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# Governance from the Grassroots: A Capability-Based Inquiry into Digital Village Financial Management

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### A B S T R A C T

This study investigates the effectiveness of the Village Financial System (VFS) application in Bantan District, Bengkalis Regency, with a focus on how village government capacity influences digital financial management. The research specifically aims to assess the knowledge and skills of village officials, the adequacy of technical and managerial systems, and the role of organizational values and norms in supporting transparent and accountable financial governance. Using a qualitative descriptive approach, the study examines two key units of analysis: village administrations in Bantan District and the Bengkalis Regency Community and Village Empowerment Agency. Data were collected through in-depth interviews, direct observations, and document analysis, and were validated using source, technique, and time triangulation. The findings reveal that although technological infrastructure, such as computer equipment, is generally sufficient, uneven internet access and limited technical skills among village officials lead to frequent data input errors and delayed financial reporting. Strong leadership from village heads and supportive local government regulations help sustain the system, but officials' weak commitment to continuous training constrains optimal implementation. The study concludes that enhanced training, improved internet connectivity, and stronger institutional commitment are critical to achieving transparent, accountable, and effective digital financial management at the village level.

### INTRODUCTION

Villages are the front line of the government in determining national policies and development directions, so strengthening the village system must be prioritized. The government is responsible for elevating rural areas to an important axis of human, infrastructure, economic, and social development (Huda et al., 2020). Villages are encouraged to progress and be independent, with the hope of developing their various potentials for the advancement of village development. Especially with massive support from governments, such as the Village Fund (VF), and local governments to finance its development, which aims to improve the quality of life of rural communities and reduce poverty (Adamowicz & Zwolińska-Ligaj, 2020).

The existence of villages basically has a strategic meaning, where the development and progress that have been achieved by the Village are benchmarks for regional and national development achievements (Li et al., 2019). Therefore, villages that have various advanced achievements in the village development process will certainly be able to make a significant contribution to the progress and development of the region, so that in the end, it will support the success of the national development process. Therefore, through its various policies and programs, the government always strives to empower villages for the community and village governments (Angelia et al., 2020).

Building and developing the capacity of village governments is currently a vital issue given the visible weaknesses (Ananga & Naiga, 2023). The success of village development is closely related to the ability of each village

government organization in various aspects. The ability of the village government is urgently needed so that the potential and resources owned by the Village can be managed and utilized optimally to realize a more advanced and independent village following the demands of the times (Ramly et al., 2018). In addition, the ability of the village government reflects the competitive advantage that the village government organization has during the exercise of its authority (Antlov et al., 2016).

Village Financial Management is a vital activity in village government because it is closely related to the success of the village government in implementing its programs for the realization of community welfare, which, of course, requires relatively large funding (Handayati & Palil, 2020). Unfortunately, the increase in funds managed by the Village is accompanied by an increase in corruption. In fact, quite a few village governments have experienced legal problems caused by the mismanagement of funds in the Village (Kaimowitz, 2012).

In addition, over the past two years, there has been an increase in the level of corruption (He & Wang, 2017). In particular, in 2020 there were 129 cases with 172 suspects, while in 2021 there were 154 cases with 245 suspects (Muhammad Luthfi Rahman, 2022). For more details, the number of cases of corruption of village funds is presented by the author in the following chart (Figure 1):

Number of Village Fund Corruption Cases in Indonesia Based on *Indonesian Corruption Watch (ICW)* Records

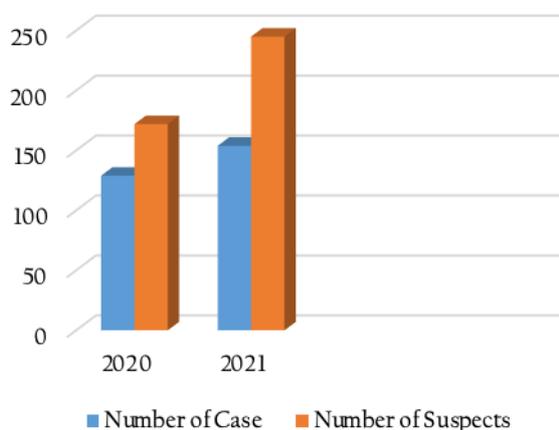


Figure 1: The number of corruption cases and suspects in 2020 and 2021 (Source: CNNIndonesia.com and Merdeka.com)

