

INFORMATION TECHNOLOGY (IT) BASED VILLAGE FINANCIAL SUPERVISION SYSTEM IN INDONESIA

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Abstract

The village fund policy is a blessing for village development, but it is also an opportunity that can have dire consequences if not managed well. Following the Village Law, it has become the central government's commitment to allocate village funds of IDR 1 billion per village for realization. This policy aims at only village development, as stated in Law Number 6 of 2014 concerning towns, which states that village funds aim to alleviate poverty through developing local economic potential and sustainable use of natural resources and the environment. For this reason, adequate supervision is needed so that village financial management can be utilized optimally. A good village financial monitoring system can encourage good management processes, starting from planning, implementation, and administration to reporting. In implementing IT-based village financial supervision, human resource competency is an important factor. Internally, supervision is carried out by internal supervisors in stages starting from the central government to regional governments, carrying out supervision in accordance with their respective functions and authorities. Externally, supervision is carried out by the Financial Audit Agency, Corruption Eradication Commission, and Independent Institutions. Political supervision is carried out by the People's Representative Council, starting from the central regional level and even the village level. Village-level political institutions also supervise every process of village financial management. Meanwhile, legal supervision is carried out by the prosecutor's office and the police. In financial supervision, the public and mass media also carry out direct supervision through various channels that can accommodate their aspirations. The good and bad of the village financial monitoring system cannot be separated from various things. The most important thing is increasing the competency of human resources so that public services can be more professional. The existence of an IT-based village financial management and supervision system can encourage Human Resources to improve their competence further and increase their integrity so that village finances are managed transparently and accountably. It is hoped that it will be able to increase the effectiveness, efficiency and accuracy of using village finances according to the priorities and interests of the community. This research is legal research using a qualitative approach. In-depth interviews and FGDs were conducted to obtain field data.

Keywords: Village, Finance, Management, Technology.

INTRODUCTION

The village fund policy is a blessing for village development, but it is also an opportunity that can have dire consequences if it cannot be managed well. With the passing of Law Number 6 of 2014 concerning villages, the Indonesian central government has a commitment to allocate village funds amounting to one billion per village every year, which can be realized. [1] This policy is aimed at none other than village development which is expected to not only improve the welfare of village communities in all corners of Indonesia, but with growth in villages it will automatically also increase development in urban areas.

No matter how good the policies regarding the use of village finance are in their implementation, they will experience various obstacles or problems so that they can be implemented effectively and efficiently. Various problems arise, including (1) incompetence of human resources in managing or utilizing village funds, [2] To ensure that every village financial policy can be implemented well and is of maximum benefit for the interests of the village community, supervision is needed. Village financial supervision can be carried out as optimally as possible if (1) there is a commitment from elements of the village government and Village Representative Body (BPD) to carry out the realization of village autonomy and village development. (2) Cultural supervision means that the community will spontaneously carry out supervision using media in community forums. (3) Implementation of a transparent budget and development management system. [3] With transparency, it is hoped that the public will be able to participate in monitoring through (1). Complaints about problems with the use of village funds through the complaint and problem handling centre (crisis centre) and (2). Village assistance includes the process of using village funds in accordance with statutory provisions and/or. (3) Monitoring studies and publications on good and bad practices of villages in implementing priority use of village funds according to authority. [4] Factors that hinder State financial supervision to be able to realize Good Governance in the management of State finances in the regions include

- (a) HR problems
- (b) System problems.
- (c) Cultural issues of orderly administration and legal order
- (d) Feudal cultural issues,

Good Governance Principles in government administration, in line with the principles of transparency and accountability so that it is hoped that they can encourage the optimization of financial management that avoids criminal acts of corruption [5]

Supervision is an important variable that can influence performance in providing public services; as a preventative effort on matters that are relevant and have a high multiplier effect on success in preventing acts of corruption. So it is hoped that every monitoring effort carried out systematically and consistently can have a tangible impact on preventing corruption in the region. [6] Various problems in the village financial supervision system

are mainly related to the existence of various legal regulations that regulate the management and supervision of village finances. A good village financial monitoring system can encourage good management processes starting from planning, implementation, administration to reporting. [7] The good and bad of the village financial supervision system cannot be separated from various things, the most important of which is increasing human resource competency so that public services can be more professional. [8] Increasing HR competency requires further study to prioritize a moral approach rather than a normative legalistic approach. Efforts to increase supervision must also be through improving employee behavior and implementing good governance, which can be seen from whether the public services provided are transparent and accountable. [9] Increasing HR competency to make them more professional must always be based on legal regulations, Code of Ethics as well as transparency and accountability in providing services to the public. It is necessary to prepare human resources who are truly capable of handling regional financial management both administratively (accounting) and normatively or legally [10]

RESEARCH METHODS

This research uses a qualitative approach, with this approach it is hoped that it can be studied comprehensively and in depth. The research will begin by carrying out needs assistance on the capacity of village officials in managing village finances. After that, research will be assessed on various factors and problems that influence the supervision of village financial management. The main sources of information in this research are village officials, sub-district officials, community representatives and local community leaders. Data was obtained by collecting legal materials and secondary data; the legal materials that have been collected are studied carefully so that the essence contained therein can be obtained, in the form of ideas, proposals and arguments, as well as related provisions. Field data was conducted using in-depth interviews and FGD (Focus Group Discussions). In-depth interviews were conducted to obtain data relating to organizational activities, motivation, feelings, attitudes and so on. So that in-depth and comprehensive information can be obtained. From various points of view and thoughts that complement each other and correct each other. [11] Meanwhile, FGDs are used to gather information from various parties directly involved in village financial management, relating to various laws and regulations, problems faced by each party and to find solutions together so that a draft can be prepared. A more comprehensive and holistic model.

