

Analisis Implementasi Sistem Informasi Pencairan Dana Desa Oleh Aparatur Pengelola Keuangan Desa di Kabupaten Penajam Paser Utara

Analysis of the Implementation of Village Fund Disbursement Information System by Village Financial Management Apparatus in Penajam Paser Utara Regency

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Abstrak

Penelitian ini dilatarbelakangi oleh kebutuhan mengenai sistem pengelolaan keuangan desa yang efisien dan akuntabel. Tujuannya adalah untuk menganalisis implementasi sistem informasi pengajuan dan pencairan Dana Desa serta mengidentifikasi faktor pendukung dan penghambatnya. Penelitian ini mengadopsi pendekatan kualitatif. Data dikumpulkan melalui wawancara mendalam dengan narasumber utama, yaitu Kepala Desa, Bendahara Desa, dan Kaur Keuangan Desa dari lima desa yang berbeda. Data penelitian selanjutnya dianalisis secara tematik untuk mengidentifikasi pola-pola kunci serta esensi dari pengalaman dan persepsi para narasumber. Hasil penelitian menunjukkan bahwa implementasi Sistem Informasi Pencairan Dana Desa meningkatkan efisiensi, transparansi, dan akuntabilitas pengelolaan keuangan desa, didukung oleh prosedur sistematis, pelatihan yang memadai, dan motivasi aparatur yang tinggi. Namun, implementasi ini terhambat oleh infrastruktur jaringan internet yang tidak stabil, masalah teknis aplikasi, serta keterbatasan SDM. Kesimpulan dari penelitian ini adalah bahwa meskipun Sistem Informasi Pencairan Dana Desa sangat bermanfaat, perbaikan infrastruktur dan pengembangan kapasitas SDM berkelanjutan sangat diperlukan untuk memaksimalkan potensi sistem dalam tata kelola keuangan desa yang efektif.

Kata Kunci: Sistem Informasi Pengajuan dan Pencairan Dana Desa Implementasi Kebijakan, Faktor Pendukung, Faktor Penghambat, Kabupaten Penajam Paser Utara.

Abstract

This research is motivated by the need for an efficient and accountable village financial management system. Its purpose is to analyze the implementation of the Village Fund Submission and Disbursement Information System and to identify its supporting and hindering factors. This study adopted a qualitative approach. Data was collected through in-depth interviews with key informants, namely the Village Heads, Village Treasurers, and Village Financial Affairs Heads from five different villages. The research data was then analyzed thematically to identify key patterns and the essence of the informants' experiences and perceptions. The research results show that the implementation of the Village Fund and Disbursement Information System has improved the efficiency, transparency, and accountability of village financial management. This was supported by systematic procedures, adequate training, and high motivation from officials. However, implementation was hindered by unstable internet network infrastructure, technical application issues, and human resource limitations. The conclusion of this study is that while the Village Fund Disbursement Information System is highly beneficial, continuous infrastructure improvement and human resource capacity development are crucial to maximize the system's potential for effective village financial governance.

Keywords: Village Fund Submission and Disbursement Information System, Policy Implementation, Supporting Factors, Hindering Factors, Penajam Paser Utara Regency.

INTRODUCTION

The development of information technology at this time has had a significant impact on various sectors of life, including in village financial management (Step) *et al.*, 2023). One of the important aspects in village financial management is the information system for the submission and disbursement of village funds. This process is crucial to ensure that village funds are used efficiently, transparently, and in accordance with applicable regulations (Puspitasari and Nurasik 2024). The existence of an effective information system can help increase accountability and minimize the potential for misuse of the village budget (Dewi and Widarjo 2024). However, the implementation of this information system in several regions, including North Penajam Paser Regency, still faces various challenges that affect the performance of village financial management apparatus.

The results of the observations made by the researcher show that although the central and regional governments have allocated significant funds to villages through the Village Fund Allocation Program, there have been fluctuations in the amount of funds allocated, especially in North Penajam Paser Regency (PPU) in the last three years. Based on data processed from the Regional Finance and Assets Agency of North Penajam Paser Regency, the allocation of village funds has increased from IDR 71,000,000,000 in 2022 to IDR 134,009,930,052 in 2023, before decreasing again to IDR 129,497,958,500 in 2024. The allocation of village funds in the last three years can be seen in the following table 1:

Table 1. Village Fund Allocation

Yes	Year	Amount of Village Fund Allocation
1	2022	IDR 71,000,000,000
2	2023	IDR 134.009.930.052
3	2024	IDR 129,497,958,500

Source: Processed from BKAD of North Penajam Paser Regency (2024)

The table above provides information that the trend of village fund allocation shows that there is a change in the Village Fund Allocation every year. These fluctuations

indicate that there are dynamics in the distribution of Village Fund Allocation which can be influenced by various factors, such as government fiscal policy, economic conditions, and effectiveness in the absorption and management of village fund allocation at the local level.

The amount of village fund allocation in North Penajam Paser Regency can have an impact on various development programs and empowerment of village communities. Therefore, it is important to further examine the extent of the effectiveness of the implementation of the village fund submission and disbursement information system in improving the performance of village financial management apparatus, as well as how villages can optimize the use of available funds more efficiently and transparently.

The allocation of Village Funds, which actually aims to improve community development and empowerment in villages, in fact still faces various challenges in its implementation. In North Penajam Paser Regency, there are still many villages that experience difficulties in transparent and accountable financial management. Based on the village financial supervision report from the Financial Audit Agency (BPK), it was found that there was a discrepancy between fund management and actual reporting. This is due to the lack of understanding of technology and the unpreparedness of village officials in managing funds using a digital-based system.

In this context, information systems play an important role in increasing transparency and accountability in village fund management. According to van der Werf & Polyvyanyy (2019) An information system is a set of components that interact with each other to collect, process, store, and distribute information to support decision-making and coordination in an organization. The implementation of information systems in village fund management can help ensure that the entire process of submitting and disbursing funds is well documented, reducing the potential for misuse of funds, and increasing efficiency in village financial management.

In addition, the concept of village funds as a fiscal policy instrument also needs to be clarified in this study. According to Law Number 6 of 2014 concerning Villages, village funds are funds allocated from the State Budget to support village development to improve community welfare and accelerate community-based development. However, the effectiveness of village funds is highly dependent on the capacity of village officials in managing these funds in a transparent and accountable manner. According to Mardiasmo (2018), good regional financial governance requires an information system that is able to provide accurate, real-time, and integrated data, so as to increase the effectiveness of fiscal policies at the village level.

Thus, this study focuses on the implementation of information systems in the submission and disbursement of village funds and its impact on the performance of village financial management apparatus in North Penajam Paser Regency. The importance of these two aspects is not only related to increasing transparency and accountability, but also as part of the government's efforts to encourage more modern and digital-based village financial governance.

Previous studies have focused more on information systems in other sectors, such as municipal government or corporations (Eunuch) *et al.*, 2024), but the implementation of information systems in village financial management is still very limited. Various existing studies tend to examine the technical aspects of information systems without directly looking at their impact on the performance of village financial management apparatus (Haliah *et al.*, 2022; Kurniawan *et al.*, 2024). In fact, an effective system does not only depend on the technology used, but also on the level of understanding and ability of the apparatus to utilize the technology to improve the performance of village administration and financial management.

Existing research trends show that there is a gap between the application of technology and financial performance at the village level. Although the financial management information system has been widely introduced, many village officials still have difficulty in operating technological

devices (Puspitawati *et al.*, 2023). This leads to the need for more in-depth research to analyze the implementation of the information system for the submission and disbursement of village funds related to the performance of village financial management apparatus, especially in North Penajam Paser Regency.

This research aims to fill this gap by further examining the implementation of the information system for the submission and disbursement of village funds and its impact on the performance of village financial management apparatus in North Penajam Paser Regency. Thus, this research offers novelty that lies in integrating the study of information system implementation with a focus on village financial management, which has so far received less attention in the context of North Penajam Paser Regency. This research also delves deeper into the role of the competence of village apparatus in utilizing technology to improve financial management performance, as well as providing policy recommendations that can help improve the effectiveness and efficiency of village fund management in the future. This research is expected to contribute to the development of an information system that is more in accordance with the conditions and needs of the village and supports the improvement of the performance of village financial administration.

