

The Process Effectiveness of Village Financial System Management (SISKEUDES) based on e-government in Paconne Village, North Belopa District, Luwu Regency

Juwita Pratiwi Lukman^{1*}, Muh Akmal Ibrahim², Nurdin Nara³

^{1,2,3} Hasanuddin University, Makassar, Indonesia

Email: ¹juwitalukman96@gmail.com, ²muhakibuh62@gmail.com, ³nurdin_nara@unhas.ac.id

ABSTRACT

The Rural Financial System (SISKEUDES), jointly developed by the Financial and Development Supervision Bureau (BPKP) and the Ministry of Internal Affairs, aims to assist the rural government in managing rural finances to achieve clean, responsible and transparent rural financial governance. The implementation of SISKEUDES is based on the provisions of Regulation No. 20 of 2018 on the Management of Rural Finance by the Minister of Internal Affairs. In order to obtain the effectiveness of using SISKEUDES, the process will be evaluated according to one of the effectiveness indicators organized by Scott. The implementation process of SISKEUDES is supported by institutional processes, behavioral processes and processes as outputs to achieve the effectiveness of the organization using SISKEUDES. This study uses qualitative and descriptive methods to describe the effectiveness of this process in the Rural Financial System Management (SISKEUDES) in Paconne Village, North Belopa District, Luwu County. The results show that the effectiveness of the village-level financial system management process based on e-government in Paconne Village, North Belopa District, Luwu Regency is effective.

Keywords

Effectiveness, Village Financial System (SISKEUDES), E-government

Introduction

Information technology is growing rapidly until it reaches rural areas. The dependence on information technology is so great that an organization cannot survive and carry out its functions without taking advantage of advances in information technology (Ardipandanto et al., 2015). The application of information and communication technology will make organizational performance more effective, efficient and more competitive. At the same time, the government is also entering a new era of service provision using digital-based information technology called e-government. E-government has brought influence and changes to the management structure and functions associated with external digital information infrastructure. Utilization of information technology as a new means of providing services effectively and efficiently. The application of information technology is not only in the commercial sector, but also in the public sector, especially in providing services to the public. The existence of information technology aims to accelerate compliance with law enforcement, participatory and treaty-based good governance in a transparent

manner, responsible, responsive, equal and inclusive, effective and efficient. The development of information technology infrastructure has made breakthroughs in the development of information and communication technology, such as providing internet access services, to include villages, as well as government tasks in all fields including public services. Various administrative management has been carried out. have a significant impact. Universal Telecommunication Service Area (WPUT) with universal Internet function (smart village) which is prepared to address the digital divide will encourage this gap by accelerating the provision of Internet access services from street level.

Akadun states that the application of information and communication technology will make organizational performance more effective, efficient and competitive. At the same time, the government is also entering a new era of service provision using digital-based information technology called e-government. E-government has brought influence and changes to the management structure and functions associated with external digital information infrastructure. Use information technology as a new tool for

effective and efficient service delivery. The application of e-government will help remove barriers to information exchange between communities and between regions of the country, so that gradually it can resolve various forms of gaps caused by unequal access to information. Other than that,

According to (Nugroho, 2008) the function of information systems is to manage information collected, processed and stored properly so that it is easy to trace. If required, management information must meet the requirements of completeness, up-to-dateness, reliability and trustworthiness. The use of information technology as a medium of service to the community is the first step in creating the effectiveness of new services. The effectiveness of an information technology system can be seen from three parts, namely the model, objectives and process of the information system. The effectiveness of the system depends on the extent to which the system can achieve its objectives. The variety and number of transactions processed or user satisfaction is a measure of effectiveness. Effective information systems provide users with accurate, timely and relevant information.

With the passing of Law Number 6 concerning Villages in 2014, villages have a great opportunity to take care of their own governance and development in order to improve the welfare and quality of life of rural communities. In addition, the village government is expected to be more independent in financial management and wealth management at the village level. This is in line with the national development plan contained in the national RPJM, which is "to develop Indonesia from the periphery by strengthening regions and villages within the framework of the Unitary State of the Republic of Indonesia".