In accordance with the nature of normative legal research, the legal materials used are primary legal materials and secondary legal materials. Primary legal material in the form of statutory regulations relating to village fund management, and related statutory regulations governing the Supervision of Village Financial Management. Meanwhile, secondary legal materials include materials that support primary legal materials such as textbooks, articles in various scientific magazines or research journals in the field of law, papers presented in various forms of scientific meetings such as discussions, seminars and so on. The legislative approach apart from looking at the form of statutory regulations.

By conducting a legal review, it is hoped that legislation will be implemented that can encourage increased transparency and accountability in village financial management.

After the data has been collected, the next step is to review and analyze the legal principles in managing village finances and the legal basis for managing state finances, along with doctrines that have developed in administrative law; Review and analyze the authority in supervising village financial management, namely which institution has the authority so that there is no conflict of authority in supervising state financial management and so that irregularities do not occur and legal certainty is guaranteed; And the final step is to review and analyze to find a monitoring system to overcome problems in state financial management so that it can increase effectiveness, efficiency and accountability in village financial management and to avoid irregularities in state financial management.

RESULTS AND DISCUSSION

1. Village Financial Monitoring System

Village financial management is regulated in the Regulation of the Minister of Home Affairs of the Republic of Indonesia Number 20 of 2018 concerning Village Financial Management. In Chapter I article 1 number 5, what is meant by village finances is all the Village's rights and obligations which can be valued in money as well as everything in the form of money and goods related to the implementation of the Village's rights and responsibilities. Number 6 states that village financial management is all activities which include planning, implementation, administration, reporting and accountability of village finances. In number 14, the holder of power for managing village finances is the village head or other name who, because of his position, has the authority to carry out the overall management of village finances.

The principles of village financial management are regulated in Article 2 (1) Village finances are managed based on the principles of transparency, accountability, participation and are carried out in an orderly and budgetary manner. In Chapter II, village financial management powers Part One Village Financial Management Power Holders Article 3 (1) the village head is the village financial management power holder and represents the Village Government in the ownership of separated Village assets. (2) The Village Head has the authority: a. establish policies regarding the implementation of the Village APB; b. establish policies regarding the management of Village property; c. carry out actions that result in expenditure at the expense of the Village Revenue and Expenditure Budget (APB); d. establish Acting Village Financial Manager (PPKD) ; e. approve the Budget Implementation Document (DPA), Budget Change Implementation List (DPPA), and Advanced Budget Implementation Document (DPAL) ; f. approve the Village Cash Budget Plan (Village RAK); and g. approve the Payment Order Letter (SPP).

In managing village finances, the village head has great authority, so that village financial management can be optimal to create prosperity and justice in the village and there are no corrupt practices, adequate supervision is needed. Because village financial supervision has a significant and influential effect on the performance of the village

government. This means that the performance of the village government in managing village finances can be improved with good supervision, which is supported by a supervision system that can direct village financial managers to avoid Corruption, Collusion and Nepotism (KKN) [12]

1.1 Internal Supervision

Internal supervision is supervision carried out by supervisory apparatus originating from the internal environment of the organization itself.

- (a) Built in control (Inherent Supervision) this supervision model is carried out by organizational leaders from the lowest level to the top level. This pattern is implemented by unit leaders supervising/controlling their subordinates: carrying out plans that have been previously determined by the organization.
- (b) Control by functional organ/staff (supervision by functional organ/staff) the inherent supervision model cannot be relied on in large organizations. Each unit has a main job with clear targets coupled with a wide and long span of control. In large organizations, a special structure is formed filled with special staff who carry out the task of carrying out supervision/control. The implementation of supervisory activities in the government system is carried out by APIP (Government Internal Supervisory Apparatus) which is a Government Internal Supervisory Apparatus which is a government agency, which has the main task, and function of carrying out internal supervision in government agencies.

Overseeing finances and village development is a task that must be carried out by all APIPs as well as possible. In the future, the amount of funds disbursed to villages will be even greater. APIP as the guardian of the strategic policies of the President, Ministers and Regional Heads is required to provide strategic recommendations so that the implementation of the Village Law can run well. Village supervision requires harmonious integration of all the potential that exists in APIP and other stakeholders, because there are many aspects in the village that need to be guarded together. Internal supervision of village finances as regulated in Minister of Home Affairs Regulation Number 73 of 2020 concerning Supervision of Village Financial Management is carried out in stages:

- (a) Central Government Internal Supervisory Apparatus: Evaluation of the effectiveness of Village Financial Management on a national scale; Examination of the guidance carried out by the Governor regarding the implementation of regents/mayors in Village Financial Management; Examination of the governor's guidance in increasing the capacity of local government institutions related to Village Financial Management; Examination of financial assistance policies sourced from the provincial Regional Revenue and Expenditure Budget (APBD) to villages; Examination of the guidance and supervision carried out by the governor regarding the implementation of the regent/mayor in the guidance and supervision related to the management of Village Owned Enterprise (BUM Desa) ; Investigative Examination

