

Village Financial System, Accountability, Transparency, and Sharia Economic Analysis

Fatmawati¹ Syahriyah Semaun² An Ras Try Astuti³ Muzdalifah Muhammadun⁴ Andi Bahri⁵

Postgraduate Islamic Economics, Institut Agama Islam Negeri Parepare.

E-mail: fwati5309@gmail.com

Keywords:

Village Financial System, Accountability, Transparency, and Sharia Economic Analysis

Abstract

This study examines the Islamic Economic Analysis of Accountability and Transparency of the Village Financial System (SISKEUDES) in Cempa Pinrang District. The main objectives are to assess the implementation of accountability, evaluate the degree of transparency, and provide an Islamic economic perspective on SISKEUDES operations. This research adopts a qualitative descriptive method with a case study approach. Data were collected through primary sources, including direct interviews with village officials and community members, as well as secondary sources from books, journals, and relevant articles. The findings reveal that SISKEUDES has effectively enhanced several aspects of accountability in village financial management. The system promotes honesty and legal compliance, organizes financial processes, strengthens supervision, and increases the transparency of program planning and implementation with active participation from the community and the Village Consultative Body (BPD). Regarding transparency, the availability of data is considered good; however, comprehension barriers persist due to technical language and unequal access to information. Hence, genuine transparency requires information to be easily understandable and equally accessible. From an Islamic economic perspective, SISKEUDES embodies the principles of Siddiq (truthfulness), Amanah (trustworthiness), and Fathonah (wisdom) in digital governance. Nonetheless, the principle of Tabligh (communication) remains a key challenge to ensure that transparency empowers society and fosters broader public participation.

1. Introduction

The domain of public sector accounting has achieved remarkable advancements throughout the evolution of the Indonesian administration, particularly since the reform period with the enactment of regional independence. (Retnani, 2021) In this setting, municipal financial management centers on the methodology of documenting transactions and conveying the government's performance rooted in the concept of responsibility. This concept mandates that the government takes charge of every facet of resource oversight and the execution of trustworthy policies, which is manifested in the reporting to fulfill the predetermined objectives. Moreover, adherence to laws and regulations alongside the provision of clear financial data to the public is also encompassed in this consideration.

The Regulation of the Minister of Home Affairs Number 37 of 2007 regarding

Standards for Village Financial Administration intends to establish a streamlined and productive monetary management framework that emphasizes openness, responsibility, and community involvement. (Praptoyo, 2015) Village financial administration plays a crucial role in both the national and regional financial governance systems, aiming to bolster village leadership and uplift community welfare. Consequently, an assessment of the standards applied in village financial management is essential, spanning from planning and budgeting to implementation, record-keeping, and transparency. The establishment of the Village Financial System (SISKEUDES) represents a significant initiative to enhance village financial oversight through planning and budgeting processes, alongside implementation, village financial management, and transparency aspects. This presents a valuable chance to evaluate whether village administrations are fulfilling their

responsibilities effectively and efficiently, ensuring the right actions are taken to achieve the goals and objectives necessary for community needs.

2. Literature Review

As defined by Mardiasmo, public accountability involves the trustee (agent) being answerable and revealing all activities and actions that fall under the obligation to the trustor (principal), who possesses the right and power to request that accountability. Tanjung elaborates that accountability entails being answerable for the stewardship of resources and endeavors entrusted to the reporting entity, along with the outcomes whether triumph or failure of the organization's mission in realizing its designated goals and objectives.(Tanjung, 2014)

The allocation of resources from national and local governments demands fiscal responsibility, a crucial element of rural financial administration. Nugraha and Hidayat highlight that for true accountability, village leaders must disclose all revenue and outlays promptly and with clarity.(Nugraha, 2022)

The local administration is obligated to create the Village Revenue and Expenditure Budget (APBDes), functioning as the primary guide for the allocation of village finances. Rahmat clarified that the village residents need to engage in the collaborative process of developing the APBDes by including them in conversations to decide how the budget will be utilized.(Rahmat, 2021) The Village Financial System (SISKEUADES) has been introduced to streamline the digital management of village finances, aimed at enhancing accountability and reducing inaccuracies in financial documentation. Prasetyo mentioned that SISKEUADES enables village officials to log and present every financial transaction with greater efficiency and precision.(Prasetyo, 2021)