From the description above, the researcher is interested in conducting a research with the title "Implementation Analysis of the Implementation of the Village Fund Submission and Disbursement Information System by the Village Financial Management Apparatus in North Penajam Paser Regency".

METHODS

Approaches and Types of Research

This research uses a qualitative approach with the type of field research, where data is collected directly from the research location to obtain an in-depth understanding of the phenomena that occur (Muurlink and Thomsen 2024). This qualitative approach was chosen because the research aims to explore the perceptions, experiences, and challenges faced by village

financial management apparatus in implementing the information system for the submission and disbursement of village funds. In this context, field research provides an opportunity to dig into data directly through interviews, observations, and discussions with various related parties, resulting in rich and comprehensive data.

This type of field research allows researchers to engage directly with the research object in the research subject's natural environment (Creswell 2015). It is important to understand the contextual factors that affect the implementation of the information system. The researcher collected data through interaction with village officials and other related parties to explore how the information system for the submission and disbursement of village funds is implemented, as well as its impact on the performance of village financial management apparatus. With this approach, researchers can explore problems of a dynamic and contextual nature that may not be revealed in a quantitative approach.

Managing the Role of the Researcher

The role of the researcher in this research is very central, as it is responsible for designing and carrying out the research as a whole, from data collection to analysis and preparation of reports. The researcher acted as the main data collector through in-depth interviews, field observations, and focused group discussions with village officials and other related parties, to understand the extent to which the implementation of the information system for the submission and disbursement of village funds was related to the performance of village financial managers. The researcher also ensures that the data collected is valid and reliable and that there is no bias that can affect the results of the study.

In addition, researchers manage and analyze data by using qualitative analysis techniques to find themes and patterns relevant to the research topic. The researcher is tasked with exploring various perspectives from the respondents involved, so that the results of the research can reflect diverse experiences and views. In this case, the researcher also considers contextual factors

that affect the implementation of information systems and the performance of village officials, and provides recommendations based on the findings obtained.

Research Location and Research Time

The research was conducted in five villages in the North Penajam Paser Regency area, which were selected based on the criteria for implementing an information system for the submission and disbursement of village funds. The five villages that are the object of this research are Sidorejo Village, Girimukti Village, Sesulu Village, Bangun Mulya Village and Babulu Darat Village. The selection of these five villages provides an opportunity to analyze the variations in the implementation of information systems at different village levels, as well as their impact on the performance of village financial management apparatus. By conducting research in several villages, researchers can compare conditions in each village and look at factors that affect the success or obstacles in the use of the information system.

The research location consisting of five villages in North Penajam Paser Regency allowed researchers to obtain a broader picture of the implementation and challenges faced by village officials in managing village funds. The researcher visited these locations to conduct direct observations and interact with village financial management officials, so that the data obtained was more relevant and contextual. The diversity of research locations also helps in analyzing differences in the implementation and impact of the information system for the submission and disbursement of village funds on the performance of village officials.

This research was carried out in a period of about two months. Field activities began in June and lasted until July 2025. During this time frame, the entire data collection process was carried out, including conducting in-depth interviews with the sources and collecting related documents at the research site. This focused duration aims to ensure that the data obtained is relevant and can describe the actual state of system implementation.

Data Types and Sources

This study collects two main types of data, namely primary data and secondary data, to provide a more complete and in-depth picture of the implementation of the information system for the submission and disbursement of village funds on the performance of village financial management apparatus in North Penajam Paser Regency.

1. Primary Data

Primary data is data obtained directly from the source through interviews and observations (Moleong 2018). The data obtained through interviews involves direct interaction between researchers and informants who have knowledge or experience related to the research topic. The interviews were conducted to explore the perspectives, experiences, and perceptions of informants regarding the implementation of the information system for the submission and disbursement of village funds and its impact on the performance of village officials. The informants involved in this study were selected based on their direct involvement in the management of village funds or the use of the information system.

In addition to interviews, primary data was also obtained through observation activities. Observation is carried out by directly observing the process of managing village funds at the village level, including the submission and disbursement of funds carried out by village officials (Yusanto 2020). This observation aims to obtain more objective data on how information systems are used in practice and to identify challenges or obstacles faced by village officials in using the system.

2. Secondary Data

Secondary data was obtained from existing reports or documentation studies related to the management of village funds in North Penajam Paser Regency (Purwanto 2018). These reports can include planning documents, financial reports, and evaluation reports from related parties that provide an overview of the use of village funds and the effectiveness of the implementation of information systems in their management. In addition, secondary data can also include previous research, policy studies, and documentation related to regulations and

procedures applied in the management of village funds.

The use of this secondary data is very important because it can provide context which is broader related to the policies and regulations underlying the management of village funds and provides historical information on the development of the information system applied. Secondary data is used to complement and strengthen the findings of primary data obtained through interviews and observations, so that the results of the study become more comprehensive.

Research Informant

In order to obtain in-depth and comprehensive data related to the implementation of the information system for the submission and disbursement of village funds, this study involved a number of key informants who were directly involved in the process. The determination of informants is carried out by considering their respective roles and responsibilities in village financial governance. The following is a table containing the interviewed informants:

Table 2 Research Informant

Yes	Informants	Required Data
1	Village Head	Experience in village fund management and information system implementation.
2	Village Treasurer	The process of disbursing funds and the challenges faced in the use of information systems.
3	Kaur Keungan Village	Implementation of policies related to the submission and disbursement of village funds and their evaluation.

Data Collection Methods

1. Interview

Interviews are data collection techniques that are carried out by interacting directly with informants to dig up in-depth information about research topics (Moleong 2018). In this study, interviews were conducted with village officials, such as village heads, village treasurers, and village finance officers, as well as other parties involved in the management of village funds. This interview aims to get their perspective on the implementation of the information system for the submission and disbursement of village funds and its impact on the performance of village financial management apparatus. The interview technique allows researchers to obtain data that is subjective, based on the experience and understanding of the informants.

Observation is a data collection technique that is carried out by directly observing situations and activities relevant to the research object (Sigh, 2017). In the context of this study, observations were made to understand how the information system for the submission and disbursement of village funds is implemented at the village level. The researcher observed the process of managing village funds, from submission to disbursement of funds, as well as the interaction between village officials and the information system. Through observation,

researchers can obtain information about how information systems are used in daily practice, the challenges faced, and how this affects the performance of village financial management apparatus.

2. Documentation Studies

Documentation study is a data collection technique that is carried out by accessing and analyzing various documents relevant to the research (Fadli 2021). In this study, the documentation study includes documents such as village financial statements, regulations, policies related to village fund management, and evaluation reports on the implementation of the information system. By studying these documents, researchers can obtain objective information about the procedures, policies, and results of village fund management, as well as the effectiveness of the information systems used in the process. The documentation study provides additional data that can reinforce the findings from interviews and observations conducted.

Data Analysis Methods

The data analysis technique in this study was carried out qualitatively using a thematic analysis approach (Kogen 2024). After the data was collected through interviews, observations, and documentation studies, the data was analyzed to find the main themes that emerged related to the implementation of the village fund submission and disbursement information system and its impact on the performance of village financial management apparatus. The analysis process begins with the transcription of the interview, then conducts coding to identify patterns or themes relevant to the research objectives. Each theme that emerged was further analyzed to connect the data to each other, as well as to explore the meaning and implications of the findings. The results of this analysis can provide an in-depth understanding of the process and impact of information systems on the performance of village financial management apparatus.

Checking the Validity of Findings/Conclusions

In order to ensure the validity of the findings or conclusions produced from this study, a triangulation technique is used. The triangulation referred to in this study involves two approaches, namely source triangulation and method triangulation (Moleong 2018). Source triangulation is carried out by comparing information obtained from various different informants, such as village heads, village treasurers, and communities. This aims to ensure that the data collected is consistent and accountable. Meanwhile, the triangulation method was carried out by comparing the findings of various data collection techniques, namely interviews, observations, and documentation studies. By using these two types of triangulation, researchers can minimize bias and ensure that the conclusions drawn are based on valid and reliable data. This triangulation technique can also strengthen the reliability and credibility of research results.

