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PUBLISH OR PERISH: BIBLIOMETRIC ANALYSIS OF LITERATURE ON VILLAGE FINANCIAL MANAGEMENT TRANSFORMATION TO SUPPORT LOCAL ECONOMIC SUSTAINABILITY FINANCIAL GOVERNANCE AND INNOVATION PERSPECTIVE

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Abstract

This study analyzes governance and financial innovation in village financial management to support local economic sustainability. Although village funds have increased significantly from IDR 20.8 trillion in 2015 to IDR 72 trillion in 2024, there are still challenges such as limited human resources, lack of supervision, and suboptimal planning. With a bibliometric approach using data from Scopus, Web Page (2020-2025), this study identifies key themes, influential authors, and literature gaps. The results show that the village financial system applications *Siskeudes* has been implemented quite well, but still faces various obstacles. The analysis shows a declining trend of village research on financial transparency, digital financial inclusion, participatory budgeting, and financial sustainability strategies, but a lack of empirical studies on the impact of governance innovation on village economic resilience. This study recommends strengthening governance through digital innovation, a better regulatory framework, and inclusive strategies to support sustainable rural development. As one of the first studies to use a bibliometric approach in the village financial management literature, this study provides a basis for future studies on local economic sustainability.

Keywords: Bibliometric analysis, village financial management, governance, financial innovation, local economic sustainability.

INTRODUCTION

Based Village law No. 6 of 2014 about village, the village funds that were first provided in 2015 have experienced a significant increase. Initially, only 74,093 villages received funds amounting to IDR 20.7 trillion. In 2024, the number of villages receiving funds increased to 75,265 villages, which received funds amounting to IDR 71 trillion, with the amount of funds per village amounting to IDR 943 million. With this budget increase, the government shows its commitment to equitable development down to the village level (Masterplandesa, 2024). However, village financial management still faces a number of important problems that hinder the optimization of funds to support economic growth local. Inadequate human resources to manage finances , lack of internal and external supervision , and immature and uninvolved planning are major problems (Ginting, 2023). According to (Kompasiana, 2025) in addition , although the implementation of the village financial system applications *Siskeudes* has increased transparency and accountability , many villages still do not fully utilize this system because village officials are not familiar with technology and do not have the ability to use it properly. This condition is also exacerbated by the lack of innovation in governance and the lack of cooperation between village governments, communities, and the private sector. As a result , village financial management has not fully utilized the potential of village funds to drive economic growth and achieve sustainable development goals (Kompasiana, 2025). Therefore, it is necessary to improve governance, improve human resource capabilities, and integrate more efficient digital innovation into village financial management.

The purpose of this study is to study governance and financial innovation in village financial management. This study uses a bibliometric approach to identify key themes, important authors, and variations in previous studies. While the theoretical benefits of this study lie in the application of bibliometric analysis in studying village financial management, its practical benefits include suggestions for improving governance through digital innovation, better regulatory frameworks, and inclusive strategies for sustainable village development. This latest research includes a summary of the latest literature and empirical analysis of the effects of governance innovation on village economic resilience. The study shows that the village financial system applications *Siskeudes* has improved transparency and accountability, but there are still problems with supervision and human resource capacity. Thus, to support more efficient and accountable village fund management, villages must strengthen collaboration between stakeholders and improve community financial literacy.

LITERATURE REVIEW

Governance, transparency, and digital innovation are essential for village financial management, according to previous research. (Ernanto & Hermawan, 2022) found that village financial system applications *Siskeudes* improved the accuracy of financial reports and made communities more involved in budget monitoring. (Hilmawan et al., 2023) stated that Village Original Income *PADes* and cooperation between various parties are essential for village development. (Norawati & Alkudri, 2023) showed a relationship between the ability of village officials and accountability in village fund management. However, research still lacking on how governance innovation affects economic resilience village.