As per Mursyidi, transparency signifies the act of offering clear and sincere financial

data, as the community recognizes its entitlement to be informed openly and thoroughly regarding the government's responsibility for overseeing the resources allocated to it, as well as its adherence to legal obligations.(Mursyidi, 2015) Transparency, as defined by Mardiasmo, signifies the government's willingness to share details regarding the administration of public assets with those who require such knowledge.(Mardiasmo, 2018)

M.A. Mannan describes Islamic economics as a branch of social science that examines the impact of Islamic principles on the economic behaviors of individuals..(Mannan, 2018).

3. Research Method

This study employs a qualitative descriptive approach with a case study design, aimed at providing a comprehensive understanding of accountability and transparency in the implementation of the Village Financial System (*Sistem Keuangan Desa* or *SISKEUADES*) within the context of Islamic economic principles in Cempa District, Pinrang Regency. The qualitative method is deemed suitable because it allows the researcher to explore and interpret complex social phenomena related to village financial governance, emphasizing contextual understanding rather than numerical measurement.

3.1 Research Design and Approach

A case study approach was adopted to enable an in-depth examination of how SISKEUADES operates in real-world settings. This approach facilitates the exploration of accountability and transparency practices in village financial management and their alignment with Islamic economic values such as *Siddiq* (truthfulness), *Amanah* (trustworthiness), *Fathonah* (wisdom), and *Tabligh* (communication). The study focuses on descriptive interpretation of the interactions between stakeholders and the system implementation process.

3.2 Research Location and Participants

The research was conducted in Cempa District, Pinrang Regency, which was purposively selected based on its active implementation of the SISKEUDES program. The primary participants include village officials (village heads, secretaries, and treasurers), members of the Village Consultative Body (BPD), and community representatives. This selection ensures data triangulation from both implementers and beneficiaries of the village financial system.

Data Sources

Two main data sources were used:

1. Primary Data – gathered through in-depth, semi-structured interviews and direct observation of financial management activities. Interviews were conducted with key stakeholders to understand the practical execution of accountability and transparency principles.
2. Secondary Data – obtained from relevant books, journal articles, official reports, and government documents related to public accountability, transparency, and Islamic economics.

3.3 Data Collection Techniques

Data collection was conducted through (a) in-depth interviews, (b) direct field observations, and (c) documentation analysis. Interviews allowed the researcher to capture participants' experiences and perceptions. Observations were used to examine the actual implementation of SISKEUDES in daily administrative practices, while documentation analysis verified consistency between policy and practice.

3.4 Data Analysis

The collected data were analyzed using the Miles and Huberman interactive model, which includes data reduction, data display, and conclusion drawing or verification. Data were systematically coded to identify emerging themes related to accountability, transparency, and Islamic ethical values. Triangulation of

data sources and methods was employed to enhance validity and reliability.

3.5 Ethical Considerations

All participants were informed about the research objectives and provided consent prior to participation. The study ensured confidentiality, anonymity, and respect for local cultural norms, consistent with the ethical standards of qualitative inquiry.

4. Results And Discussion

4.1. Research Results

4.1.1 Implementation of Accountability in Village Financial Management through the Village Financial System (SISKEUADES) in Cempa District, Pinrang

a. Accountability of Honesty and Legal Accountability

Honesty accountability (integrity) and legal responsibility are two crucial facets of public accountability. Honesty accountability focuses on preventing power misuse and corruption, while legal responsibility emphasizes adherence to relevant laws and regulations. Below is a discussion with the informant Mrs. Syarifa Aini on her insights into honesty accountability and legal responsibility.

"The accountability of honesty includes the management of village finances in a transparent and responsible manner, from planning, implementation, to reporting. The village head and village officials must maintain integrity by not misusing funds. Meanwhile, legal accountability means that every management of village funds must comply with laws and regulations, such as the Minister of Home Affairs Regulation Number 20 of 2018, and other applicable technical regulations." (Syarifa Aini, 2025)

Accounting honesty includes clear and responsible management of village finances

from planning to execution. Meanwhile, legal accountability means that the management of village funds must comply with legislation, such as Minister of Home Affairs Regulation Number 20 of 2018, and other applicable technical regulations. The village head and village officials must also maintain integrity by not misusing funds. Furthermore, here is the interview with the resource person Mr. Andi Asrul regarding the implementation of Siskeudes.