RESULTS

1. Implementation of the information system for the submission and disbursement of Village Funds by the Village financial management apparatus
The implementation of the village fund disbursement information system in North Penajam Paser Regency has been running with the main goal of increasing efficiency, transparency, and accountability in village financial management. This system is also designed to make it easier to submit salaries and Village Fund Allocation (ADD).

Procedure for the Village Fund Disbursement Information System

The procedure for the information system for the disbursement of village funds is considered "Very systematic and quite effective", as explained by the Treasurer of Sidorejo Village.

This procedure prioritizes administrative completeness, tiered verification, and the use of digital applications to support transparency and accountability in the management of village funds (interview

results with the Treasurer of Sidorejo Village, 2025

Based on the results of the observations made by the author, the procedure for the village fund disbursement information system involves the following staged stages:

- 1) Early Stage (Village)
Village Operators are asked to *log in* with their *username* and *password* on the village fund disbursement information system application. If the data entered is correct, the user will be redirected to the app's home page. The Village Operator inputs data and completes the form. The submission menu consists of three sub-menus, namely Form, Verification, and Recommendation. The form submenu is used for the management of form data by the Village Operator and the Village Verifier, where users can add, modify, delete, submit, cancel, history, search, and print form data. Adding form data cannot be done if there is form data that is still in the submission process and the submission status has not been completed. Form data cannot be deleted and can only be changed.
- 2) Village Verification
After the Village Operator completes the form and has been verified by the Village Verifier, the next process will be continued by the District and the Regional Finance and Asset Agency as long as there is no rejection process.
- 3) Authorization
Then it is authorized or authorized by the authorized officials, such as the Village Secretary and the Village Head.
- 4) Submission to the District
After that, the submission is submitted to the sub-district to be verified by the sub-district facilitator team. The recommendation submenu is used for the management of recommendation data by the District. In this submenu, users can add, change, delete, propose, cancel, search, and print recommendation data.
- 5) Submission to BKAD
The last stage is submission to the Regional Finance and Assets Agency (BKAD). The proposal menu is used to

verify the proposed form data by BKAD. In this submenu, users can verify, disburse, cancel, search, and print proposed data. The disbursement menu is used for the management of disbursement data by BKAD. In this submenu, users can disburse, resolve, search, and print disbursement data. If the requirements are complete and appropriate, then it will be processed by the BKAD finance department for payment.

The procedure for the information system for disbursing village funds is considered Very Good and Very Helpful as explained by the Sesulu village treasurer as follows: *In our opinion, the system procedure is Very Good and Very Helpful and Makes It Easier to Submit All Sources of Funds (Results of an interview with the Treasurer of Sesulu Village, 2025)*

The same thing was also conveyed by the Treasurer of Girimukti Village and the Treasurer of Bangun Mulya Village as per the following interview:

In our opinion, the system procedure is easy to implement and in accordance with applicable regulations (Results of interviews with the Treasurer of Girimukti Village and the Treasurer of Bangun Mulya Village, 2025)

In addition, the Head of Finance of Babulu Darat Village and the Head of Girimukti Village also stated that

The information system for the disbursement of village funds has a very good procedure. The information system can also speed up the process of submitting and disbursing village funds, keeping documentation organized digitally (Results of interviews with the Head of Finance of Babulu Darat Village and the Head of Girimukti Village, 2025)

From the results of the above research, it can be said that the procedures in the village fund disbursement information system are consistently recognized as very good and very helpful for village officials. This system is considered to be able to facilitate the submission of all sources of funds, and is easy to implement. This

consistency also includes the conformity of procedures with applicable regulations, ensuring that the administrative process is not only efficient but also compliant with existing regulations.

In addition to convenience and compliance, this information system has also proven effective in accelerating the process of submitting and disbursing village funds. Furthermore, this system plays an important role in keeping documentation digitally organized, thereby improving the neatness of archives and facilitating data access. All of these aspects contribute to operational efficiency and transparency in village financial management.

Level of Ease and Usability of the System

The level of ease of accessing and using the Village Fund Disbursement Information System shows a varied perception among village officials.

1) Only villages in Penajam Paser Utar Regency Easy Perception

The implementation of the Village Fund Disbursement Information System in North Penajam Paser Regency is generally perceived as easy by most village officials. The Treasurer of Sidorejo Village stated that

In our opinion, this system is quite easy, because the operational system is very simple (Results of the interview of the Treasurer of Sidorejo Village, 2025)

Similar results were also conveyed by the Head of Finance of Sidorejo Village and the Treasurer of Girimukti Village who called it

The system is very easy, easy to access and we do not face any obstacles in using it (Results of interviews with the Head of Finance of Sidorejo Village and the Treasurer of Girimukti Village, 20250)

In line with that, the Head of Finance of Sesulu Village and the Head of Finance of Bangun Mulya Village both stated that *There are no difficulties in accessing and using the Village Fund Disbursement Information System. (Results of interviews with the Head of Finance of Sesulu*

Village and Head of Finance of Bangun Mulya Village, 2025)

Specifically, this convenience is very helpful in work efficiency. As conveyed by the Head of Finance of Girimukti Village who stated that

The existence of the Village Fund Disbursement Information System Application makes it easier for village officials to apply and verify Village Funds online without the need to deliver documents to BKAD (Results of the Girimukti Village Finance Office interview, 2025).

The results of the above interview show that the implementation of the Village Fund Disbursement Information System in North Penajam Paser Regency is generally perceived as easy by most village officials. This system is considered to have simple operations, making it easy to access and use without causing significant obstacles for its users. This perception of convenience is an important factor in the acceptance and adoption of the system by the apparatus in the field. The ease of use of this information system is specifically very helpful in improving the work efficiency of village officials. With this application, the process of submitting and verifying Village Funds can be done online, eliminating the need to physically deliver documents to BKAD. This not only simplifies the workflow, but also speeds up the overall process.

2) Difficult Perception or Technical Constraints:

Although the Village Fund Disbursement Information System is generally considered easy, some village officials face significant technical obstacles, especially related to the process of uploading documents. The Head of Sidorejo Village stated that

When the applicant for the requirements file is often logged out by himself (Results of an interview with the Head of Sidorejo Village, 2025)

A similar experience was also experienced by the Head of Bangun Mulya Village, who stated

The system is quite difficult, because sometimes the obstacle is that when going to do upload the required documents are often logged out suddenly (Results of an interview with the Head of Bangun Mulya Village, 2025)

This problem shows that there is a stability issue in the file upload feature that can hinder smooth work. In addition to the problem of automatic logout, internet connectivity is also a major obstacle. The Head of Finance of Sidorejo Village stated that there were network problems

The internet network is not stable in many villages, which causes delays or even the inability of village officials to access and use the Village Fund Disbursement Information System application smoothly (Results of an interview with the Sidorejo Village Finance Head, 2025).

In line with that, the Head of Finance of Girimukti Village also stated

Difficulties for Village Apparatus in using this Application are sometimes constrained by the network or a long document upload process due to the large file size capacity (results of an Interview with the Head of Finance of Girimukti Village, 2025)

Highlights the dual impact of network and file size. The Head of Sidorejo Village added that

The problem of the quality of the uploaded files, "The file capacity is too low so that the documents that are uploaded are not clear / opaque, which can affect the clarity of the stored documents (Results of an interview with the Head of Sidorejo Village, 2025).

Other technical obstacles that are internal to the system are also identified. The Treasurer of Girimukti Village revealed that

Improving the system when it comes to data input and is still a bit confused about

changing data when there is a change of village apparatus (Results of an interview with the Treasurer of Girimukti Village, 2025).

This statement indicates that the system still needs improvement in terms of maintenance and flexibility to accommodate changes in operational data. In addition, the Head of Finance of Sesulu Village and Head of Finance of Bangun Mulya Village also mentioned the difficulties experienced

When making budget changes and adding staff, it shows the need to optimize features related to dynamic data management (Results of interviews with the Head of Finance of Sesulu Village and Head of Finance of Bangun Mulya Village, 2025)

It can be concluded that, although the Village Fund Disbursement Information System aims to facilitate the management of village funds, its implementation is still faced with a number of technical challenges. Problems in the document upload process, instability of the internet network, limited file capacity, and lack of system flexibility in accommodating changes in data and staff are crucial points that require attention. Solving these obstacles will be very important to optimize the effectiveness and efficiency of the system for village financial management apparatus in North Penajam Paser Regency.

