diamond: Considering the four elements of fraud*.