“Siskeudes has been implemented in the village, including in our village. This system facilitates the recording, monitoring, and reporting of village finances, thereby strengthening transparency and preventing fraudulent practices. Every transaction that uses village funds is recorded in detail in Siskeudes and is periodically audited by the regional inspectorate and village facilitators. Through Siskeudes, budget realization reports and financial accountability can be prepared quickly and accurately.”(Andi Asrul, 2025)

Siskeudes has been implemented in all villages, including our own village. As a result, this system facilitates the recording, monitoring, and reporting of village finances, which enhances transparency and prevents fraud. Siskeudes comprehensively records all transactions that use village funds and is periodically audited by the regional inspectorate and village facilitators. Budget realization reports and financial accountability can be generated quickly and accurately using Siskeudes. An interview with resource person Mr. Muhammad Ikhsan regarding the role of law enforcement officials (APH) is as follows.

“The data in Siskeudes also serves as a basis for law enforcement agencies if there are indications of legal violations. We know that everything we input in Siskeudes can be used as evidence if there are legal issues in the future,”(Muhammad Ikhsan, 2025)

The quote from the interview above can be concluded that if there is evidence of legal violations, the SISKEUDES data can also serve as the basis for law enforcement. Everything we input into SISKEUDES can be used as evidence in any legal cases that may arise in the future.

The results of the interview above indicate that, in general, the implementation of accountability in village financial management is on a positive track. Accountability for honesty is driven by increased awareness and transparency, although continuous monitoring is needed to address potential gaps. Meanwhile, legal accountability has been significantly strengthened by SISKEUDES, which facilitates compliance with regulations and standardization of reporting. However, to achieve more perfect accountability, further investment is needed in enhancing human resource capacity, improving infrastructure, and empowering the community to become more effective supervisors. The accountability process is an ongoing journey that requires commitment from all parties.

b. Accountability of the Process

The accountability of the process refers to the obligation to account for the procedures used in carrying out tasks, including accounting information systems, management information systems, and administrative procedures. This ensures that the procedures used are adequate and efficient to achieve the desired goals. An interview with the resource person Mr. Abdul Asistan regarding the village head and BPD emphasized the increase in community participation in the Village Development Planning Deliberation (Musrenbangdes) as follows.

" The community is now more actively voicing their aspirations, and we are working to ensure that all proposals included in the village budget truly meet real needs,"(Abdul Asistan, 2025)

The quotes from the interview above can be concluded that the community is now more actively voicing their aspirations. It is hoped that all proposals included in the village budget (APBDesa) align with real needs. The quote from the interview above can be concluded to allow the community to see for themselves how the funds are allocated, we place the village budget billboards in strategic locations. The interview with the source Mr. Sudirman SISKEUDES serves as an aid as follows.

"SISKEUDES is considered very helpful in the budgeting process. All activities and fund allocations are neatly structured in SISKEUDES, so there is little possibility of missing or overlapping budget items,"(Sudirman, 2025)

SISKEUDES is recognized as very beneficial in the budgeting stages. Every activity and allocation of funds has been well organized in Siskeudes, so it is highly likely that no budget items are overlooked or conflicting.

The results of the interview above can be concluded that overall, the implementation of SISKEUDES has become the main catalyst in improving the accountability process of village financial management. This system not only enhances transparency and legal compliance but also encourages administrative order and facilitates supervision. However, to achieve optimal accountability, continuous capacity building for village officials, infrastructure improvements, and community empowerment to be more active in overseeing and understanding village fund management are needed.

c. Program Accountability

Program accountability refers to the responsibility for achieving goals or results, as well as the effectiveness achieved from the implementation of the program. This means ensuring that the programs being run are in line with the established objectives, and that the budget used yields results that align with

those objectives. In realizing program accountability in the management of village finances. Nonetheless, several challenges in its implementation still require attention. The implementation of Program Accountability in Village Financial Management with village apparatus (Village Head, Village Secretary, Treasurer), members of the Village Consultative Body (BPD), as well as representatives of the community, shows significant efforts to realize program accountability in village financial management. Nevertheless, some challenges in its implementation still require attention. An interview with informant Mr. Abdul Asistan related to the village head and BPD confirmed that the Village Development Planning Meeting (Musrenbangdes) serves as the main forum to gather community aspirations.