The rapid development of technology, especially in the field of Information and Communication Technology, has brought significant changes in the implementation of government activities (Liu & Yuan, 2015). The adoption of Information and Communication Technology will enable government agencies, both central, regional, and village governments, to innovate and create the implementation of government activities that are transparent, accountable, participatory, and more effective and efficient through the E-Government system (Hartani et al., 2020). The application of the E-Government system in carrying out government activities has a fairly wide scope, such as public service activities, financial administration, population administration, procurement of goods and services, and so on (Shakya, 2015). Therefore, the implementation of the E-Government system at the village government level includes the implementation of residential administration and village financial management.

Based on these conditions, the government is trying to change the system related to Village Financial Management from a manual to an electronic-based or online-based management system, namely the Village Financial System application. The Village Financial System application was developed by the Financial and Development Supervisory Agency to improve the quality of village financial governance (Irnanta & Putri, 2021). The purpose of developing this application is to assist the village government in managing effectively and efficiently, as well as increasing transparency and accountability in the Village's financial management system (Hartanti & Yuhertiana, 2018).

Given the importance of using the Village Finance System application in realizing transparent, accountable, and participatory village financial management in an orderly and budgetable manner, the village government must be able to optimize village financial management through this application, starting from the planning stage to reporting and accountability (Antlov et al., 2016). However, to maximize application-based village financial management, support in terms of village government organizational capabilities is mandatory.

Although the implementation of the Village Financial System (VFS) application continues to evolve as part of the digital transformation of village financial governance, its implementation still faces fundamental obstacles. In many villages, including Banten District, the limited capacity of village officials, inequality in digital infrastructure, and low community technology literacy have led to input errors, reporting delays, and weak financial accountability. On the other hand, government policies demand the acceleration of digitalization to prevent corruption and increase transparency. The tension between the demands of digital transformation and the reality of village capacity is at the heart of this research's problem.

Previous research has indeed highlighted the implementation of e-government or village financial governance in general, such as aspects of transparency, accountability, and supervision of village funds (Pertwi et al., 2021). However, the relationship between village government organizational capacity and community participation in determining the success of VFS implementation is still rarely explored, especially in rural contexts with limited infrastructure and low digital literacy. In addition, there have not been many studies that examine institutional readiness and capacity strengthening (capability-based approach) as key factors for the success of village finance digitalization. Thus, while the adoption of VFS continues to expand, there is still a knowledge gap about how technical skills, managerial support, value systems, and citizen engagement interact to shape the effectiveness of the system.

To fill this gap, this study uses a Capability-Based View (CBV) framework (Klarner et al., 2021) that emphasizes the importance of an organization's internal capabilities—such as knowledge, skills, leadership, technical systems, and values—in absorbing and utilizing new technologies. This framework is combined with the theory of Institutional Readiness, which assesses the extent to which regulations, infrastructure, and supra-village support digital transformation. The integration of these two frameworks allows for an analysis that assesses not only the availability of technology but also the readiness of humans, institutions, and social norms as a prerequisite for the success of VFS.

This study makes a unique contribution to literature and practice. First, this study offers an empirical analysis of village finance digitalization in Indonesia by highlighting the linkages between institutional capacity, digital literacy, and citizen participation—issues that are rarely studied in the context of developing countries. Second, this research produces an implementation model that contains recommendations for increasing the capacity of apparatus, improving infrastructure, and community involvement that can be adapted for village digital transformation programs in other countries. Third, the experience of villages in Indonesia provides an important lesson for countries with similar characteristics in designing more inclusive and capacity-based e-government policies.

In the context of village government, CBV views that the success of the implementation of the Village Financial System (Siskeudes/VFS) is not only determined by the availability of technology, but also by the ability of village officials to manage human, technical, and institutional resources synergistically. In addition, this study adopts the concept of Institutional Readiness (Agbabiaka & Ojo, 2014), which is the level of regulatory readiness, policy support, and infrastructure that

allows the digital transformation process to run in a sustainable and accountable manner. The integration of these two theories provides a comprehensive analytical framework to assess the extent to which competencies, structural support, and organizational values support digital-based village financial governance.