The Level of Readiness of Village Apparatus in Using Information Systems

In general, village officials showed a good level of readiness in using the village fund disbursement information system and felt very helped. This perception is reflected in various positive statements from the speakers. The Head of Sidorejo Village, who stated that

Apparatus Quite Ready and Greatly Helped by the application of the Village Fund Disbursement Information System so that it is easier to apply for the disbursement of Village Funds (Results of an interview with the Head of Sidorejo Village, 2025).

In line with that, the Treasurer of Sidorejo Village emphasized that

We are very ready, the existence of the Village Fund Disbursement Information System is very helpful for the apparatus in terms of submission (Results of an interview with the Treasurer of Sidorejo Village, 2025).

The assistance felt extends to various aspects of village operations. The Head of Girimukti Village stated that

Village officials feel helped by the existence of the Village Fund Disbursement Information System because this system accelerates and simplifies the process of submitting and disbursing village funds (Results of an interview with the Head of Girimukti Village, 2025)

The same perception was also conveyed by the Head of Finance of Girimukti Village, who stated that

The village apparatus is quite ready and feels helped by the existence of the Village Fund Disbursement Information System (Results of an interview with the Head of Finance of Girimukti Village, 2025).

The information system for the disbursement of village funds is also felt specifically in facilitating bureaucracy and administration. The Head of Babulu Darat Village stated that *We are helped because in applying for the disbursement of village funds only through an application, there is no need to come again to the District and BKAD (Results of an interview with the Head of Babulu Darat Village, 2025)*

The treasurer of Babulu Darat Village also felt helped, as stated

We feel that it helps because it makes it easier to fulfill the document requirements in applying for the disbursement of village funds (Results of an interview with the Treasurer of Babulu Darat Village, 2025).

The support of this system also has a big impact on village financial management. The Head of Sesulu Village expressed his readiness, as in the following interview

We are ready, with the application of the Village Fund Disbursement Information System application, the Village apparatus feels helped (Results of an interview with the Head of Sesulu Village, 2025).

The above statement was reinforced by the Treasurer of Sesulu Village who stated *This system is very helpful and makes the work of village officials easier (Results of an interview with the Treasurer of Sesulu Village, 2025).*

The Village Head also stated *Village employees are very prepared, the existence of the Village Fund Disbursement Information System is very helpful for the apparatus in terms of submitting Village Fund Allocation and salaries (Results of an interview with the Village Treasurer Bangun Mulya, 2025).*

In addition, the treasurer of Bangun Mulya Village added that *Village officials feel helped by the existence of the Village Fund Disbursement Information System because this system accelerates and simplifies the process of submitting and disbursing village fund allocations (Results of an interview with the treasurer of Bangun Mulya Village, 2025).*

The Head of Finance of Bangun Mulya Village also confirmed the readiness and benefits of the system, *The village apparatus is ready, and with the application of the Village Fund Disbursement Information System, the village apparatus feels helped because it makes it easier to manage ADD and salaries (Results of an interview with the Head of Finance of Bangun Mulya Village, 2025).*

From the results of this study, it can be said that this readiness and feeling of help is inseparable from the supporting efforts made. The readiness of the village apparatus is supported by training or technical guidance by BKAD together with the application developer before the Village Fund Disbursement Information System application is officially used. After the debriefing of Technical Guidance for the Application of the Village Fund

Disbursement Information System to the Village as an Increase in Human Resources as the Operator of this information system, this makes it easier for the Village to submit and disburse ADD in terms of online administration. Thus, training support and technical guidance play a crucial role in ensuring the successful implementation and adoption of the system by village officials.

The Impact of Information System Implementation on the Performance of Village Financial Management Apparatus:

The implementation of the Village Fund Disbursement Information System has had a real impact on the performance of village financial management apparatus, especially in terms of efficiency and accountability.

1) Increased Efficiency

The implementation of the Village Fund Disbursement Information System has had a significant impact on the performance of the village management apparatus, especially in terms of increasing efficiency. The Head of Sidorejo Village stated that *There is an increase in efficiency so that it makes it easier for the performance of village officials and simplifies the submission system through the simpancardes application (Results of an interview with the Head of Sidorejo Village, 2025).*

This increase in efficiency is also felt in the aspect of punctuality, as mentioned by the Treasurer of Sidorejo Village, *There is an increase in efficiency in terms of the timeliness of submission (Results of an interview with the Treasurer of Sidorejo Village, 2025).*

The impact of this efficiency is also very pronounced in accelerating processes and reducing workload. The Head of Girimukti Village emphasized that *The information system for the disbursement of village funds can speed up the process of submitting and disbursing village funds (Results of an interview with the Head of Girimukti Village, 2025)*

The Treasurer of Girimukti Village added that

This system is effective in time efficiency because it can be done through the office only so that document requests become faster, and also reduces the budget for duplication of documents (Results of an interview with the Treasurer of Girimukti Village, 2025).

The Head of Finance of Girimukti Village further explained that

This system assists village officials in managing village administration and finances in a more structured, fast, and transparent manner, so that the financial management process becomes more efficient and accurate and makes time faster in submission (Results of an interview with the Head of Finance of Girimukti Village, 2025).

Simplifying bureaucracy and increasing process speed are also major highlights.

The Head of Sesulu Village stated

Bureaucracy related to financial management becomes faster, increasing efficiency in the management process (Results of an interview with the Head of Sesulu Village, 2025).

The above statement was emphasized by the Head of Finance of Sesulu Village who stated that

Regarding financial management, it becomes faster so as to increase efficiency in the management process (Results of an interview with the Head of Finance of Sesulu Village, 2025).

In addition to efficiency, accountability and ease of interaction with related parties have also increased. The Head of Babulu Darat Village stated that

Village financial management apparatus becomes easier and helped by this application because in proposing the disbursement of village funds, it becomes more efficient and accountable for village financial management, in this case ADD and SILTAP (Results of an interview with the Head of Babulu Darat Village, 2025).

The Treasurer of Babulu Darat Village added that

The performance of the apparatus is further helped by the existence of this application because it makes it easier to apply for the disbursement of village funds so that it is more effective, efficient and accountable in village financial management, in this case ADD (Results of an interview with the Treasurer of Babulu Darat Village, 2025).

The Head of Finance of Babulu Darat Village also stated that the village fund disbursement information system can help.

We feel more helped because there is no need to go back and forth to the sub-district to submit files and repairs, you can only go via phone for repairs, and please also go to BKAD or online, so the treasurer no longer needs to physically submit to BKAD (Results of an interview with the Head of Finance, Babulu Darat Village, 2025).

The Head of Bangun Mulya Village also stated that

After the implementation of the Village Fund Disbursement Information System, the performance of village officials has improved, especially in terms of efficiency and accountability in village financial management, especially the Village Fund Allocation (Results of an interview with the Head of Bangun Mulya Village, 2025).

From the results of the study, it can be said that the implementation of the Village Fund Disbursement Information System has had a transformative impact on the performance of village financial management apparatus in North Penajam Paser Regency. Significant efficiency improvements can be seen from accelerating the process of submitting and disbursing funds, reducing operational costs such as duplicating documents, and simplifying bureaucracy. At the same time, this system also contributes to increasing accountability and transparency in village financial management. There is an increase in efficiency in the village financial

management process, namely making time effective to be faster in submission. In addition, the information system can also minimize the use of the village budget for ATK, especially paper, and financial management becomes faster so as to increase efficiency in the process. Overall, this system has become an effective tool in optimizing village financial management.

2) Transparency and Accountability

The implementation of the Village Fund Submission Information System can encourage transparency and accountability in village financial management in North Penajam Paser Regency. This was expressed directly by the Head of Girimukti Village who stated that

This system encourages transparency and accountability through online reporting (Results of an interview with the Head of Girimukti Village, 2025).