RESEARCH METHODS

This study uses a bibliometric approach, which uses data from 2020-2025 from Scopus and Web Page. This study was designed descriptively-qualitative with the aim of identifying trends, main themes, and disparities in the literature related to village financial management. The research sample consists of certain keywords such as village financial management, government, and financial innovation. However, the subjects of the study were all scientific articles relevant to the topic of village financial management. Data collection methods consisted of database searches and publication metadata analysis. Bibliometric software was used to analyze the data to find patterns of author collaboration, topic trends, and key citations. With source triangulation and manual analysis of key articles, data validity was strengthened.

RESULTS AND DISCUSSION

The analysis shows research trends on financial transparency, financial digital inclusion, participatory budgeting, and village financial sustainability strategies. Although village financial system applications *Siskeudes* has been shown to improve transparency and accountability, internal oversight and human resource capacity hinder its implementation. The success of village fund management depends on collaboration between village governments, communities, and the private sector. Studi (Ernanto & Hermawan, 2022) and (Mainunah Sambas & Guntur Eko Saputro, 2024) found that community participation and digital innovation can increase public trust and efficiency of fund management. However, previous research, which is still minimal, has not discussed how village fund management contributes to achieving sustainability specifically. Therefore, the main recommendation for further research and policy is to strengthen human resource capacity and integrate multidisciplinary approaches. This section discusses the development of the number of international publications by referring to the keywords in this study in the Scopus indexed database from 2020-2025. The number of publications produced from Publish or Perish is 671 documents with a fluctuating distribution over the years. The data can be seen in the following table:

Table 1.1 Number of International Publications

Year of Publications	Sum
2025	6
2024	32
2023	87
2022	161
2021	185
2020	205
Sum	**671**

Source: Processed by Researcher

From the table above, it can be seen that from 2020 to 2025, the publication of this research has decreased from year to year, the most publications occurred in 2020 with a total of 205 publications while the least publications occurred in 2025 with 6 publications. The publication in 2025 will continue to grow considering that the number of publications was taken in May 2025.

Core Journal in International Publication

From 671 research articles with the keywords village financial management, governance, financial innovation, local economic sustainability through the Scopus database on the Publish or Perish application, several core journals in the publication can be displayed as follows:

Table 1.2 Number of Each Research Article Keyword

Name of Publications	Sum
IOP Conference Series: Earth and Environmental Science	3
Sustainability (Switzerland)	4
Journal of Innovation and Entrepreneurship	1
China Quarterly	1
Ecological Indicators	1
Urban Science	1
Environment, Development and Sustainability	1
Resources, Conservation and Recycling	1
Journal of Open Innovation: Technology, Market, and Complexity	1
Indonesian Journal of Law and Economics Review	1
International Journal Of Humanities Education and Social Sciences (IJHESS)	1
Empirical Study of Village Government in Kuok District. e-Co-Buss	1
PLoS Medicine	1
Land	1
Frontiers in Climate	1
Structural Change and Economic Dynamics	1

Name of Publications	Sum
PLoS ONE	1
Journal of Cleaner Production	1
Journal of Geographical Sciences	1
Journal of Asian Finance, Economics and Business	1

Source: Processed by Researcher

Bibliometric Map of Scopus Indexed Research Development Based on Keywords

From the search results through the Scopus database on the Publish or Perish application, 671 top articles were obtained, then the documents were exported to RIS format, inputted and analyzed with VOS Viewer version 1.6 and 20, the following results were obtained:

Table 1.3 Scopus Indexed Research Based on Keywords

Keywords	Occurences	Relevance
Knowledge	5	2,61
Politic	6	2,09
Adaptive Capability	6	1,47
Solution	6	1,27
Household	6	1,1
Circular Economy	8	1,1
Evaluation	11	1,06
Assesment	16	0,83
Challenge	15	0,83
Practice	12	0,71
Quality	6	0,65
Rural Development	10	0,5
Innovation	25	0,47
Analysis	45	0,33
Transformation	15	0,28
Sustainability	38	0,24
Government	10	0,23
Strategy	24	0,23
Village	68	0,11