- (b) Supervision of Provincial Regional Government Internal Supervisory Apparatus: Evaluation of the effectiveness of Village Financial Management within the province; Examination of the guidance and supervision carried out by the regent/mayor in Village Financial Management; Examination of the guidance carried out by the regent/mayor in increasing the capacity of Village officials related to Village Financial Management; Review of policies established by the regent/mayor relating to Village Financial Management and Village BUM; Review of detailed calculations and distribution of Village Funds (DD), Village Fund Allocation (ADD), and local government transfer funds to Villages carried out by the local government; Monitoring of the distribution of transfer funds to Villages and Village output achievements
- (c) Supervision of Internal Supervisory Apparatus of Regional Government, Local Government: Evaluation of the effectiveness of Village Financial Management within the local government; Performance inspection of Village financial and asset management; Examination of the financial management performance of BUM Desa; Review of the process for evaluating the draft Village APB and Village APB including consistency with the Village RKP; Review of the quality of Village spending; Review of procurement of goods and services in the Village; Monitoring of the distribution of transfer funds to the Village and the achievement of Village output; Investigative examination
- (d) District Government: Evaluation of draft village regulations related to the Village APB; Evaluation of Village Financial Management and Village assets; Evaluation of Village APB accountability documents
- (e) Village Consultative Body (BPD): Planning activities and Village government budget; Supervision of Village RKP preparation activities; Supervision of Village APB preparation activities; Village APB implementation report

In Minister of Home Affairs Regulation Number 73 of 2020 concerning Supervision of Village Financial Management. Article 1 Number 12 Minister of Home Affairs Regulation 73/2020 states that Financial Management Supervision is to ensure that Village Financial Management runs transparently, accountably, in an orderly and budgetary manner, and is participatory in accordance with the provisions of statutory regulations. Supervision of Village Financial Management is carried out in stages; in Article 2 (1) the Minister supervises Village Financial Management nationally. Article 3 (1) The Governor as the representative of the central government supervises Village Financial Management in the provincial area. (2) Supervision as intended in paragraph (1) is carried out by the Ministry APIP, provincial APIP. Meanwhile, in Article 4 (1) the Regent/Mayor supervises Village Financial Management in the local government area. (2) Supervision as referred to in paragraph (1) is carried out by the APIP of the local government area and the sub-district head.

Article 5 shows that supervision of village finances is carried out in stages. Supervision is carried out from the central government to village level supervision and even involves community supervision. Supervision of Central Government Internal Supervisory

Apparatus (APIP): evaluating the effectiveness of Village Financial Management on a national scale; Examination of guidance carried out by the Governor on the implementation of regents/mayors in Village Financial Management; in increasing the capacity of relevant local government officials in managing Village Finances; Examination of financial assistance policies sourced from the provincial APBD to villages; as well as investigative examinations. Supervision of Provincial Regional Government Internal Supervisory Apparatus: evaluating the effectiveness of Village Financial Management within the province; Examination of the guidance and supervision carried out by the regent/mayor in Village Financial Management; Examination of the guidance carried out by the regent/mayor in increasing the capacity of Village officials related to Village Financial Management; Review of policies established by the regent/mayor relating to Village Financial Management and Village BUM; Review of detailed calculations and distribution of Village Funds (DD), Village Fund Allocations (ADD), and local government transfer funds to Villages carried out by the local government; Monitoring of the distribution of transfer funds to Villages and Village output achievements (c) Supervision of Internal Supervisory Apparatus of Regional Government, Local Government: Evaluation of the effectiveness of Village Financial Management within the local government; Performance inspection of Village financial and asset management; Examination of the financial management performance of BUM Desa; Review of the process for evaluating the draft Village APB and Village APB including consistency with the Village RKP; Review of the quality of Village spending; Review of procurement of goods and services in the Village; Monitoring of the distribution of transfer funds to the Village and the achievement of Village output; Investigative examination (d) District Government: Evaluation of draft village regulations related to the Village APB; Evaluation of Village Financial Management and Village assets; Evaluation of Village APB accountability documents (e) Village Consultative Body (BPD): Planning activities and Village government budget; Supervision of Village RKP preparation activities; Supervision of Village APB preparation activities; Village APB implementation report (d). Supervision by the Village community.

APIP as the implementer of supervision of Village Financial management is carried out simultaneously by provincial APIP and local government APIP in the form of: review; monitoring; evaluation; inspection; and other supervision. A review is a review of evidence of an activity to ensure that the activity has been carried out in accordance with established provisions, standards, plans or norms. Monitoring is the process of assessing the progress of an activity in achieving predetermined goals. Evaluation is a series of activities comparing the results or achievements of an activity with established standards, plans or norms, and determining factors that influence the success or failure of an activity in achieving its goals. Inspection is a process of problem identification, analysis and evaluation carried out independently and professionally to assess efficiency, effectiveness, economy and compliance with regulations. Meanwhile, other forms of supervision consist of: socialization regarding Village Financial Management Supervision; education and training for Village Financial Management Supervision; guidance and consultation on Village Financial Management Supervision; managing the results of

Village Financial Management Supervision; and strengthening community-based supervision.