Through the Financial and Development Supervisory Agency (BPKP) and the Ministry of Disadvantaged Regions and Migrant Villages (Kemendes-PDPT), the government has developed village financial management innovations in the form of an information technology-based village fund management system. The form of application is the application of the rural financial system (siskeudes). In addition, the Financial and Development

Supervisory Agency (BPKP) is working with the Ministry of Home Affairs (Kemendagri) to develop village financial governance through the implementation of siskeudes, thereby increasing the sense of responsibility for village financial management. Based on the 145/8350 / BPD notification regarding the Rural Financial Management Application issued by the Director General of Rural Government Development of the Ministry of Home Affairs on 27 November 2015, The Rural Financial System Application (siskeudes) was launched to improve quality and determine negative Responsible financial reporting is the goal. In addition, the objective of implementing the village financial system (siskeudes) is to ensure that the management of village finances, especially those sourced from village funds, must be managed in a clean and transparent manner. (Directorate General of Development, 2016).

The village financial system application (siskeudes) is designed in an integrated manner using simple and user-friendly functions, so that users are easy to operate. In rural financial management, the function of this application is to accelerate the completion of financial management through only one input process based on existing transactions, and can produce output in the form of documents and reports that are in accordance with statutory regulations, such as: 1) Administrative documents 2) Letters reception; 3) Payment Request Letter (SPP); 4) Tax Payment Notes; 5) Other Documents; 6) Reports; 7) Budget Report (each source of funds is related to the Village APB and rural APB Desa and regulations); 8) Administrative reports (Darwin, 2017).

The Village Financial System Application (SISKEUDES) is designed in an integrated manner using simple and user-friendly functions, so that users can easily operate it. The SISKEUDES application is designed to ensure that rural financial management must be managed in a clean and transparent manner, especially those sourced from rural funds. In 2016, Luvu Re became one of the regions in South Sulawesi Province that implemented an application-based rural financial system from ten provinces in Indonesia. The coverage rate of the Siskeudes

application reached 33.17% in 2017, covering 24,863 villages from 74,954 villages in Indonesia. As of 31 December 2019, the use of the Siskeudes application has increased significantly, reaching the level of all villages in Indonesia of 95.06%. Siskeudes application version 2.0 has been implemented in 71.

Paconne Village is one of the villages that has implemented the SISKEUDES application which has become a new part of financial management that was previously manual. Authoritatively, Paconne Village is one of the villages that manages village finances or village funds sourced from the State Revenue and Expenditure Budget (APBN) to carry out village governance in order to improve the welfare of village communities.

Paconne Village will manage IDR 732,999,000 from village funds and IDR 1,080,148,392 from village income (ADD, grants, profit-sharing funds, etc.) by 2020. The amount of funds that must be managed by the village requires a system to manage it. Facts at the scene indicate that the use of the Village Financial System (SISKEUDES) application in Paconne Village has not been fully implemented. In managing the village financial system, the roles and responsibilities assumed by the village do not yet have competent and reliable human resources, which are based on differences in education levels and limited resources. During the service process, due to a lack of understanding of the use of functions in the village financial system application, the application is considered invalid so that it has an impact on the quality and quantity of reports in the application.

Literature Review

In this study the authors used Richard Scott (Laurence E Lynn, 2007) to analyze the results of e-government-based rural financial systems (Siskeudes) through the principle of organizational effectiveness. The results of organizational effectiveness can be determined by structures, processes, and structures. In this section the researcher only focuses on the outcome variable to analyze the management of the village financial system (Siskeudes).

1. Effectiveness

Effectiveness is the ability to choose the right goals or indicators and achieve those goals. Therefore, effectiveness refers to the actual relationship between the outputs or objectives achieved or between the goals or objectives set out in the plan or the expected results. If the resulting output can achieve the desired goals, then the organization will be effective. According to Effendy (2003) in (Gaddafi & Mutiarin, 2017), effectiveness is a communication process designed to achieve objectives based on a predetermined budget for costs, time and personnel. According to (Ministry of Health of the Republic of Indonesia, 2016) effectiveness can be defined as the following four aspects: (1) Acting in accordance with predetermined rules and plans; (2) Able to reach a level that surpasses competitors, and competitors can be the best; (3) Producing useful things based on what has been done; (4) Able to face challenges in the future.