The Head of Finance of Girimukti Village also explained how this system realizes transparency and accountability, stating that

The Village Fund Disbursement Information System assists village officials in managing village administration and finances in a more structured, fast, and transparent manner. Through the structure and speed offered, it is hoped that the management of village funds in North Penajam Paser Regency can be more transparent and accountable (Results of an interview with the Head of Finance of Girimukti Village, 2025).

More than just a recording tool, the Village Fund Disbursement Information System is also a means of disseminating information widely. The Head of Finance of Girimukti Village underlined that

The Village Fund Disbursement Information System is expected not only to be a tool for recording village financial transactions, but also to be a funnel for information disclosure at large and to provide greater benefits to the community in effective and efficient Village Fund Financial Management (Results of an

interview with the Head of Finance of Girimukti Village, 2025).

The Head of Babulu Darat Village also affirmed this positive impact, stating that *The system makes village financial management more efficient and accountable to village financial management, in this case ADD and SILTAP (Results of interviews with the Head of West Babulu Village, 2025).*

In line with that, the Treasurer of Bangun Mulya Village stated

There is an increase in the accountability and responsiveness of the village government. Overall, the Village Fund Disbursement Information System has proven to play a crucial role in creating more open and responsible village financial governance, as well as increasing efficiency and responsiveness (Results of an interview with the Village Treasurer of Bangun Mulya, 2025).

It can be said that the implementation of the Village Fund Submission Information System in North Penajam Paser Regency significantly encourages transparency and accountability in village financial management. This system allows for online reporting, which contributes to a more structured, fast, and transparent governance of village administration and finance. Through the structure and speed offered, it is hoped that the management of village funds can be more transparent and accountable comprehensively.

More than just a tool for recording financial transactions, the village fund disbursement information system also functions as a means of disseminating information widely to the community. This ensures that the management of the Village Fund can take place effectively and efficiently, as well as more responsibly. Overall, this system has proven to play a crucial role in creating more open and responsible village financial governance, while increasing the efficiency and responsiveness of village governments.

3) Digital Documentation and Paper Minimization

The implementation of the Village Fund Submission Information System has had a positive impact in terms of digital documentation and minimized the use of paper. The Head of Girimukti Village explicitly stated that

This system keeps documentation organized digitally so there is a shift from physical archives to a more organized digital format (Results of an interview with the Head of Girimukti Village, 2025).

The benefits of this digital documentation are greatly felt in the ease of archive management. The Head of Finance of Girimukti Village explained that

This system makes it easier for the Village Government and Related Agencies to document documents in a database (Results of an interview with the Head of Finance of Girimukti Village, 2025).

One of the most tangible impacts of the implementation of the Village Fund Disbursement Information System is the reduction of the accumulation of physical files. The Head of Finance of Girimukti Village further emphasized that

This system ensures that there is no accumulation of Files or Physical Documents submitted by each Village in the village government, and sub-districts as well as in Related Agencies (Results of an interview with the Head of Finance of Girimukti Village, 2025).

Another aspect of efficiency that is highly valued is the minimization of the use of paper. The Treasurer of Sesulu Village clearly stated that

This system greatly minimizes budget expenditures, especially minimal paper. (Results of an interview with the Treasurer of Sesulu Village, 2025).

In line with that, the Head of Finance of Bangun Mulya Village also confirmed that

This system minimizes the use of the village budget for ATK, especially paper. (Results of an interview with the Head of Finance of Bangun Mulya Village, 2025).

From the results of the above research, it can be seen that the implementation of the Village Fund Submission Information System has had a significant positive impact in terms of digital documentation and minimization of paper use. The system successfully kept documentation digitally organized, marking a substantial shift from physical archives to a more organized and efficient format. The main benefit of this transformation is the ease for the village government and related agencies to document and manage documents in the form of a database.

One of the most tangible impacts of the implementation of this system is the reduction in the accumulation of physical files, both at the village, sub-district, and related agency levels. In addition, another efficiency aspect that is highly appreciated is the minimization of the use of paper, which directly has an impact on reducing village budget expenditure on office stationery (ATK), especially paper. This shows that the system not only improves operational efficiency but also contributes to more economical budget management.

2. Factors that support and hinder the implementation of the information system for the submission and disbursement of Village Funds by the Village Finance management apparatus in North Penajam Paser Regency

The implementation of the Village Fund Disbursement Information System in North Penajam Paser Regency is influenced by various factors, both supportive and inhibiting. Identification of these factors is critical to understanding the success and challenges in the adoption of digital systems by village financial management apparatus.

Inhibiting Factors

Although Village Fund Disbursement Information System Bringing a lot of convenience, several significant obstacles were found in its implementation:

1) Limitations of the Internet Network

The main cause of obstacles in the implementation of the Village Fund disbursement information system in North Penajam Paser Regency is infrastructure problems, especially related

to the internet network. The Head of Finance of Sidorejo Village directly stated that

The internet network is unstable in many villages, which has a direct impact on the delay or even the inability of village officials to access and use the Village Fund Disbursement Information System application smoothly (Results of an interview with the Sidorejo Village Finance Department, 2025).

This unstable network problem is also exacerbated by other technical constraints related to *file size*. The Head of Finance of Girimukti Village said

Difficulties for Village Apparatus in using this Application are sometimes constrained by the network or the long document upload process due to the large file size capacity (Results of an interview with the Head of Finance of Girimukti Village, 2025).

The impact of this network problem is strongly felt at the village operational level. The Head of Babulu Darat Village stated that

Sometimes the obstacle is a poor network or no network so that it hinders the management of village fund disbursement (Results of an interview with the Head of Babulu Darat Village, 2025).

In line with that, the Treasurer of Babulu Darat Village also stated that

The network is often disrupted, slowing down the application process (Results of an interview with the Treasurer of Babulu Darat Village, 2025).

From the results of the study, it can be said that one of the obstacles in the implementation of the Village Fund Disbursement Information System is the problem of inadequate infrastructure and internet networks in many villages. The Head of Finance of Babulu Darat Village summarized this problem by stating *Obstacles in terms of the internet network are unstable and there is still a lack of facilities such as computers and laptops. These limitations, both in terms of*

connectivity and supporting devices, directly hinder the smooth access and use of the system, which ultimately affects the efficiency of the process of submitting and disbursing village funds. (Results of an interview with the Head of Finance of Babulu Darat Village, 2025).

From the results of the interview above, information can be obtained that the limitation of the internet network is the main cause of obstacles in the implementation of the information system for the disbursement of Village Funds in North Penajam Paser Regency. The unstable network in many villages directly impacts the delay or even the inability of village officials to access and use applications smoothly. This problem is exacerbated by technical constraints related to large file sizes, which require a strong network for the document upload process.

The impact of this network problem is strongly felt at the village operational level, hampering management and slowing down the process of applying for disbursement of funds. Overall, the lack of adequate internet network infrastructure, coupled with the limited facilities of supporting devices such as computers and laptops, directly hinders the smooth access and use of the system, which ultimately affects the efficiency of the process of applying for and disbursing village funds.

- 2) Application and Device Technical Issues
Some technical obstacles that hinder the implementation of the Village Fund Submission Information System arise directly from the application itself or compatibility problems with the devices used by the apparatus. One of the issues that is often reported is interference when uploading files. The Head of Sidorejo Village, for example, stated that *When the applicant submits the requirements file, they are often logged out by themselves (Results of an interview with the Head of Sidorejo Village, 2025).*

The same condition was also complained about by the Head of Bangun Mulya Village, who stated

It is quite difficult, because sometimes the obstacle is that when you are going to do a lot of paperwork, the requirements are often logged out suddenly (Results of an interview with the Head of Bangun Mulya Village, 2025).

In addition to the issue of automatic logout, the quality of uploaded files is also an obstacle. The Head of Sidorejo Village stated

Obstacles related to file capacity are too low so that the documents that are upload are not clear / opaque (Results of an interview with the Head of Sidorejo Village, 2025).

The same thing was expressed by the Head of Bangun Mulya Village, who said *The file capacity is too low so that the uploaded documents are not clear/opaque (Results of an interview with the Head of Bangun Mulya Village, 2025).*

The flexibility of the system in accommodating changes in data and staff is also a concern. The Treasurer of Girimukti Village stated

There is a system improvement when it comes to data input, which can disrupt the workflow. We are still a bit confused about changing the data when there is a change in village apparatus (Results of an interview with the Treasurer of Girimukti Village, 2025).