Minister of Home Affairs Regulation 73 of 2020 concerning Supervision of Village Financial Management Article 17 (1) The results of Supervision of Village Financial Management as referred to in Article 8 letter d, must be followed up by the governor, deputy governor, regent, deputy regent, mayor, deputy mayor, head of regional apparatus concerned, the Village head, and/or parties mentioned in the Village Financial Management Supervision results report no later than 60 (sixty) calendar days after the Village Financial Management Supervision results report is received. (2) Ministry APIP leaders and regional APIP leaders, in accordance with their respective authorities, carry out reviews of follow-up actions carried out by governors, deputy governors, regents, deputy regents, mayors, deputy mayors, heads of relevant regional apparatus, village heads, and/ or the party mentioned in the Village Financial Management Supervision report. (3) The review as intended in paragraph (2) is classified into: a. follow-up actions are in accordance with the recommendations, if the recommendations of the Ministry APIP leadership and regional APIP leadership in accordance with their respective authorities have been followed up adequately; b. the follow-up is not in accordance with the recommendations, if the follow-up to the recommendations of the Ministry APIP leadership and regional APIP leadership according to their respective authorities is still in process or has been followed up but is not fully in accordance with the recommendations; c. recommendations have not been followed up, if the recommendations of the Ministry APIP leadership and regional APIP leaders according to their respective authorities have not been followed up; and D. recommendations cannot be followed up, if the recommendations cannot be followed up effectively, efficiently and economically based on APIP's professional considerations. (4) In the event that the results of Village Financial Management Supervision as in paragraph (1) have not been followed up, the governor, deputy governor, regent, deputy regent, mayor, deputy mayor, head of relevant regional apparatus, Village head, and/or the parties mentioned in the report on the results of Village Financial Management Supervision, administrative sanctions are imposed in accordance with the provisions of statutory regulations.

1.2 External Supervision

(a) Supervision by Examination Institutions

The Financial Audit Agency (BPK), in accordance with the duties and authority mandated by law, will always ensure that village financial management and accountability is carried out in accordance with the provisions of applicable laws and regulations. In Law of the Republic of Indonesia Number 15 of 2006 concerning the Financial Audit Agency (BPK) in Article 6 (1) the BPK is tasked with examining the management and responsibility of state finances carried out by the Central Government, Regional Government, other State Institutions, Bank Indonesia, Business Entities State-Owned, Public Service Agencies, Regional-Owned Enterprises, and other institutions or bodies that manage state finances. (2) The BPK audit as referred to in paragraph (1) is carried out based on the law concerning audits of state financial management and responsibility. (3) Audit Board of the

Republic of Indonesia (BPK) audits include financial audits, performance audits, and audits with specific objectives. (4) In the event that an audit is carried out by a public accountant based on the provisions of the law, the report on the results of the audit must be submitted to the BPK and published. (5) In carrying out an audit of the management and responsibility of state finances as referred to in paragraph (1), the BPK carries out a discussion of the audit findings with the objects being examined in accordance with state financial audit standards. (6) Further provisions regarding procedures for carrying out BPK duties as referred to in paragraph (1) are regulated by BPK regulations.

In Law of the Republic of Indonesia Number 15 of 2006 concerning the Financial Audit Agency (BPK) in Article 7 (1) the BPK submits the results of examinations of the management and responsibility of state finances to the Central and Regional People's Representative Councils (DPR, DPD and DPRD) in accordance with with applicable provisions. His authority. (2) The DPR, DPD and DPRD follow up on the results of the examination as intended in paragraph (1) in accordance with the Legislative Regulations of each representative institution. (3) Submission of BPK audit results to the House of Representatives. (4) Procedures for submitting BPK audit results to the DPR, DPD and DPRD are regulated jointly by the BPK and each representative institution in accordance with their authority. (5) The results of research on the management and responsibility of state finances that have been submitted to the DPR, DPD and DPRD are declared open to the public. Article 8 (1) In order to follow up on the results of the audit as intended in Article 7 paragraph (1), the BPK also submits the results of the audit in writing to the President, Governor, regional government in accordance with their authority. (2) The follow-up to the results of the examination as intended in paragraph (1) shall be notified in writing by the President, Governor and regional government to the BPK. (3) If during the inspection a criminal element is found, the BPK reports the matter to the authorized agency in accordance with the provisions of statutory regulations no later than 1 (one) month after the criminal element is discovered. (4) The BPK report as intended in paragraph (3) is used as a basis for investigations by authorized investigating officials in accordance with statutory regulations. (5) The BPK monitors the implementation of the follow-up to the results of the inspection carried out by officials as intended in paragraph (1), and the results are notified in writing to the DPR, DPD and DPRD, as well as the Government. .

(b) Supervision by Public Service Supervisory Agencies

In Indonesia, supervision of public services is carried out by independent institutions, which are regulated in Law no. 37 of 2008 concerning the Ombudsman of the Republic of Indonesia; which has the function of supervising the implementation of public services carried out by state and government administrators both at the center and in the regions. The function of the Ombudsman is generally described as having 3 (three) main tasks, namely following up on reports of alleged maladministration, carrying out investigations on their own initiative and preventing maladministration. In Law number 37 of 2008 concerning the Ombudsman of the Republic of Indonesia in Article 1 paragraph (3) it is stated that maladministration is behavior or acts against the law, exceeding authority,

using authority for purposes other than those for which the authority is intended, including negligence or neglect of legal obligations in implementation of public services carried out by state and government administration which causes material or immaterial losses to society or individuals. In Ombudsman Regulation Number 26 of 2017, there are 10 (ten) forms of maladministration, namely protracted delays, irregularities in procedures, failure to provide services, incompetence, abuse of authority, requests for rewards, inappropriate, partiality, discriminatory, conflict of interest.