The indicators used in the study include four main dimensions of institutional capacity. First, the knowledge and skills of the apparatus, which include digital literacy, technical ability to operate applications, and understanding of financial procedures. Second, a technical system that assesses hardware availability, internet network quality, and technical support. Third, a managerial system that includes village head leadership, cross-unit coordination, and operational standards in planning and supervision. Fourth, values and norms that include the existence of supporting regulations, compliance with rules, and an organizational culture that encourages transparency and accountability. These four indicators are used to identify the strengths and weaknesses of VFS implementation at the village level. These four dimensions do not come from a single theory, but are a synthesis of the Capability Approach and the study of institutional capacity that is relevant to the context of digital village governance.

**METHOD**

This study uses a qualitative method with a descriptive approach. The qualitative method was chosen because it is able to explore meanings, dynamics, and social processes that cannot be fully explained through quantitative data (Palupi et al., 2025). This approach allows researchers to gain a deep understanding of the competence of village governments in implementing the Village Financial System (Siskeudes), including inter-stakeholder interactions, technical barriers, and institutional capacity that affect the effectiveness of implementation. A descriptive approach is used to describe in detail the phenomenon that occurs in the field, so that it can describe the relationship between institutional readiness, apparatus capacity, and the village social context.

The location of the research was determined at the Village Government in Bantan District and the Community and Village Empowerment Agency of Bengkalis Regency. The selection of this location was carried out purposively because Bantan is one of the areas where Siskeudes is implemented, which represents rural characteristics with typical digitalization challenges, such as limited infrastructure and technological literacy. The Community and Village Empowerment Agency was chosen because it has a strategic role as a direct supervisor and supervisor of the implementation of the system, so that it can provide a comprehensive policy and technical perspective. The research informants were selected using purposive sampling techniques, targeting individuals who have direct involvement in the management, supervision, and facilitation of the implementation of Siskeudes, such as village heads, village finance officials, application operators, and supervisory officials at the district level. This selection allows for the acquisition of relevant and in-depth information from key actors.

Data is collected from primary and secondary sources. Primary data was obtained through in-depth interviews and direct observation of village administrative and financial processes, providing a clear picture of technical capacity, operational challenges, and governance practices. Secondary

data is obtained from official documents, financial statements, regulations, and related academic literature. To maintain the validity of the data, the triangulation technique of sources, methods, and time is used, so that the information obtained can complement and verify each other.

The data analysis process follows the interactive model of Miles and Huberman (Onwuegbuzie & Weinbaum, 2016), which includes four stages: data collection, data reduction, data presentation, and conclusion/verification. This model allows for cyclical analysis, where the reduction and interpretation processes can continue to be refined as field findings develop.

This research has limitations that need to be noted. First, the focus of research on one sub-district can limit the generalization of findings to other areas with different infrastructure and governance conditions. Second, the use of qualitative methods with interviews and observations has the potential to face subjectivity bias, both from researchers and informants. To minimize these limitations, researchers apply triangulation, record the research process in detail (audit trail), and cross-check information between actors to increase the validity and reliability of research results.

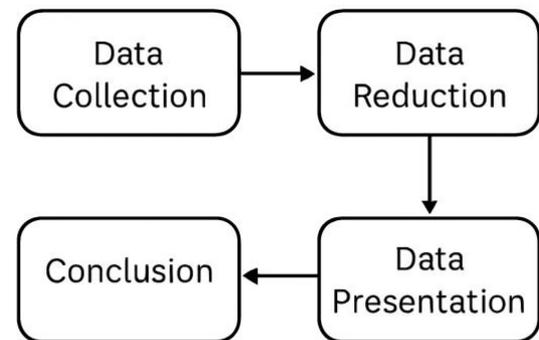


Figure 2: Data Analysis Techniques

**RESULT AND DISCUSSION**

**Dimensions of Employee Knowledge and Skills**

Village apparatus resources are an important element and a vital asset in the administration of the village government. The success of functions and optimization of other resources is highly dependent on the quality of the village apparatus itself (Budiana et al., 2019). (Xiao et al., 2024). Therefore, the development of village apparatus resources must be a top priority for the village government in order to support the achievement of village development goals effectively and efficiently. Knowledge and skills are the two main dimensions inherent in individuals, which serve as guidelines and support daily work activities (Winterton et al., 2006). Knowledge can be gained through formal education as well as informal learning processes such as work experience and social interaction (Debarliev et al., 2022). In the context of work, knowledge refers to expertise and understanding in certain areas that are important to carry out tasks appropriately and effectively (Manoharan et al., 2024).