Similar obstacles were also experienced by the Head of Finance of Sesulu Village and the Head of Finance of Bangun Mulya Village that

We made changes to the budget and added staff (Results of interviews with the Head of Finance of Sesulu Village and Head of Finance of Bangun Mulya Village, 2025).

It can be said that, although the Village Fund Disbursement Information System is designed to make it easier, its implementation is still faced with a number of internal technical challenges. Logout problems when uploading files,

blurry document quality due to file capacity issues, and lack of flexibility in changing data and staff are significant obstacles. Improvements to these features are critical to improving the user experience and ensuring the smooth operation of the system as a whole.

3) Limited Human Resources (HR) and Training

The Human Resources (HR) aspect is also a significant obstacle in the implementation of information systems, especially for village officials who are used to manual work methods. The Treasurer of Girimukti Village straightforwardly stated,

It is difficult due to the limitations of human resources who are used to the culture of manual work, so training and development of human resource competencies are needed (Results of an interview with the Treasurer of Girimukti Village, 2025).

This statement highlights the need for more in-depth adaptation and capacity building for the apparatus. Lack of ability and understanding of applications is a crucial issue. The Head of Babulu Darat Village revealed that

There is still a lack of human resources of village officials who understand the application due to limited training (Results of an interview with the Head of Babulu Darat Village, 2025).

This limited access to adequate training has a direct impact on the appliance's mastery of the appliance, which in turn hinders the effectiveness of the use of the system. In addition, the availability of competent human resources in each village is also a challenge. The Head of Finance of Babulu Darat Village added that

Inadequate human resources for managing Information Systems in Each Village (Results of an interview with the Head of Finance of Babulu Darat Village, 2025).

The results of the interviews show that not only the issue of individual competence,

but also the availability of the number of apparatus who have expertise in managing the information system as a whole, is an obstacle in the implementation of the Village Fund Disbursement Information System.

- 4) Lack of Socialization and Communication
Some village officials feel that there is a lack of information and communication from related parties in the implementation of the information system for the submission and disbursement of village funds. These barriers emerge as factors that can affect the smooth adoption and use of the system in the field. Specifically, the Treasurer of Girimukti Village stated that

There is still a lack of communication and socialization from related parties (Results of an interview with the Treasurer of Girimukti Village, 2025).

This statement indicates that the distribution of information and socialization efforts regarding the system, its changes, or how it is used may not reach all village apparatus optimally, which can ultimately cause confusion or uncertainty in operations.

- 5) Application Features That Are Not Optimal

Several features in the Village Fund Disbursement Information System application are considered to still need further development to optimize their functionality. One of the issues identified is duplication or non-conformity of document requirements. The Head of Sidorejo Village stated that

There are requirements for documents that contain almost the same as other documents, which can cause confusion and redundancy in the data filling process (Results of an interview with the Head of Sidorejo Village, 2025).

The Head of Girimukti Village also emphasized the need to improve features in general, by mentioning that

Several features in the Village Fund Disbursement Information System application need to be developed (Results

of an interview with the Head of Girimukti Village, 2025).

This is supported by the Treasurer of Girimukti Village who added that *The requirements on the application are not in accordance with existing regulations or (double) (Results of an interview with the Treasurer of Girimukti Village, 2025).*

In addition, there are limitations in functionality related to various types of fund applications. The Head of Finance of Girimukti Village stated

Limitations in disbursement applications for other sources of funds (Results of an interview with the Head of Finance of Girimukti Village, 2025).

The results of these interviews show that the system may not fully accommodate all the variations of the types of funds that need to be submitted and disbursed, thus reducing the scope of its efficiency. Another problem related to functionality is the reappearance of irrelevant requirements. The Head of Finance of Girimukti Village explained that *Each Regular ADD submission (e.g. Phase II and III), system or application still displays the requirements file from the phase I submission. (Results of an interview with the Head of Finance of Girimukti Village, 2025).*

This indicates a lack of system adaptation to the gradual filing cycle, which can cause the apparatus to have to repeat the same data input or face irrelevant displays. In conclusion, optimizing the features of the Village Fund Disbursement Information System, including harmonizing document requirements, increasing flexibility for various sources of funds, and improving the gradual submission flow, is crucial to improve efficiency and ease of use for village officials.

Supporting Factors

Despite the obstacles, there are several strong factors that support implementation

Village Fund Disbursement Information System:

1) Local Government and Policy Support

Full support from the local government has been the main driver of the successful implementation of the Village Fund Disbursement Information System in North Penajam Paser Regency. This commitment is clearly seen from the statements of various village officials. The Treasurer of Sidorejo Village explicitly stated that

Support from the Regional Government, in this case, BKAD and the District strongly support the application of the Village Fund Disbursement Information System because it has entered the digitalization era (Results of an interview with the Treasurer of Sidorejo Village, 2025).

The results of this interview indicate that the local government has a strong vision for the digitalization of village financial management. This support is not only limited to statements, but is also reflected in supportive policies. The Head of Finance of Sidorejo Village emphasized *Very strong support from the local government and the existence of policies that support the implementation of the village financial information system (Interview with the Head of Finance of Sidorejo Village, 2025).*

These policies provide a clear legal basis and direction for villages to adopt and implement the Village Fund Disbursement Information System as a whole. The role of local governments in encouraging the use of this system also has a great influence on village financial governance. The Head of Girimukti Village stated that

The support of the Regional Government in implementing the Village Fund Disbursement Information System strongly encourages the Village Government to manage Village Finance in a structured and integrated manner (Interview Results with the Head of Girimukti Village, 2025).

The results of these interviews show that such support not only facilitates the adoption of technology, but also helps to create a more organized and integrated financial management system.

From the results of this study, it can be said that strong commitment and support from the Regional Government, both through statements of support and relevant policies, is a crucial factor in the successful implementation of the Village Fund Disbursement Information System. Support from the Regional Government and the existence of policies that support the implementation of the village financial information system strongly support the existence of the Village Fund Disbursement Information System. There are policies and support from the local government so that we have to follow the rules that have been set. This support creates a conducive environment for villages to adopt technology, manage finances more transparently and accountably, and ensure compliance with existing regulations.

2) Availability of Training and Technical Guidance

The training provided to village officials has proven to be very helpful in increasing their readiness in implementing the Village Fund Disbursement Information System. The Head of Sidorejo Village specifically stated

There is training to improve and evaluate the application system of the Village Fund Disbursement Information System (Results of an interview with the Head of Sidorejo Village, 2025).

This training support is not only limited to basic knowledge, but also includes technical and mentoring aspects. The Head of Finance of Sidorejo Village stated *There is training and technical assistance to village admins to be able to operate the application (Results of an interview with the Head of Finance of Sidorejo Village, 2025).*

The above interview indicates that the training is designed to ensure that the apparatus not only understands the

concept, but is also able to operate the system practically.

The availability of technical support from related agencies is also a crucial factor that complements the training. The Head of Girimukti Village stated

The availability of training and technical support from the relevant agencies (Results of an interview with the Head of Girimukti Village, 2025).

Similar support was also expressed by the Head of Sesulu Village and the Head of Finance of Sesulu Village who stated that *With training and technical support from the relevant agencies. There is technical support from the relevant agencies (Results of interviews with the Head of Sesulu Village and the Head of Finance of Sesulu Village, 2025).*

From the results of the study, it can be concluded that the readiness of village officials in adopting the Village Fund Disbursement Information System is greatly supported by the existence of systematic training and technical guidance programs. There is training and technical guidance by BKAD together with application developers before the Village Fund Disbursement Information System application is officially used. Therefore, adequate training and technical support are an important foundation for the smooth and successful implementation of information systems at the village level.