Effectiveness is used as a measure to compare plans and processes with the results achieved. To determine whether the plan is effective, effective steps need to be taken. According to Campbell JP (1989: 121) in (Starawaji, 2009) In general, there are methods for measuring effectiveness. The most prominent methods are as follows: (1) Program success, namely program effectiveness in executing targets in accordance with predetermined capabilities to carry out operational capabilities. work program. The success of the program can be seen from the process and mechanism of activities carried out in the field. (2) The success of the objectives, namely the effectiveness of achieving goals by taking into account the outputs, meaning that effectiveness can be measured from the output level of the organization's policies and procedures to achieve predetermined goals; (3) The level of satisfaction with the program refers to the standard of effectiveness whether the program succeeds in meeting user needs. Users are satisfied with the quality of the product or service produced. The higher the quality of products and services provided, the higher the user satisfaction which can bring benefits to the organization; (4) The level of input and output can be seen from the comparison between input and output. If the output is greater than the input, it is considered

effective; conversely, if the input is greater than the output it is considered inefficient; and vice versa. (5) Achievement of overall goals, namely the extent to which the organization performs its duties to achieve these goals. In this case, it is a routine evaluation with as many individual criteria as possible, and a routine evaluation of the effectiveness of the organization. Therefore, (Starawaji, 2009).

In line with the above method, according to Richard Scott (2001) in the journal (Laurence E Lynn, 2007), in determining indicators of organizational effectiveness must determine the criteria used to conceptualize organizational performance. Three general indicators of effectiveness can be determined, namely structure, process and results.

1) Structural

Structural indicators focus on the government and human resources in the organization. This indicator is based on organizational aspects or participant characteristics which are expected to influence organizational effectiveness. This indicator helps determine the element of the ability to find organizational effectiveness by emphasizing how the structure supports the organization. Structure can be understood as supporting and inhibiting organizational effectiveness.

2) Processes

Process indicators measure the quantity and quality of services, meaning that processes evaluate jobs rather than effects. Process indicators are an important part of organizational effectiveness (how to see how well the system supports services).

3) Outcome

Outcome indicators focus on the specific characteristics of the objects the organization implements, such as services and regulations. Apart from that, the results also show how the organization can benefit from organizational effectiveness.

2. Village Financial System (Siskeudes)

The rural financial system is a financial management application for rural areas. The Rural Financial System Application (SISKEUDES) was developed by the Finance and Development

Supervisory Agency (BPKP) of the Ministry of Home Affairs (Kemendagri). The implementation of the Village Financial System (SISKEUDES) refers to the Regulation of the Minister of Home Affairs (Permendagri) Number 20 of 2018 concerning Village Financial Management. This application is designed so that village government officials can encourage village financial management starting from the planning, implementation, management, reporting, and village financial accountability stages. (1) The village financial management plan is a village government revenue and expenditure plan (APB Desa) which is budgeted for in the fiscal year; (2) Village financial management is carried out through the village cash account in the village cash bank account. Appointed by the Regent / Mayor (3) Financial management is carried out by the finance department as the executor of the financial function. Management is carried out by recording every income and expenditure in an ordinary cash book which is closed at the end of each month; (4) The village head submits the first semester village APB implementation report to the regent / mayor through a fake report. (5) According to rural regulations, the accountability report must be submitted no later than three months after the end of the fiscal year. In addition, the village government is obliged to provide accountability reports to the community to ensure financial transparency Management is carried out by recording every income and expenditure in an ordinary cash book which is closed at the end of each month; (4) The village head submits the first semester village APB implementation report to the regent / mayor through a fake report. (5) According to rural regulations, the accountability report must be submitted no later than three months after the end of the fiscal year. In addition, the village government is obliged to provide accountability reports to the community to ensure financial transparency Management is carried out by recording every income and expenditure in an ordinary cash book which is closed at the end of each month; (4) The village head submits the first semester village APB implementation report to the regent / mayor through a fake report. (5) According to rural regulations, the accountability report must be submitted no later than three

months after the end of the fiscal year. In addition, the village government is obliged to provide accountability reports to the community to ensure financial transparency (BPKP, 2015).

Village financial management stipulated by the Minister of Home Affairs Regulation Number 20 of 2018 is carried out in a transparent, responsible, participatory manner and is carried out in an orderly and orderly budget, the contents of which are as follows: (1) Transparency, namely the principle of openness to enable the public to understand and access Levels of information as broad as the scope of rural finance. The principle of openness to the community, still obtaining correct, honest and non-discriminatory information regarding the implementation of village governance by taking into account legal provisions; (2) Accountability system, namely the management and control of resources and policy deposits. to achieve the stated goals. Implementation of responsibility. Determining the principle of accountability, namely determining the final result of each activity and activities of implementing village government must be accountable to the village community in accordance with the provisions of statutory regulations. (3) Participatory, namely the implementation of village governance including the village system and village social elements (4) Budget order and discipline, namely the management of village finances must refer to basic rules or guidelines (Permendagri, 2018).