Skill, on the other hand, describes a person's level of proficiency in carrying out tasks in accordance with the expected work standards (Hou et al., 2017). These skills can be acquired through specialized training and repeated practical experience (Dondi et al., 2022). Knowledge is an innate and

learned ability that allows a person to complete certain tasks (Hu, et al., 2012). Employee knowledge is the main foundation that determines their ability to carry out tasks and achieve organizational targets. However, knowledge alone is not enough; The ability to use knowledge appropriately in real work situations also greatly determines the success of task execution (Markos & Sridevi, 2010). In the context of managing the Village Financial System in Bantan Regency, especially in the use of financial system applications, it is known that the lack of knowledge of village officials about the use of applications is one of the main obstacles that cause errors in the input of activity data and budget codes. This shows the urgent need to increase the knowledge capacity and technical skills of village apparatus in the operation of the system (Faulkner Jr, 2025).

In addition, the technical skills of the equipment must also be improved so that the application can be carried out efficiently and carefully. These skills include basic skills such as computer operation and mastery of the overall function of village financial applications. For this reason, continuous training and competency development are important agendas so that all village apparatus can carry out the task of managing technology-based village finances professionally (Rohayati et al., 2022), (Maolani, 2019). According to the adapted theoretical framework, skills can be divided into several important categories: basic literacy skills, technical skills, interpersonal skills, and problem-solving skills (Dede, 2010). All of these skill categories are relevant and must be mastered by village officials in order to be able to run the Village Financial System application properly and adapt to work dynamics and the need for innovation in administrative management. Thus, based on the results of the analysis obtained, it can be concluded that the knowledge and skills of village officials in Bantan Regency still do not meet the expected standards in the use of the Village Financial System application. This proves that there is a capacity gap that can hinder the discipline of village financial management, which is transparent, accountable, and efficient. Therefore, strategic interventions in the form of intensive training, technical coaching, and the provision of supporting resources are needed to improve the quality of human resources at the village level.

### Technical System Dimensions

The dimension of the technical system in the management of the Village Financial System is closely related to the availability, utilization, and reliability of information technology infrastructure used by village officials. The technical aspects include hardware, software, and networks that support the smooth operation of a digital-based financial system (Jenita et al., 2022). The results of this study reveal that limitations and technical obstacles are still real obstacles in the implementation of the Village Financial System in Bantan Regency. The problems faced include uneven access to computer devices, limited stable internet networks, and a lack of regular technical support from related parties (Ressa, 2020). This condition causes the process of financial data input and management to be hampered and prone to errors, which ultimately affects the quality of village financial statements.

A mature technical system supported by adequate infrastructure will increase the effectiveness of application use, speed up administrative work, and reduce the risk of system

failure (Almarabeh & AbuAli, 2010). Therefore, the maintenance and improvement of technological facilities are crucial factors that must be considered in a digital-based village financial management strategy. Theoretically, the successful implementation of a financial information system is greatly influenced by the compatibility of the system, the quality of the data, and the ease of access and use of the system by its users (S. Lee & Kim, 2007). Findings in the field confirm that these technical aspects must be supported by continuous technical training and the provision of adequate equipment so that the equipment can run the system optimally. By integrating the dimensions of knowledge, skills, and technical systems, this study emphasizes that effective management of the Village Financial System will only be achieved if the three dimensions can run synergistically and integrated. The current gap shows the need for strategic interventions ranging from increasing the capacity of the apparatus to improving technical infrastructure, in order to support transparency, accountability, and accuracy in village financial management.

### Managerial System Dimensions

The dimension of the managerial system is the main pillar that determines the effectiveness of the management of the Village Financial System through strong leadership skills, planning, organizing, implementing, and controlling financial activities systematically. In the context of village government in Bantan Regency, the managerial skills of village heads and supra-village policymakers play a very important role in the successful implementation of this digital system. The results of the study show that the leadership of the village head, in general, has gone well in supporting the implementation of the Village Financial System. Village heads actively lead by providing direction, motivation, and coordination in the use of village finance applications, which is in line with the leadership function as a mover, motivator, and strategic decision-maker (Shu-Min, 2013). With effective leadership, village officials are encouraged to work more responsibly and efficiently to achieve the Village's financial targets.