In the context of supervision, one of the efforts made by the Ombudsman of the Republic of Indonesia is to assess compliance with public service standards in ministries/agencies and regional governments. If service standards cannot be met, then the public service provider agency cannot really say much about the quality of its service. In assessing compliance with public service standards, one of the important components assessed is the presence or absence of a complaints management officer. The most basic effort to prevent maladministration that can be made by public service providers is to meet public service standards and optimize complaint management at each public service provider agency. This has also been mandated in Law Number 25 of 2009 concerning Public Services and Presidential Regulation Number 76 of 2013 concerning Management of Public Service Complaints. There are at least three important points to be achieved in the plan to establish this anti-maladministration village.

- (1) Availability of public service standards in accordance with the mandate of Law 25 of 2009 concerning Public Services at each village office. With the existence of service standards, service implementers and users have certainty in providing services and receiving services both in terms of procedures, time and also service costs. Complaint management becomes a means of control) in implementing service standards, if service delivery does not comply with standards, the public will submit complaints through the means provided by the organizer.
- (2) There is a complaint management system at the village office that is integrated to the central government. Apart from fulfilling the standard components of public service at the village office, it is also necessary to establish an integrated complaint management unit at the village office. Several things that need to be considered in this unit are the presence of human resources who are competent in managing complaints, starting from receiving complaints, inputting, recording, processing/following up to conveying the results of follow-up complaints that have been resolved. Good communication skills and listening skills are required for complaint management organizers. Apart from that, support for infrastructure is also no less important. Not only is there a room for receiving complaints, support can also be provided in the form of opening a complaint facility via electronic media such as electronic mail, telephone, WhatsApp, email, website and social media.
- (3) Increased village community participation in village development efforts. Starting from participation in monitoring the implementation of village planning and development, participation in village activities involving village funds, to participation in preparing service standards in the village. If these three main points can be fulfilled, the potential

for maladministration can be minimized to the maximum, village officials will have more integrity, and of course avoid being targeted by law enforcement officials. [13] Through these basic efforts, it is hoped that potential maladministration can be prevented which in the end can also have an impact on preventing corruption. Therefore, synergy is needed from all parties, both from the Ombudsman of the Republic of Indonesia, public service delivery agencies, and the community as service users and as supervisors in the context of public services. Through this synergy and joint commitment, it is hoped that the c-ideal can be realized

1.3 Law Enforcement Oversight

Supervision in law enforcement on village financial management is carried out by law enforcers, in this case the Attorney General of the Republic of Indonesia, the Indonesian National Police (Polri), and the Corruption Eradication Commission (KPK). Anticipating that criminal acts of corruption in village funds do not continue to grow, really depends on how law enforcement itself is implemented. Law enforcement is carried out in two ways, namely preventive and repressive. Preventive prevention of legal problems in village financial management is carried out through various activities including technical guidance, seminars and workshops in the legal field for village financial management officials as well as village supervisory institutions at the village level. Apart from these activities, assistance is also provided at every stage of village financial management from the planning to implementation and reporting stages. In accordance with the Regulation of the Minister of Villages, Development of Disadvantaged Regions and Transmigration Number 3 of 2015 concerning Assistance in Article 12, it is intended to provide Village assistance in planning, implementing and monitoring Village development and empowering Village communities by increasing the capacity, effectiveness and accountability of village government. For this reason, it is necessary to have village assistants who will provide assistance in village development so that development can be carried out optimally.

However, this cannot necessarily prevent village financial corruption, the majority of which is carried out by the village head. This is a problem that is not easy to find a solution for, considering the various problems behind the occurrence of non-corruption; especially because of the amount of authority and power that the village head has in managing village finances.

Repressive law enforcement in village financial management is the last line of defense, which is actually a solution that is not easy to implement; considering various problems related to law enforcement. The main problem of law enforcement lies in the factors that influence it, including law enforcement factors, facility factors, community factors, and cultural factors. Law enforcement factors and facility factors are obstacles in enforcing the law, including differences in the perception of law enforcers in calculating state financial losses, suspects fleeing, difficulty presenting witnesses, the source of corruption is not only village funds, and convicts do not pay replacement money. Furthermore, the legal resolution of criminal acts of village fund corruption is carried out by imposing principal and additional penalties on perpetrators of village fund corruption. However, in

practice, some convicts are unable to pay replacement money for corruption crimes, making it difficult for the prosecutor's office to carry out replacement money. The consequence is that the state suffers losses, because the money resulting from corruption is not returned by the convict, on the grounds that he is unable to pay replacement money. [14]

Repressive law enforcement is the final step as an instrument for village financial supervision. With law enforcement, it is hoped that it will have a positive impact on accountable village financial management both politically and normatively. With law enforcement, village financial management officials will be more careful in using the village budget. Meanwhile, supervision by carrying out preventive enforcement is intended to prepare and increase the capacity of institutions and the competency of human resources managing village and community finances as an important element in monitoring village finances. With supervision from law enforcers, it will provide legal certainty and prevent abuse of authority, which could lead to criminal acts of corruption.