3) Readiness of Village Facilities and Infrastructure

The commitment of Human Resources (HR) and the motivation of village officials are the main pillars in supporting the successful implementation of information systems. The Head of Finance of Sidorejo Village expressly stated *Commitment from village human resources to master and implement the village fund disbursement information system (Results of an interview with the Sidorejo Village Finance Department, 2025).*

The above statement shows the awareness and willingness of the apparatus. This was

strengthened by the Head of Finance of Girimukti Village who stated

Human resource commitment and good motivation from village officials to use and develop information systems (Results of an interview with the Head of Finance of Girimukti Village, 2025).

High motivation and readiness to keep learning are also key. The Head of Sesulu Village and the Treasurer of Sesulu Village stated that

Commitment from Village Human Resources. In addition, there is high motivation from village officials to use and develop information systems (Results of interviews with the Head of Sesulu Village and the Treasurer of Sesulu Village, 2025).

The Treasurer of Babulu Darat Village also stated that

Readiness of Human Resources in implementing the Village Fund Disbursement Information System application (Results of an interview with the Treasurer of Babulu Darat Village, 2025).

The results of the interview above show that the apparatus is ready to face change. Furthermore, the Head of Finance of Babulu Darat Village stated

There is a willingness to continue to learn from us from the village apparatus if there are obstacles in the implementation of the Village Fund Disbursement Information System application (Results of an interview with the Head of Finance of Babulu Darat Village, 2025).

From the results of the interview above, it can be seen that there are two other important supporting factors, namely the simple and efficient nature of the application, as well as the existence of supportive regulations and good communication. A simple and easy-to-understand app that is easy to access and use. In terms of regulation and communication, there are clear regulations and supporting tools such as internal audit systems and policies that

support the implementation of village financial information systems. In addition, there is good communication with related parties in the verification process in the information system.

From the results of the above research, it can be concluded that the successful implementation of the Village Fund Disbursement Information System is strongly supported by a combination of human resources factors who have high commitment and motivation to learn, supported by a simple and easy-to-use application design. In addition, the existence of clear regulations and effective communication support from various related parties also strengthens the foundation of implementation. These factors synergistically create an environment conducive to the adoption and maximum utilization of village fund management information systems.

4) Human Resources Commitment and Apparatus Motivation

The commitment of Human Resources (HR) and strong motivation from village officials are crucial factors that support the successful implementation of the village fund disbursement information system. The willingness to learn and adapt to this new technology was strongly emphasized by the speakers. The Head of Finance of Sidorejo Village expressly stated

Commitment from village human resources to master and implement this system (Results of an interview with the Sidorejo Village Finance Department, 2025).

The above interview shows that awareness of the importance of this system has been embedded among the apparatus. Support for this system does not only come from commitment, but also from the intrinsic motivation of the apparatus. The Head of Finance of Girimukti Village said

There is a commitment of human resources and good motivation from village officials to use and develop information systems. (Results of an

interview with the Head of Finance of Girimukti Village, 2025).

The results of the interviews indicate that the apparatus not only feels forced, but has a positive drive to make the most of the system and even contribute to its development.

In addition, the readiness of human resources in facing change is also an important point. The Head of Sesulu Village and the Treasurer of Sesulu Village stated

Commitment from Village Human Resources. In addition, good motivation from village officials to use and develop information systems (Results of interviews with the Head of Sesulu Village and the Treasurer of Sesulu Village, 2025).

The Treasurer of Babulu Darat Village also stated

Readiness of Human Resources in implementing the Village Fund Disbursement Information System application (Results of an interview with the Treasurer of Babulu Darat Village, 2025).

The results of the above study show that the commitment, motivation, and willingness to learn and adapt from village officials are the main foundation for the successful implementation of the Village Fund Disbursement Information System. There is a willingness to continue to learn from us from the village apparatus if there are obstacles in the implementation of the Village Fund Disbursement Information System application. This reflects the proactive and adaptive attitude of the apparatus which is very important in facing the challenges of the transition to a digital system.

5) Simple and Efficient Nature of the Application

The simple and efficient nature of the Village Fund Disbursement Information System application is one of the main supporting factors in its implementation, because the *user-friendly design* is very helpful in the acceptance and adoption by village officials. This ease of use was

expressed directly by the Head of Sidorejo Village who stated that

Simple and easy-to-understand app. The intuitive design and good accessibility also make it easier for the apparatus to interact with the system (Results of an interview with the Head of Sidorejo Village, 2025).

The Head of Finance of Girimukti Village stated that

This application is easy to access and use (Results of an interview with the Head of Finance of Girimukti Village, 2025).

The results of the above interviews show that the developers have managed to create an interface that does not pose significant obstacles for users, even though they may not have a strong technological background.

From the results of the study, it can be said that the simplicity and efficiency of the design of the Village Fund Disbursement Information System application are key factors that contribute to the ease of access and use. With an easy-to-understand and operated design, this system was well received by village officials, which ultimately supported the smooth process of submitting and disbursing village funds.

6) Supportive Regulations and Good Communication

Strong regulations and effective communication are essential supporting

DISCUSSION

1. Implementation of the information system for the submission and disbursement of Village Funds by the Village financial management apparatus

The implementation of the Village Fund Disbursement Information System in North Penajam Paser Regency has generally gone well, characterized by ease of access and use, high level of apparatus readiness, and positive impact on performance. The findings of the study show that the systematic procedure of the Village Fund Disbursement Information System has succeeded in facilitating the performance of village officials in

factors in the smooth implementation of the village fund disbursement information system. The existence of a clear legal basis provides a solid framework for village officials in carrying out digital financial management tasks.

The Head of Finance of Sidorejo Village specifically stated that

Clear regulations and supporting tools such as internal audit systems and policies that support the implementation of the village financial information system (Results of an interview with the Sidorejo Village Finance Department, 2025).

The interview above shows that not only formal regulations, but also the existence of integrated support systems and policies, are very helpful for the apparatus in carrying out the operation of the Village Fund Disbursement Information System with confidence.

In addition to regulations, effective communication between related parties also plays an important role. Good communication with related parties in the verification process in the information system is very supportive. This means that a smooth flow of information and good collaboration between villages, sub-districts, and BKAD, play a crucial role in ensuring that the verification process and implementation of the system run optimally.

submitting and disbursing village funds, as well as increasing efficiency, transparency, and accountability. The perception of the ease of use of this system is quite dominant among the apparatus, although some technical obstacles such as *logout* problems when uploading files or low *file* capacity are still found. The readiness of the apparatus is supported by the training and technical guidance provided, which contributes to their ability to operate the application and feel its benefits. Positive impacts can also be seen from increasing time efficiency, simplifying bureaucracy, minimizing paper use, and increasing transparency and accountability in village financial management.

Theoretically, the implementation of the Village Fund Disbursement Information System can be analyzed using George C. Edward III Policy Implementation Model. The model identifies four key variables that determine the success of policy implementation: communication, resources, disposition (implementing attitude), and bureaucratic structure (Augustine 2020). In the context of the Village Fund Disbursement Information System, effective communication can be seen from the existence of training and technical guidance that supports the apparatus's understanding of the system. Resources, despite facing network and device challenges, are generally supported by the basic availability of facilities and infrastructure as well as human resource commitments. The positive disposition of village officials, who feel "helped" and have "good motivation to use and develop information systems," is a strong driving factor. Finally, a supportive bureaucratic structure through local government policies and clear regulations also facilitates the implementation of this system. The compatibility between the implementation of the Village Fund Disbursement Information System and the four Edward III variables shows the relevance of the model in analyzing the success of a digital initiative in the public sector.

Previous research has supported the findings regarding the positive impact of the implementation of the financial information system at the village level, especially the Village Financial System which has a similar function to the Village Fund Disbursement Information System. Various studies show that the implementation of village financial information systems contributes to increasing accountability, transparency, and efficiency of village financial management. For example, research conducted by Rawambaku et al. (2024) found that village financial information systems facilitate village financial recording and reporting, increase public trust, and reduce potential misuse of funds, although challenges related to human

resources and infrastructure remain. Studies conducted by Mahmud et al. (2023) underlining that information system quality and information quality have a significant impact on user usage and satisfaction. These findings are also consistent with the results of research conducted by Putra et al. (2024), where the Village Fund Disbursement Information System also shows an increase in efficiency, accountability, and transparency, despite being faced with network constraints and the need to improve the quality of human resources.