However, in-depth research has also found that some managerial constraints should receive serious attention. First, some village heads and officials have not fully mastered digital managerial skills related to application-based financial planning and supervision. This hinders budget optimization and potential financial risk mitigation at the village level. Second, although the coordination between the village apparatus and the sub-district office is quite good, there are still shortcomings in the standardization of operating procedures and communication between units that can slow down the response to technical and administrative problems. Monitoring and evaluation of the implementation of the digital village financial system has also been proven to be systematic. The evaluation process is carried out, but it has not been properly integrated into the application-based system, so the reports produced tend to be slow and less accurate (Seethamraju, 2015). Therefore, it is necessary to strengthen a routine and transparent internal reporting and audit system so that every financial activity can be optimally accounted for.

In addition, the role of supra-village governments and local governments is very significant in providing support for facilities/infrastructure, technical guidance, managerial skills training, and consultation related to the use of Village Financial

System applications. This support is an important factor so that digital transformation in financial management can run smoothly and sustainably. To strengthen the managerial system in the implementation of the Village Financial System in Banten Regency, it is necessary to improve adaptive leadership training and digital human resource management for village heads and related personnel. Furthermore, strengthening coordination across work units using digital collaboration platforms and standardization of operating procedures must be a priority to accelerate responses to technical and administrative problems. The development of an application-based real-time monitoring and evaluation system with internal reporting and audit mechanisms is also very important to improve village financial transparency and accountability. In addition, support for facilities/infrastructure and technical guidance from supra-village and regional governments must continue to be improved to ensure the sustainability and effectiveness of the system.

### Value Dimensions and Norms

The dimensions of values and norms reflect the aspects of values and social rules that are the foundation of the organization in implementing the Village Financial System effectively and sustainably. The findings in Banten Regency show that the existence of regulations as a legal umbrella is a key factor that supports the legal implementation of the system in a directed manner. Field data shows that regulations ranging from the legal level to technical regulations have been prepared, but the technical rules for the use of applications still need further development so that the system's operations run optimally.

This research is in line with the findings (Lee & Jeong, 2014), which affirm that the implementation of clear and consistent regulations is essential to build trust and support the implementation of digital systems in public financial management. In addition, according to values and social norms that apply in the organization, they play a role as behavioral control that affects the level of compliance of the apparatus with regulations and the implementation of administrative functions.

The people in Banten Regency have felt significant benefits from the implementation of the Village Financial System, especially in terms of budget transparency and the acceleration of village public services. It also emphasizes that the effectiveness of financial system policies can be seen from their contribution to improving the quality of village development and community welfare, as found in a study on the acceptance of digital technology in local government financial management.

The use of regulations as a moral foundation and organizational rules must be supported by continuous technical regulation updates and intensive socialization with village officials so that there is consistency in their implementation. In addition, structured monitoring and evaluation are important to prevent potential irregularities and increase public trust.

### CONCLUSION

The findings of this study reveal that the implementation of the Village Financial System (VFS) in Banten Regency remains constrained by three key factors: limited knowledge and technical skills of village officials, uneven availability and quality of technological infrastructure, and inconsistent managerial and institutional commitment. Although the local government has provided hardware and facilitated training, many officials still lack adequate competence to operate the application properly, resulting in input errors and delays in financial reporting. While regulatory frameworks and supporting policies are in place, variations in leadership commitment at the village level continue to affect the consistency and effectiveness of VFS implementation. These results highlight that digital transformation in village financial governance cannot rely solely on technological availability or regulatory compliance, but requires simultaneous and sustained efforts to strengthen human resource capacity, develop leadership, and improve infrastructure.

This research is limited by its qualitative and localized scope, focusing only on selected villages in Banten District, which restricts the generalization of findings to other regions with different infrastructure conditions and governance maturity. In addition, the analysis primarily reflects the perspectives of government actors, with limited exploration of community participation or citizen feedback. Future research should adopt comparative and mixed-method approaches, include regions with varying levels of digital readiness, and incorporate the views of community members, local organizations, and independent auditors. Longitudinal studies are also recommended to capture the evolution of institutional capacity as digital systems become more integrated into village governance, thereby providing a stronger basis for replicating and adapting digital financial governance contexts.

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