1.4 Political Supervision

Political supervision of village financial management is carried out by legislative institutions towards the government, whether ministries or institutions. This political supervision is carried out by the Regional People's Representative Council (DPRD) at the provincial/local government level. Meanwhile, at the central level, political supervision is carried out by the People's Representative Council (DPR), Regional Representative Council (DPD), and People's Consultative Assembly (MPR). At the village level, political supervision is carried out by the Village Representative Body (BPD) as stated in the Village Law (Article 55); that the BPD is an institution that carries out government functions whose members are representatives of the Village population based on regional representation and are determined democratically and function, supervising the performance of the village head. Article 61 of the Village Law states that the BPD has the right to ask for information regarding the implementation of village government, express opinions regarding the implementation of Village Government, implementation of Village Development, development of Village society, and empowerment of Village communities. Even in origin 51, Paragraph 3, PP No. 43/2014 confirms that the Accountability Information Report (LKPJ) is used by BPD to carry out supervisory functions.

Supervision by the BPD is regulated in Permendagri 73 of 2020 concerning Supervision of Village Financial Management Article 20 (1) The Village Consultative Body carries out supervision as referred to in Article 5 letter c on the performance of the Village Head in Village Financial Management. (2) The Village Consultative Body carries out supervision as intended in paragraph (1), through: a. planning Village Government activities and budgets; b. implementation of activities; c. Village APB implementation report; and D. achievements in implementing the Village RPJM, Village RKP, and Village APB. Article 21 The results of supervision by the Village Consultative Body as intended in Article 20 are conveyed to the Village head in the Village Consultative Body deliberations and are also conveyed to the sub-district head and APIP of the local government area. To follow up on the Home Affairs Regulation and to increase the effectiveness of supervision of

village financial management, Circular Letter Number: 100.3.2.7/8655/Sj of 2022 was issued concerning optimizing the BPD's Supervisory Function on the Performance of Village Heads in Village Financial Management. This Circular is to follow up on Minister of Home Affairs Regulation Number 73 of 2020 concerning Supervision of Village Financial Management and Minister of Home Affairs Regulation Number 110 of 2016 concerning Village Consultative Councils. Article 65 paragraphs 1 to. 3 states that guidance and supervision of the implementation of the BPD's role in administering Village Government is carried out by the Minister through the Director General of Village Government Development, the Governor and the Regent/Mayor. b. Article 68 letter d states that one form of guidance and supervision carried out by the Regent/Mayor is carrying out technical guidance as well as certain education and training. The role of BPD in supervising village finances and improving the performance of village heads is also reflected in: (1) Law Number 6 of 2014 concerning Villages in Article 55 states that the function of the Village Consultative Body (BPD) is to discuss and agree on Draft Village Regulations with the Village Head, accommodate and channeling the aspirations of the Village community, and supervising the performance of the Village Head.

The role of BPD in supervising village financial management is very strategic; however, this does not mean that supervision can be carried out easily. This is due to various things, including:

- (1) BPD members and community groups regarding the role of the BPD and supervision that exceeds the BPD's capacity;
- (2) Members of the BPD and sub-district heads for the supervisory role held by non-BPD supervisory institutions; and
- (3) Members of the BPD and members of the District Inspectorate for the supervisory role, which is the role of the BPD [15].

This occurs because the political culture of kinship is still strong in village communities; so that when carrying out supervision, conflicts of interest often occur because the political culture that has become embedded in village communities cannot simply be eliminated. However, there has been an education process for the community and village officials to be able to agree on optimizing village finances in the interests of the community in order to create prosperity and justice in carrying out development.

In connection with numbers 1 to. 3 above, the following steps are required: a. Organizing technical guidance activities or increasing the capacity of BPD as an effort to optimize BPD functions related to monitoring the performance of the Village Head in managing Village finances. b. Ensure that the BPD carries out supervision of the Village Head's performance in managing Village finances in accordance with the mechanisms and using instruments as contained in the attachment to (Regulation of the Minister of Home Affairs) Permendagri Number 73 of 2020 concerning Supervision of Village Financial Management. c. Ensure that the Supervision Result Report by the BPD is followed up and becomes input or input in the supervision carried out by the local government APIP.

1.5 Village Community Supervision

Even though various institutions have been formed to supervise village finances, in fact there are still various criminal acts of corruption in village financial management, so the role of the community is very important to be involved directly or indirectly in monitoring village finances. This can be seen in the many cases and irregularities in village finances committed by village government officials themselves. With the village government implementing open government, it allows the community to have greater access to information about village funds and the types of activities carried out. Community supervision is increasingly important considering that the community is not only the object of development but also the subject of development itself. So the success of a development program really depends on community participation.

The role of the community in supervising village finances is regulated in chapter v of the Law on Supervision by Village Communities Article 23 (1) Village Communities carry out supervision as intended in Article 5 letter d through monitoring Village Financial Management. (2) Supervision as referred to in paragraph (1), is a form of community participation. (3) In carrying out supervision as intended in paragraph (2), the Village community has the right to request and obtain information from the Village Government. (4) Information as intended in paragraph (3), includes information: a. Village APB; b. executor of budget activities and the team carrying out the activities; c. realization of Village APB; d. realization of activities; e. activities that have not been completed and/or not carried out; and f. The remaining budget. (5) Monitoring as intended in paragraph (1) is carried out through: a. participation in Village deliberations to respond to reports related to Village Financial Management; b. conveying aspirations related to Village Financial Management; and c. submission of public complaints related to Village Financial Management. Article 24 (1) The results of monitoring by the community as intended in Article 23 paragraph (1), are submitted to the Village Government and the Village Consultative Body for response or follow-up. (2) In the event that the monitoring results as intended in paragraph (1) contain complaints, they will be resolved independently by the Village based on local wisdom through deliberation of the Village Consultative Body. (3) In the event that the resolution as intended in paragraph (2) is deemed unsatisfactory by the community, the monitoring results can be submitted to the sub-district head for mediation. (4) In the event that the results of monitoring by the community as intended in paragraph (2) contain indications of abuse of authority, loss of Village Finances, and/or indications of criminal acts of corruption, the community can submit the monitoring results to the APIP of the local government area.