Rural financial management is carried out using the Rural Financial System (Siskeudes) application which is guided by the Minister of Home Affairs Regulation Number 20 of 2018 and the Decree of the Village Head Pakone Number 19 of 2020 which involves Village Finance. The 2020 Management Team (TPKD) consists of electricity owners, including village financial managers, technical coordinators for village financial management, event organizers and treasurers (Paconne, 2020).

3. E-Government

According to (Indrajit, 2002) E-government is an information system that uses the Internet and other digital technologies to carry out transactions by government, public services, communications, coordination and management. The development

of e-government aims to increase the efficiency, effectiveness, transparency and accountability of government management through the use of the Internet and other digital technologies. E-government aims to: (a) Use technology (especially web-based Internet applications) to improve governance that provides and accesses government services to the public, business partners, employees and other governments; (b) E-government is the way government works, together The process of reforming information and providing services to internal and external customers aims to benefit government, society, and business actors; (c) Government agencies use information technology such as WANs, Internet, World Wide Web, and computers to reach people, businesses, and other government departments; (d) Improve services to the public, improve services for industry and commerce, increase the capacity of society by obtaining knowledge and information, and make government work more effectively.

The strategic objectives of e-government that need to be implemented in accordance with the above rules are as follows: (1) Develop a reliable and trustworthy service system to make people affordable; (2) Comprehensive organizational and management systems as well as local government work procedures; (3) Make the best use of information technology; (4) Increasing the participation of the business world in developing the telecommunications and information technology industry; (5) Developing the human resource capacity of the government and local governments, and increasing the community's electronic literacy; (6) Through reality, systematic development in measurable stages.

Methods

The research method used in this study is a qualitative method, the authors use interviews, direct field observation and analysis of written material as the main data source. The research was conducted in Paconne Village, Belopa Utara District, Luvu Regency. The purpose of this study is to understand the phenomena and work processes experienced by research subjects. The focus of this research is to achieve the effectiveness of the village financial system (Siskeudes) by using outcome indicators in

organizational effectiveness. In the analysis, the writer uses descriptive techniques to describe the research results systematically, honestly and concretely (Sugiyono, 2011).

Data Analysis

Data analysis is the process of systematically searching for and compiling data obtained from interviews, field notes, and documentation. After the required data is obtained, then it is analyzed descriptively using qualitative techniques to describe the research technique. Miles and Huberman (Sugiyono, 2011: 91) suggest 3 steps in conducting data analysis, namely:

1. Data reduction means summarizing, selecting main things, focusing on important things, looking for themes and patterns. So that the data obtained will provide a clearer picture and make it easier for researchers to collect data.
2. Presentation of data or display data. Data presentation is a collection of information that has been arranged in an integrated and easy to understand manner and provides the possibility of drawing conclusions and taking action. The presentation of qualitative research data is carried out in the form of brief descriptions, charts, relationships between categories, and the like.
3. Verification or drawing conclusions is part of the entire configuration of research activities that are intact and can be carried out during the research.

Results and Discussions

Process is the creation and management of activities to achieve organizational goals. The process of seeing the extent of organizational efforts in implementing rural financial system management (SISKEUDES) in order to create effectiveness in e-government-based applications. The process method is used as the efficiency of the internal institution. In an effective organization, internal processes can run smoothly, and activities of existing departments can be carried out in a coordinated manner. In this process do not pay attention to the environment, but concentrate on activities that describe the effectiveness of the organization on the resources owned by the organization.

In this process, it can be said that the effective use of information technology through the rural financial system (SISKEUDES) meets the needs of village officials. What village officials really need for financial matters is a fast, transparent and easy-to-use application and reporting process.

