Table 4. Implementation Framework

Resource Capacity	Implementation Findings a. Limitations in educational background—the educational background of staff working in the finance sector should be carefully considered; a solid understanding of accounting is a key focus in their assignment or appointment. In practice, not all staff possess such a background, b. Work Motivation – Given this lack of literacy, it can be concluded that there will be an excessive workload, affecting not only the implementers but also the supervisors, which will gradually lead to a decline in work motivation **c.** Limited Digital and Financial Literacy – staff members consider the SISKEUDES application to require ongoing training; without a basic understanding, supervisors will focus on the complexities of the work processes. This also applies to the supervisory team, which must have a sufficient foundation to carry out their oversight effectively.
	Implementation of activities: journal entries, adjustments, opening balances, and changes or corrections to the APBDes content
	The gap between regulatory requirements and actual implementation is clearly evident. In addition to acknowledgment by field implementers, this is also an area that should be improved to enhance literacy in line with long-term plans, namely entering the international arena. Potential consequences of this shortcoming include work-related stress and low motivation.
Control of Administrative Processes	Implementation Findings a. Delays and Time Violations – These delays reflect a lack of discipline. Furthermore, there are delays in returning funds to the village treasury or treasurer. b. Vulnerability to Human Error – As clearly shown in the table above, three villages were found to be non-compliant with administrative procedures; an investigation into these issues was based on the limitations of the implementers within the scope previously mentioned, namely education and literacy. c. Account Coding Errors – Findings of transaction recording errors that can be categorized as serious issues. Excessively high bank interest rates will also become a critical focus of the audit, posing a fatal risk to an activity. Supervisors, in this case, should understand the applicable bank interest rates within the scope of work required to support the oversight process.
	There are still gaps in focus within the oversight process. This is to be expected, as it stems from the inherent limitations of the oversight process. Awareness on the part of the implementers is a key factor that must be addressed in this oversight process. This will demonstrate that the implementers are honest and highly accountable. On the other hand, document uploads via SISKEUDES are not yet fully supported by manual verification, which directly impacts database accuracy. Furthermore, a deeper focus within the oversight scope still requires additional awareness on the part of the implementers.

Stakeholder Engagement	Implementation Findings a. Both Formal and Self-Managed Participation place a strong emphasis on the self-managed scheme, which involves local labor and raw materials, leading to uncontrolled funding; consequently, the distance for procurement becomes a primary consideration. b. The public transparency of the APBDes, which is published in a tangible manner, serves as evidence of transparency; however, public attention to this matter is minimal, and the community largely leaves this to field implementers, focusing instead on the assistance they need without imposing excessive burdens on the community. c. The potential for conflicts stemming from a lack of budget literacy is evident on the ground. Misunderstandings among parties result from the BPD's lack of understanding that the published project budget figures already include the fulfillment of tax obligations that must be carried out.
	Although community participation and procedural transparency have been met, the quality of engagement still has the potential to cause conflict, as this understanding of budget literacy is not limited to implementers and supervisors but also extends to evaluators—in this case, the community.
Autonomy and Capacity Risks	Implementation Findings a. System Limitations: SISKEUDES locks down many codification structures. At the village level, users of this application are not permitted to manually enter codes or the names of areas of authority. According to our findings, there are at least 90 to 99 codes in SISKEUDES b. External dependence in addressing the capacity of village human resources to resolve operational challenges and improve the Village Budget (APBDes). Village governments still rely heavily on assistance and innovations from external agencies to support accounting performance. Generally, they coordinate with counterparts in the same field to address these issues, and these counterparts are usually from other villages or coordinate with direct supervisors.
	There is a clear tension between regulatory principles, implementation policies, and limited village autonomy in the interest of national system integration. As a result, villages are not fully self-reliant and are vulnerable if external support and guidance are discontinued or interrupted.

Source: processed data, NotebookLM, 2026.