To increase community participation, village governments need to build community social capital, including growing community trust through implementing development programs responsibly, fairly and transparently, so that communities do not become apathetic. When the community's trust in development organizers increases, the community will naturally be called to participate and help maintain the success of the development program. Participation and transparency are like two sides of a coin.

When the public is involved (participates), the principle of transparency can automatically be fulfilled. The success of a development program can only be effective when all stakeholders can participate from program preparation to program monitoring and evaluation. And an aspect that is no less important is competence, because one of the prerequisites for participating is that you must have competence in what you are going to do [16]

1.6 Media Monitoring

Community supervision (social control) can be interpreted as supervision carried out by members of the public, both individuals and groups, either verbally or in writing, aimed at government organs that are competent in carrying out public services in the form of thoughts, ideas or complaints. Positive or constructive complaints directly or through other media/means (mass media). In the implementation of community supervision (social control), it cannot be separated from the general norms of supervision so that the aim is not subjectivity oriented but objectivity oriented. In this context, the mass media positions itself as a neutral or objective institution regarding problems that exist in village financial management.

The regional government does not yet have a mechanism for accommodating, following up and resolving complaints (complaint mechanism). The results of public complaints regarding the performance and policies of the village government are almost never known. Because there is no certainty about the mechanism and results that will be obtained, the public is also reluctant to submit complaints to the government. In almost all local governments, there is no legal umbrella for community control over the performance of village government. Community control is carried out spontaneously using conventional, non-institutionalized methods, and has no impact on changing performance for the better.

To optimize community participation in village financial management, public communication space needs to be provided. Through this media, village administrators are required to provide answers or information in accordance with their respective duties and functions. This obligation is also balanced with the opportunity for the village government to use the right of reply in the form of rebuttal to incorrect information from the community. On the other hand, the community has the right to submit complaints, suggestions or criticism regarding village financial management which is deemed not in accordance with applicable laws and regulations.

Considering the important role of the community in overseeing the running of village government in managing village finances, the community needs legal guarantees and certainty regarding this role. In the 1945 Constitution, Article 28 states that the public can freely express opinions and express their thoughts in writing or orally, which is the basis for the importance of the public's role in providing views on government administration. To optimize community participation in village financial management, public communication space needs to be provided. Through this media, village administrators are required to provide answers or information in accordance with their respective duties

and functions. This obligation is also balanced with the opportunity for the village government to use the right of reply in the form of rebuttal to incorrect information from the community. On the other hand, the community has the right to submit complaints, suggestions or criticism regarding village financial management, which is deemed not in accordance with applicable laws and regulations. Often village governments do not carry out their obligation to involve residents in governance processes because there are no incentives and dis-incentives from the local government to carry out this. [17]

2. IT-Based Village Financial Monitoring System

To achieve transparent and accountable village financial governance, in addition to requiring strong commitment from all stakeholders at all levels of government from the central government to village government, it is necessary to provide facilities and infrastructure that can provide adequate support as well as application technology that is simple and easy to learn. [18] The technology that has been applied to overcome various problems in village financial management is the Village Financial System (Siskeudes) which is based on the use of IT. This application is used to make village financial management more effective, efficient, transparent and accountable as an indicator of professional village financial management.

The Siskeudes application implemented is easy and useful for its users. However, there are still several obstacles in its implementation which can be seen from the perspective of the information system and from the user's side. Siskeudes can be used as a monitoring tool for policy makers to be able to mitigate the risk of fraud as well as to be able to realize public accountability. As an IT-based application, its implementation experiences various obstacles, namely the main factors that hinder the implementation of Siskeudes are weak human resources and limited facilities. Adequate. To support the Siskeudes application, ongoing training is carried out for village officials; because the competency factor of Human Resources (HR) is one of the main obstacles in managing IT-based village funds. Human resource capacity development is carried out by the Village Government through Technical guidance as a form of their response to human resource needs that cannot yet be met. The implementation of Technical guidance is carried out so that Village officials gain additional knowledge and skills so that they can improve competence and performance in providing population administration services to the community optimally. Village government empowerment training activities are regulated in Minister of Home Affairs Regulation Number 19 of 2007 concerning Community and Village/Subdistrict Empowerment Training. This aims to ensure that village government implementation in financial management can run effectively and efficiently. [19]

With the existence of Siskeudes, it is hoped that the village government will be able to overcome various problems in managing village finances in other areas. The application of Siskeudes has a positive impact and is able to improve the performance of village officials in managing village finances; it's just that in reality there are still many village actors who have not matched their work duties with Siskeudes operations so their performance has not been optimal. So it is necessary to intensify technical guidance and

assistance to village financial managers in using the Siskeudes application. Apart from that, assistance is also needed in terms of basic understanding of accounting as a basis for financial management. [20] The SISKEUDES application in its operations complies with BPKP procedures, but is not optimal. However, there are still several obstacles in its implementation, which can be seen from the perspective of the information system and from the user's side.