The existence of the SISKEUDES application has been adjusted to the Minister of Home Affairs Regulation Number 20 of 2018 concerning Village Financial Management. In the previous dimension development, the development of the process dimension describes a series of operations and processing to produce output. In general, this will go through the following indicator stages:

1. Institutional Process

In a government organization, success or failure in the implementation of tasks and governance, influenced by leadership, through leadership and supported by adequate government organizational capacity, the administration of governance will be realized, on the other hand weakness in leadership is one of the causes for the collapse of institutional performance in an organization. organization. According to Syahyuti (2006), institutions have several components, namely people, interests, rules and structures. The institution itself includes the activities of the structure of authority or power, the relationship between activities and the goals to be achieved and so on.

The institutional process in the management of the rural financial system (SISKEUDES) is related to the previous dimension, namely structure. In general, this system is related to the organizational structure of government and work procedures of village governance. In addition, from the author's point of view, the implementation of SISKEUDES in institutional procedures refers to the composition of the Village Financial Management Team (TPKD), namely Village First Order Number 19 of 2020. This can be explained as follows:

1. The Village Financial Management Agency (PKPKD), which serves as the village head.
2. The technical coordinator for village financial management who serves as the village secretary.
3. Acting as an activity implementer (provided by ADD (Profit Sharing) is the person in charge of government affairs.

4. Serving as the head of village finance is the head of village finance and the holder of the SISKEUDES application.

The institutional process of SISKEUDES is a product of effectiveness that involves the management and implementation of stakeholders, namely village officials. The participation of village officials in village financial management is part of the implementation of village financial management in the Minister of Home Affairs Regulation Number 20 of 2018.



Figure 1: Village Financial Management Institutions in 2020

From the picture above, it is known that the structure of the village financial management institution has been properly regulated.

- a. The institution in SISKEUDES is related to the structure of village financial management, namely the Village Financial Management Team (TPKD) which consists of: Village Financial Management Power Holder (PKPKD), TPKD Implementing Coordinator, Activity Executor, and Village Treasurer.
- b. After inputting and printing the report, the treasurer will coordinate with the village head and village secretary.
- c. From the Village Head Decree Number 19 of 2020 concerning the Village Financial Management Team (TPKD), we can see the preparation of village financial management. In addition, in the SISKEUDES application, preparation is carried out in the form of understanding information technology and its use by self-study or after participating in training.

2. Behavioral Process

The behavioral process is the result of interaction between individuals in the organization. It considers the role of action and behavior in organizational performance. Process indicators reflect tools in the organization, namely the relationship between behavior and the implementation of organizational performance, as a form of organizational emphasis. Emphasizes the importance of behavioral processes that pay more attention to the role of human behavior in achieving organizational goals and organizational effectiveness. Based on this interpretation, according to Ruswati (2005) behavioral process, employees support employees to achieve their goals and business. This process also reflects the organization's decision to implement compliance with the e-government-based SISKEUDES application in Paconne Village.

Behavioral processes to achieve organizational effectiveness from three aspects: individual, group and structure. Therefore, the achievement of organizational goals is strongly influenced by the management of its behavior. In the implementation of SISKEUDES, the behavior process is related to the compliance of personal behavior when using the application. . The compliance here is to use the SISKEUDES application to get a quality report according to existing regulations. Reports in the SISKEUDES application are reports on planning, budgeting, management and accounting.

- a. The existence of the SISKEUDES application process will affect the organization and decision making for a long time.
- b. Decisions are made transparently and openly with village officials to support public information disclosure and transparency in Paconne Village.
- c. Compliance with the use of the SISKEUDES application is based on regulations for running the application.

3. Process as Output

The use of information technology in an organization has a significant effect on organizational effectiveness, because the use of information technology can effectively and timely carry out all operations within the organization in accordance with the stated objectives. One of the elements that supports the effectiveness of an

organization's operations is a process, which is a series of processes that produce a product.

The output process refers to the output that the SISKEUDES application provides to managers or users, such as accessibility, application security and the quality of the reports produced. Accessibility refers to the time it takes to access an application, which can be opened at any time in the shortest possible time. Apart from easy access, the security in the SISKEUDES application can guarantee village data so that it cannot be misused by irresponsible parties. One form of security in the SISKEUDES application is that the first page will display a login menu containing a user id and password which can only be filled in by Paconne Village. The user id and password are only known by the financial officer of each village so that anyone cannot open or access this application. Other than that, . The service quality of the application is in the form of information contained in the application, in the form of general and specific information on village finances. The information in the SISKEUDES application is quite clear, it can be seen in the parameter menu in the application.