Based on the results of the research and the support of theories and previous studies, the researcher argues that the implementation of the Village Fund Disbursement Information System in North Penajam Paser Regency is a progressive step in realizing more modern and accountable village financial governance. Despite facing classic obstacles such as limited network infrastructure and human resource adaptation, supporting factors such as local government commitment, adequate training, and motivation of village officials have been the main drivers of success. This success is not only measured from the technical aspect, but also from the change in work culture towards digitalization, which in turn increases the effectiveness of public services at the village level. Therefore, future recommendations need to focus on strengthening infrastructure, continuously improving the quality of application features, and developing deeper HR competencies to overcome resistance and harness the full potential of the system.

2. Factors that support and hinder the implementation of the information system for the submission and disbursement of Village Funds by the Village Finance management apparatus

The implementation of the Village Fund Disbursement Information System in North Penajam Paser Regency is inseparable from the complex interaction of various factors, both hindering and supporting. Identifying these factors is crucial to understand the dynamics of

technology adoption in the village government sector and formulate future improvement strategies.

The results of the study show that there are several obstacles found in the implementation of the Village Fund Disbursement Information System. The most dominant obstacle is the limitation of the internet network which is "not yet stable in many villages," causing "delays or even the inability of village officials to access and use the Village Fund Disbursement Information System application smoothly" (Kaur Finance of Sidorejo Village). In addition, technical problems with the application such as *automatic logout* when uploading files (Sidorejo Village Head, Bangun Mulya Village Head) and low *file capacity* that cause documents to be blurry also hinder the process. The limitation of human resources, especially for those who are "accustomed to the culture of manual work" and "limited training" (Treasurer of Girimukti Village, Head of Babulu Darat Village), as well as "inadequate human resources for managing Information Systems" (Head of Finance of Babulu Darat Village), indicate the need for capacity building. Finally, the "lack of communication and socialization" (Girimukti Village Treasurer) and application features that are not optimal, such as duplication of requirements or limitations in submitting for other sources of funds (Sidorejo Village Head, Girimukti Village Head), are also operational obstacles.

On the other hand, there are several strong factors that support the successful implementation of the Village Fund Disbursement Information System. Full support from the local government, as expressed by the Treasurer of Sidorejo Village, who stated "The support from the Regional Government, in this case BKAD and the Sub-district is very supportive of positive to adapt and feel helped (supporting factors) faced with the limitations of human resources who are used to manual (inhibiting factors). Finally, a bureaucratic structure characterized by local government support

the application of the Village Fund Disbursement Information System because it has entered the era of digitalization," is the main driver. The availability of training and technical guidance provided before the use of the system (Head of Sidorejo Village, Head of Finance of Babulu Darat Village) is also very helpful in increasing the readiness of the apparatus. Despite network constraints, the availability of basic village facilities and infrastructure such as computers and laptops also supports adoption. The commitment of human resources and the motivation of village officials to "master and implement this system" (Kaur Finance of Sidorejo Village) and "willingness to continue learning" (Kaur Finance of Babulu Darat Village) are positive internalizations. Finally, the "simple and easy to understand" nature of the application (Sidorejo Village Head) as well as the existence of clear regulations and good communication between related parties (Sidorejo Village Finance Head, Girimukti Village Finance Head) also facilitate smooth implementation.

The factors that support and hinder the implementation of the Village Fund Disbursement Information System can be analyzed comprehensively through the lens of George C. Edward III Policy Implementation Model. This model emphasizes four key variables of communication, resources, disposition (executing attitude), and bureaucratic structure. On the variable Communication, barriers related to "lack of communication and socialization" indicate that information dissemination has not been fully effective, despite training that has supported (Widodo 2021). In the Resources, internet network constraints and hardware limitations are real obstacles, while HR and training commitments are supportive. Variable Disposition apparatus shows the presence of dualism; Enthusiasm and clear regulations is a strong supporting factor, although the bureaucracy itself is sometimes an obstacle if regulations are not aligned with the app's features.

The findings regarding supporting and inhibiting factors are consistent with

previous studies on the implementation of information systems in the public sector. Studies conducted by Purwati (2024) highlighting information technology infrastructure, quality of human resources, management support, and system quality as key factors. The limitations of internet networks and hardware facilities are in line with the findings regarding infrastructure constraints. HR-related challenges, such as lack of skills or resistance to change, are also often a consistent finding in the implementation of new systems (Nurhasanah and Sinambela 2022). On the other hand, supporting factors such as leadership support, adequate training, and the nature of the application *User-friendly* is also often identified as a driver of success, just as found in the implementation of the Village Fund Disbursement Information System (Kushandajani 2024). Therefore, the experience of implementing the Village Fund Disbursement Information System replicates the general pattern found in the information system implementation literature, especially in the context of local government.

Based on the results of the research, Edward III's theory, and previous research support, the researcher is of the view that the implementation of the Village Fund Disbursement Information System is a complex effort with success driven by the synergy of supporting factors, but it is still overshadowed by a number of substantial obstacles. Local government commitment, HR motivation, and initial training are the strong foundations that enable this system to run and have a positive impact on efficiency and accountability. However, the main challenges lie in digital infrastructure (internet network), optimization of application features, and the development of human resource capacity that is more adaptive to technology. For the sustainability and full optimization of the Village Fund Disbursement Information System, there needs to be further investment in improving network infrastructure, improving application features to make it more flexible and comprehensive, as well

as ongoing training programs that focus not only on system introduction but also on developing human resource adaptability to dynamic technological changes.

CONCLUSION

Based on the results of research and discussion on the implementation of the Village Fund Disbursement Information System by village financial management apparatus in North Penajam Paser Regency, it can be concluded as follows:

1. The implementation of the Village Fund Disbursement Information System as a whole shows a significant positive impact on the performance of village financial management apparatus. The system has succeeded in simplifying procedures, improving time efficiency, transparency, and accountability, although there are still minor technical challenges such as *logout* issues and *file* capacity that require optimization.
2. Factors that affect the implementation of the village fund disbursement information system are interactive between obstacles and supporters. The main inhibiting factors include the limitations of the unstable internet network, technical problems of the application, the limitation of human resources who are used to manuals, and the lack of socialization. Important supporting factors are support from the Regional Government, the availability of adequate training and technical guidance, the high commitment of village officials, and the simple and easy-to-understand application design.

SUGGESTIONS

Based on the conclusions of the research regarding the implementation of the Village Fund Disbursement Information System and the factors that affect it in North Penajam Paser Regency, here are some suggestions that can be proposed:

1. **For the Government (Local Government and Related Agencies)**
 - a. Given the main obstacle faced is the unstable internet network in many villages, the local government needs to prioritize investment in the development and equitable distribution of internet network

- infrastructure throughout North Penajam Paser Regency, especially in remote areas. This will ensure equitable and stable access for all village officials in using the Village Fund Disbursement Information System.
- b. The government and application developers need to continue to evaluate and improve the Village Fund Disbursement Information System. The focus should be on features that still pose constraints, such as stability when uploading files (overcoming automatic *logout* and file capacity issues), simplifying redundant document requirements, and developing features to accommodate multiple funding sources and gradual submission flows more flexibly.
 - c. Although the apparatus has shown good readiness, the training and technical guidance program needs to be carried out on an ongoing and more in-depth basis. Training includes not only basic operations, but also technical problem solving, adjustments to system updates, and digital competency development for apparatus accustomed to manual work culture. The facilitation of human resources for information system managers in each village also needs to be improved.
- a. Researchers can then conduct qualitative research with a case study approach on villages that have a very high or very low level of adaptation. This is to explore specific factors (both internal and external) that are the main determinants of the success or failure of implementation.
 - b. Conduct a comparative study of the implementation of the Village Fund Disbursement Information System (or similar system) in several different districts to identify the best *practices* and unique challenges in each region. This analysis can provide broader insights into the success factors and barriers in various geographical and administrative contexts.
 - c. Examine the possibility of developing a more specific information system implementation model for the context of village governance in Indonesia, taking into account the unique characteristics of villages, infrastructure limitations, and local human resource capacity. This model can be a more relevant guide for local governments in planning and implementing digitalization initiatives.

2. Next Researcher

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