With the implementation of the Village Financial System, to increase the effectiveness of village financial supervision, the Village Financial Supervision System Application (Siswaskeudes) has been developed. This application was developed in collaboration with BPKP and the Indonesian Ministry of Home Affairs. This system is applied so that village financial supervision can be carried out systematically, quickly and accurately. Siswaskeudes can be used as a monitoring tool for policy makers to mitigate the risk of fraud as well as to realize public accountability. This application is an application used by APIP as a tool for monitoring village financial management using a risk-based approach and IT-based audit techniques. This village financial monitoring system (Siswaskeudes) can be operated if village financial management is carried out using an online system. This application is used to assist local government inspectorates in carrying out supervision of village financial management more easily, quickly and accurately; with Siswaskeudes, village rankings can be determined based on financial and non-financial risk factors, then an in-depth audit will be carried out on the villages most at risk.

In Permendagri (Regulation of the Minister of Home Affairs) 73 of 2020 concerning Supervision of Village Financial Management CHAPTER VI Supervision Information Systems in Article 26 (1) APIP Ministries, APIP provincial regions, and APIP local government areas, convey the results of Supervision of Village Financial Management through the Village Financial Supervision Information System. (2) The Village Financial Supervision Information System as intended in paragraph (1) is managed by the Ministry. (3) The Village Financial Supervision Information System as intended in paragraph (1) and paragraph (2) is interconnected with the information system related to Village Financial Management which is managed by the Ministry. To optimize supervision of village finances, the Financial and Development Supervisory Agency (BPKP) together with other Government Internal Supervisory Apparatus (APIP) consisting of Ministry/Institution/Regional Government Inspectorates have reaffirmed their determination to oversee village finances so that the village development process is more accountable in accordance with the mandate of Law no. 6 of 2014 concerning Villages

With Siswaskeudes, all monitoring activities can be carried out starting from audit planning, audit implementation, and reporting audit results based on risk priorities. Risk Based Audit is a method or method used by internal auditors in carrying out their audit duties, thus providing assurance that existing risks have been managed by management properly and have risk limits that do not impact village financial management objectives. Risk Based Audit is very important to carry out because it can help fulfill management responsibilities effectively. With Siswaskeudes you can determine risk-based audit priority scales, time efficiency, and produce working papers and draft audit report reports

automatically and in standards. In this way, the use of village funds can be accounted for in an accountable manner. [21]

The dissemination of this application was carried out by Development Financial Audit Agency (BPKP) in collaboration with several universities and the Indonesian Accountants Association (IAI). APIP as the guardian of the strategic policies of the President, Ministers and Regional Heads is required to provide strategic recommendations so that the implementation of the Village Law can run well. Village supervision requires harmonious integration of all the potential that exists in APIP and other stakeholders, because there are many aspects in the village that need to be guarded together. With Siswaskeudes, it is hoped that the government can carry out integrated, effective and efficient monitoring efforts, through:

- (1) Local governments to empower functional supervisory officers in the regions, as well as providing guidance to villages to implement information disclosure in villages.
- (2) Encourage local governments to optimize the role of local and sub-district government regional organizations in carrying out technical assistance for the implementation of Village Government.
- (3) Increasing the prevention of irregularities in the use of Village Funds through the establishment of a Secretariat for Oversight of Village Funds in the local government, which consists of officers from the Village Community Empowerment Service, government internal audit apparatus (APIP) from the Regional Supervisory Agency (Bawasda) of the local government and police from the Police.
- (4) Cooperation with Police through an MoU with the scope of socialization and regulation, facilitation of security, law enforcement and management of village funds including exchange of information and guidance;
- (5) Collaboration with the Corruption Eradication Commission, Prosecutor's Office and BPKP to supervise the use of village funds;
- (6) Collaboration with universities, community organizations and NGOs that are members of the civil society Team work (POKJA) in monitoring and supervising the use of village funds; and
- (7) Increasing the role of the Village Fund Task Force to control and supervise the use of village funds.

Apart from that, strengthening the competency of assistant staff is also carried out to strengthen the capacity of Village officials in planning, budgeting, implementing and preparing village financial accountability reports.

CONCLUSION

A good village financial monitoring system can encourage good management processes starting from planning, implementation, administration to reporting. Village financial supervision is carried out synergistically from various parties.

Internally, supervision is carried out by internal supervisors in stages from the central government to regional governments, carrying out supervision in accordance with their respective functions and authorities. Externally, supervision is carried out by the Financial Audit Agency, Corruption Eradication Commission, Independent Institutions. Political supervision is carried out by the Central to regional representative bodies (DPR and DPRD, even the BPD) as a village level political institution also carries out supervision in every village financial management process. Meanwhile, legal supervision is carried out by the prosecutor's office and the police. In monitoring finances, the public and the mass media also carry out direct supervision through various channels that can accommodate their aspirations. In fact, community supervision is very important considering that the community is the one who is most involved in the implementation of village government so that they can directly experience the management of village finances.

The good and bad of the village financial supervision system cannot be separated from various things, the most important of which is increasing human resource competency so that public services can be more professional. Apart from that, community participation also plays an important role in carrying out supervision of village finances. The role of the community has a strong influence, especially in supervising physical projects.

With the existence of an IT-based village financial management and supervision system, it can encourage Human Resources to further improve their competence and increase their integrity so that village finances are managed with transparency and accountability in managing village finances.

These two systems are like two sides of one coin; where the supervision system will run well if IT-based village financial management is also implemented well. Thus, it is hoped that IT-based financial management and supervision will be able to increase the effectiveness, efficiency and accuracy of using village finances according to priorities and public interests.

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