Source: Processed by Researcher

From the VOS Viewer results, there are keywords that are relevant to this study. The results show that there are 20 major keywords that occurences and relevance from various research publications that are the most numerous and interesting, such as Analysis, Sustainability and Innovation being the highest score in occurrences but their relevance is low. This indicates that the keywords are common and appear in many contexts, so they are not unique to the main topic. However, the keywords Knowledge, Politics, Adaptive Capability, although their frequency is low, are considered strategic keywords for building in-depth discussions. So this is in accordance with this study on village financial management, governance, financial innovation, local economic sustainability which must be emphasized and deepened regarding knowledge, politics and adaptive capability to changes, challenges, opportunities in the village.

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Co - Word Network Map Visualization

The Co-Word network visualization map based on keywords is divided into 20 items with 6 clusters (the first cluster consists of 5 items, the second cluster consists of 4 items, the third cluster consists of 4 items, the fourth cluster consists of 3 items, the fifth cluster consists of 2 items and the sixth cluster consists of 2 items). The network map is presented in the figure below:

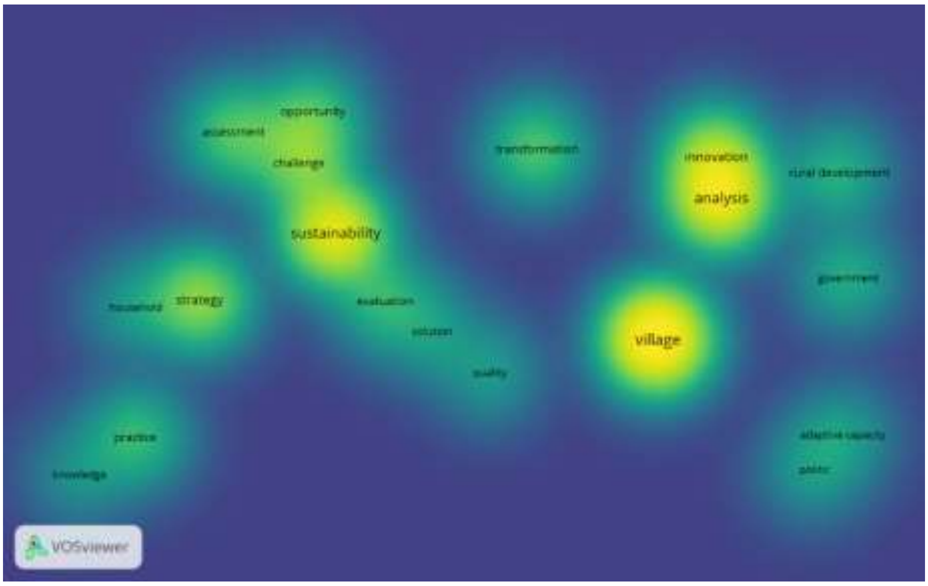

Figure 1.1 Co-Word Network Map Visualization

Based on the image above, it can be seen that the large cluster contains a more dominant village concept. This shows that this study focuses on the concept of a village that must be supported by deeper analysis, sustainability and other components. This can be seen in table 1 showing that in 2020-2025 there was indeed a decline in publications about villages that must be developed where other components are more prominent in innovation, transformation, strategy. Thus, this research study still revolves around management problems.