Regarding accessibility, application security, and report quality:

- a. Accessibility of the SISKEUDES application does not take long and can be accessed at any time in the shortest possible time.
- b. Data security in this application is guaranteed, so it is difficult to be misused by other parties. When you want to access SISKEUDES, the login function supports this function, and only financial officials can find out.
- c. Report preparation must be in accordance with the various stages in the application, namely planning, budgeting, management and bookkeeping in order to produce quality reports. All stages of the SISKEUDES application are supported by the Minister of Home Affairs Regulation No. 20 of 2018
- d. Reports that are entered carelessly and are not in accordance with the stages will be rejected by the system.

Conclusion

Processes are operations performed to achieve organizational goals. At SISKEUDES, this

process is a step towards realizing the effectiveness of village financial management organizations through the e-government-based SISKEUDES application, in terms of:

- 1) The institutional process and the effectiveness of the e-government-based SISKEUDES operation can be seen from the structure and regulations that serve as references in the operation of village-level financial institutions. In addition, the village-level government and village-level officials are also ready. Good coordination and working relationships provide support for SISKEUDES.
- 2) Behavioral processes (decision-making processes) and effectiveness are effectively implemented in the e-government-based SISKEUDES implemented in Desa Pakone, which is based on the changing behavior of village finances through implementation by following every village financial management process. . Fast decision-making and openness to the system used also support village agility in accepting new technology.
- 3) It can be seen from the output process that the effectiveness of e-government-based SISKEUDES is already effective. From the output provided in the form of applications that do not require long-term application access, you can immediately feel the clarity of content and data security in SISKEUDES Sex. A good financial report was also issued because it was supported by an appropriate system compared to before the existence of information technology-based rural financial management.

Limitations and Future Studies

In this study the authors only focused on indicators of organizational effectiveness processes in the management of the rural financial system (SISKEUDES) in Paconne Village, Belopa Utara District, Luwu Regency. Through this research, hopefully it can be a reference for scientific sustainability in the future.

Acknowledgment

This article is part of the author's paper and is the result of research conducted in Paconne Village, Belopa Utara District, Luwu Regency in 2020. Dr.

Akmal Ibrahim, M.Si and Dr. Nurdin Nara, the master as a supervisor, has taken the time to provide suggestions and opinions to the author.

References

- [1] Ardipandanto, A., Ardiyanti, H., Budiman, A., & Sanur, D. (2015). *Pengembangan Teknologi Informasi Komunikasi Bagi Pelayanan Publik Dan Keamanan Nasional Di Daerah*. 135
- [2] BPKP. (2015). Petunjuk pelaksanaan bimbingan dan konsultasi pengelolaan keuangan desa. *Badan Pengawasan Keuangan Dan Pembangunan (BPKP)*, 1–119.
- [3] Darwin. (2017). *SIMDA - Siskeudes*. 4, 9–15.
- [4] *Ditjen Bina*. (2016). 201.
- [5] Indrajit, R. E. (2002). *Electronic Government: Strategi Pembangunan dan Pengembangan Sistem Teknologi Digital*. Andi Offset.
- [6] Kementerian Kesehatan Republik Indonesia. (2016). *Efektivitas, Efisiensi dan kontribusi pajak daerah terhadap pendapatan asli daerah provinsi Maluku Utara*. June.
- [7] Khadafi, R., & Mutiarin, D. (2017). Efektivitas Program Bantuan Keuangan Khusus Dalam Mengentaskan Kemiskinan di Kabupaten Gunungkidul. *Journal of Governance and Public Policy*, 4(2). <https://doi.org/10.18196/jgpp.4280>
- [8] Laurence E Lynn, J. (2007). *Governance and Organizational Effectiveness: Toward a Theory of Government Performance*. University of Chicago.
- [9] Nugroho, E. (2008). *Sistem Informasi Manajemen*. Gramedia.
- [10] Paconne, K. K. D. (2020). *Tim Pengelolaan Keuangan Desa (TPKD)*.
- [11] Permendagri. (2018). Nomor 20. *Pengelolaan Keuangan Desa*.
- [12] Starawaji. (2009). *Pengertian Efektivitas*. <https://starawaji.wordpress.com/2009/05/01/pengertian-efektivitas/>
- [13] Sugiyono. (2011). *Metodologi Penelitian Kuantitatif Kualitatif dan R&D*. Alfabeta.