Co-Word Density Map Visualization

Cluster density display is an item marked the same as the visible item. Each item point has a color that depends on the density of the item at that time. This indicates that the color of a point on the map depends on the number of items related to others. This section is useful for obtaining a general structural picture of the Bibliometric map by noting which parts of the items are considered important for analysis. Through this worksheet, it can interpret the most used keywords in a publication. Visualization of the relationship map with this research

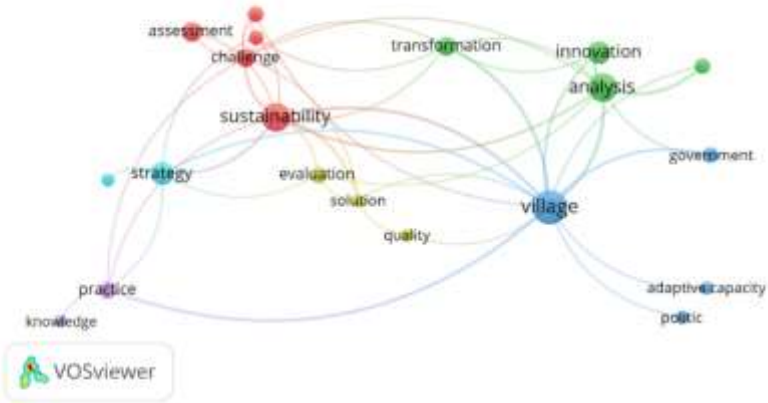

Figure 1.2 Co-Word Density Map Visualization

Table 1.4 Co-Word Density Map Visualization Cluster

Cluster	Items
First (red) 5 items	Assesment, Challenge, Circular Economy, Opportunity, Sustainability
Second (green) 4 items	Analysis, Innovation, Rural Development, Transformation
Third (blue) 3 items	Adaptive Capacity, Government, Politic, Village
Fourth (yellow) 3 items	Evaluation, Quality, Solution
Fifth (purple) 2 items	Knowledge, Practice
Sixth (light green) 2 items	Household, Strategy

Source: Processed by Researcher

Cluster 1

Based on the results of bibliometrics, there has been a development of research on this research topic during the period 2020-2025. However, from this number, it tends to decrease from year to year. This illustrates that this research needs a more in-depth study with academic attention to support village financial management, governance, financial innovation and local economic sustainability. An assessment is needed to process and review this study in direct practice in the field so that local economic sustainability is maintained and tends to increase to strengthen the role of villages in fiscal distribution, asset management and budget preparation (Tiarasari & Kartidjo, 2021). A more comprehensive understanding of the determinants of microfinance is needed to implement village financial institutions in village financial system applications *Siskeudes* (Rambu Atahau et al., 2020). These findings reflect that villages must become strategic nodes in the circular economy local to drive efficiency, address poverty and reuse of locally based resources. This is very suitable for reviving village assets to gain more benefits (Foster, 2020). However, there are various challenges in implementing the model in adaptive governance, especially institutional limitations, low financial literacy and lack of integrity of central and village government policies. Through appropriate and effective steps from the pioneering stage to opportunities that are economically and socially valuable to improve village living conditions (Adamov, 2020). However, this dynamic opens up opportunities to encourage regulatory frameworks and digital technology to meet local needs. A more in-depth study is needed regarding the integration of village potential, systematic management so that financial transformation is not just discourse but contributes directly to the economic resilience of the community in a sustainable manner (Rudwiarti et al., 2021).

Cluster 2

The research focuses on the results of the analysis carried out on publications in the 2020-2025 period, finding a significant increase in the theme of village financial management transformation, especially the implementation of decentralized digitalization driving strategies (Kurniawan, 2022) and the sustainable development agenda in Village law No. 6 of 2014. The success of the village is reflected in public services, rural governance which is directly proportional to the village's ability to transform into a development actor that is able to manage finances strategically, transparently and adaptively (Cao et al., 2022). Based on data from the Central Statistics Agency (BPS) in 2024, there were 84,276 village-level administrations consisting of 75,753 villages, 8,486 sub-districts and 37 technical implementation unit *UPT* (Potential & Indonesia, 2024) which received village fund allocations every year, but not all villages were able to manage finances well to encourage rural development. Rural development is not seen as a process of strengthening physical infrastructure, but rather a complex and dynamic development ecosystem, where financial governance plays a strategic role for economic independence and social inclusion. Currently, villages have not been able to achieve self-sufficiency in staple foods as part of sustainable development, which ultimately requires the implementation of the village financial system applications *Siskeudes* to demonstrate innovation in financial management in involving the community as the main catalyst for the process of village institutional transformation (Tarlani & Sirajuddin, 2020). The development of village owned enterprise *BUMDes* based innovation is significantly able to promote strong village governance capacity by increasing decentralization, demonstrating success in improving the local economy. reflects the importance of an integrative approach in designing long-term village financial management policies (Feng et al., 2022).

Cluster 3

Discussion of village financial management transformation plays a political role as the success or failure of policy implementation at the village level. This study found that village development through 4 approaches, namely a spatial approach as a basis for determining the direction of village development, a sectoral approach through increasing the role of village owned enterprise *BUMDes*, human resources to manage village potential and utilization of technology for service quality, transparency and accountability (Purnomo et al., 2020). The central government has distributed village funds of IDR 72 trillion in 2024 for village development and budget expenditures where only 73.04% of villages have village owned enterprise *BUMDes* (Potential & Indonesia, 2024). The ability of village leaders to act effectively has a significant impact on the quality of rural governance (Chen & Liu, 2021). Adaptive village capacity is a new approach to village capacity in adaptive capacity, adjusting and responding to policies and external pressures is largely determined by the quality of village leadership, the availability of human resources and institutional ecosystems that support transparency and accountability (Choden, 2020). On the other hand, governance in recent cases has been less responsive to local conditions which create administrative burdens. The government must review the concept of village life through interaction and development of sustainable rural innovations so as to form the independence of village communities. This finding confirms that village strengthening strategies must consider the politics, social and institutional characteristics of each village in Indonesia (Abdillah et al., 2022).

Cluster 4

The effectiveness of policies and program implementation at the village level ensures that village financial governance must truly have an impact on improving the quality of public services and local economic development. This quality must be supported by the level of education of village personnel to demonstrate a shared understanding (Liu et al., 2021). Most village heads in Indonesia are high school graduates, as many as 57.58%, who can be categorized as secondary graduates (Potential & Indonesia, 2024). International literature links villages with internal evaluation systems through participatory audits, community monitoring, and digitalization to tend to have higher quality in basic infrastructure development, services social and economic empowerment (Briaux, 2020) supported by behavioral changes and increasing interest in sustainable village development (Bibri & Krogstie, 2020). Villages that do not have a sustainable evaluation system are prone to inefficiencies such as corrupt practices and low accountability. The existence of village financial system applications *Siskeudes* can improve the accuracy of reports and transparency of village financial management.

Cluster 5

Knowledge-based capacity building through financial training, technical assistance, and knowledge transfer from village facilitators or academic institutions greatly assists the success of sustainability-oriented financial governance. Strengthening village owned enterprise *BUMDes* is important considering that many studies have shown that village owned enterprise *BUMDes* is the backbone of the village economy (Kusumastuti, 2022). However, in practice, administrative procedures without understanding the substance of planning according to community needs will hinder village performance. This knowledge and practice gap indicates the need for a capacity development approach for various types of stakeholders, contextual financial mechanisms that are not only formal training but also experience-based learning mechanisms, case studies, and the need to build a village management culture that can be implemented consistently (Mu, 2022).

Cluster 6

Improving household welfare in rural areas highlights the effectiveness of village fund management and village assets on household economic strategies in managing income, consumption and savings (Mengistu, 2020). Therefore, a development strategy is needed that directly targets household needs and capacities. Currently, there are 10.44% of villages that have village markets (Potential & Indonesia, 2024) and village owned enterprise *BUMDes* oriented towards increasing household income still face challenges in designing business models and market access. The need to compile a village typology model and compile a village development strategy to improve the status of the village development index by relocating village financial management based on the status of the village typology and its supporting composite index (Yudha, 2020). So it is necessary to consider micro data on the socio-economic profile of households, including productive needs, access to credit and citizen participation in designing and implementing inclusive development that is responsive to real conditions at the household level.

CONCLUSION

This study found that changes in village financial governance, especially through digitalization and community participation, can improve transparency and accountability in village fund management. In the real world, this means the need to increase collaboration and improve community knowledge about finance, for example through financial literacy training for residents, the use of village financial system applications *Siskeudes*, and open and regularly scheduled village deliberation forums. This study is limited because there is no empirical data on how governance innovations have a direct impact on village economic resilience, it is recommended to expand the multidisciplinary approach and see how village financial management contributes to achieving sustainability, such as poverty reduction, increasing local micro-enterprises, or providing consistent basic services amid economic crises or natural disasters.

Tables

The following is a table of previous research on village financial management, governance, financial innovation, local economic sustainability:

Table 1.5 Previous Research

No	Author and Year Study	Research Focus	Main Tune
1	Ernanto & Hermawan, 2022	Implementation of Siskeudes	Improve reporting accuracy and community participation
2	Mainunah Sambas & Guntur Eko Saputro, 2024	Village financial effectiveness	Efficient system for managing village funds, no need for a new system.
3	Hilmawan et al., 2023	The role PADes & BUMDes	PADes is important for village development and fund transfers.
4	Norawati & Alkudri, 2023	Competence of Village Apparatus	Competence of apparatus affects accountability of village fund management.
5	Tiarasari & Kartidjo, 2021	Strengthening the role of villages in fiscal distribution.	The role of villages in building local economy to overcome urbanism in urban areas.
6	Adamov, 2020	Village sustainability trends towards local resources for tourism utilication of village assets	Village economic and social opportunity strategies to increase rural added value.
7	Foster, 2020	Utilization of village assets	Circular economy concept to revive village potential by utilizing assets optimal.
8	Rudwiarti et al., 2021	Integration of village potential	Needs in-depth study village potential development.
9	Rambu Atahau et al., 2020	Sustainability sign microfinance village finance	A comprehensive understanding is needed on microfinance sustainability on village financial system applications *Siskeudes*
10	Cao et al., 2022	Public services and governance rural management	Encourage equal distribution of villages reflected in public services and rural governance.
11	Feng et al., 2022	Digital financial innovation village	Utilization of financial innovation in village enterprises for increased decentralization
12	Tarlani & Sirajuddin, 2020	Development of Siskeudes requires and village owned enterprise BUMDes	Village efforts are needed as the main players in food self-sufficiency
13	Kurniawan, 2022	Digitalization decentralization village	Digitalization of village decentralization for push strategic power village development

No	Author and Year Study	Research Focus	Main Tune
14	Choden, 2020	Village adaptive capacity	Presenting a new approach to assessing village adaptive capacity
15	Abdillah et al., 2022	Development innovation sustainable which rural	Examining the concept of rural life as a design for the interaction of sustainable rural innovation development that has an impact on the independence of rural communities
16	Chen & Liu, 2021	Village leader skills	the ability of village leaders to act effectively has an impact significant to the quality of governance rural
17	Purnomo et al., 2020	Four approach village development	Approach spatial approach sectoral, human resources and technology utilization
18	Briaux, 2020	Internal village evaluation	Participatory audits, community monitoring and digitalization
19	Liu et al., 2021	Quality of public services	Analytical frameworks to demonstrate understanding together village
20	Bibri & Krogstie, 2020	Sustainable urbanism	Behavioral changes and improvements interest development village sustainable
21	Kusumastuti, 2022	Local village knowledge in sustainability	Strengthening BUMDes as the backbone the backbone of the village
22	Mu, 2022	Approach capacity development	Type stake holder's interest, contextual financial mechanisms
23	Mengistu, 2020	Effectiveness of asset management village	Managing income, consumption and savings
24	Yudha, 2020	Village typology model	Increase status index village development
25	Ginting, 2023	Human resources adequate village	That need priority, risk management in managing village funds to encourage accountability and efficient use of resources

Source: Processed by Researcher

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