"We strive to ensure that the proposed program truly arises from the needs of the community, not from the top down. Community participation is considered important to ensure that the program is relevant and impactful. However, some community representatives hope that the Musrenbangdes process can be more inclusive, reaching all layers of society, including vulnerable groups."(Abdul Asistan, 2025)

The quote from the interview above can be concluded that one of its goals is to ensure that the programs offered are truly based on the needs of the community, not the will of certain parties. Community participation is very important to ensure that the program is relevant and impactful. However, some community members hope that the Musrenbangdes process can be more open, including vulnerable groups and the entire community. The interview with Mr. Mangopo regarding the programs that are included in the Village Revenue and Expenditure Budget (APBDesa) must be in line with the national, regional, and district development priorities.

" There are indicators and guidelines from the central and district governments that we must follow, efforts to ensure that the program has a legal basis and a clear direction."(Mangopo, 2025)

The above interview excerpt can be concluded to ensure that the program has a legal basis and a clear path, the central and district governments have established standards and norms that must be followed.

The results of the above interview can be concluded that overall, the implementation of program accountability in village financial management has shown progress, especially in aspects of planning and execution that are more transparent and in accordance with regulations. Community participation and oversight by the Village Consultative Body (BPD) are important pillars in realizing this accountability. However, to achieve more comprehensive program accountability, focus needs to be directed towards measuring program impacts more effectively, enhancing human resource capacity, and empowering the community to be able to analyze the results and benefits of the program more critically.

d. Accountability of Policy

Policy accountability refers to the responsibility of the government, both central and local, for the policies that are adopted, which are directed towards the Regional Representative Council (DPRD), the People's Consultative Assembly (DPR), and the wider community. This includes accountability for the impact of policies on society and the importance of transparency so that the public can carry out oversight and assessment. Policy accountability is implemented in the management of village finances. Here, policy accountability refers to the extent to which policies or decisions made in the management of village finances can be accounted for to the public and relevant parties. An interview with Mr. Andi Asrul, a village head and member of the Village Consultative Body (BPD),

emphasized that the formulation of village financial policies, such as the Village Revenue and Expenditure Budget (APBDesa) or other village regulations (Perdes), is always initiated with deliberation as follows.

" All important decisions, including the priorities for fund usage, are discussed in the Village Deliberation. So, it is not just the decision of one person."(Andi Asrul, 2025)

The Village Deliberation discusses all important decisions, including how to use the funds. So, it is not the decision of one person. An interview with the resource person, Mrs. Aliani Pertiwi, regarding the policies that have been agreed upon and established, especially those related to the allocation and use of funds, is socialized openly as follows.

"We always post copies of the APBDesa and relevant village regulations on the public information board, and they are also presented in community meetings, emphasizing the importance of access to information for the community."(Aliani Pertiwi, 2025)

Copies of the Village Budget (APBDesa) and relevant village regulations are always displayed on public information boards and provided at community meetings, emphasizing the importance of public access to information. The results of the interview above can be concluded that the implementation of policy accountability in village financial management has shown positive progress. The increased participation of the community in policy formulation, adherence to policy implementation supported by systems such as SISKEUDES, and oversight mechanisms by the Village Consultative Body (BPD) are the main indicators. However, to achieve optimal policy accountability, there is a need to strengthen capacity in policy analysis and formulation, improve the quality of community participation, and develop better methods for measuring the impact of each implemented

policy.

4.1.2 The Level of Transparency in the Use of Village Funds through the Village Financial System (SISKEUADES) in Cempa District, Pinrang

Sistem Keuangan Desa (Siskeudes) sangat penting untuk meningkatkan transparansi dalam pengelolaan Dana Desa. Dengan Siskeudes, masyarakat bisa mengakses informasi tentang penggunaan dana desa secara lebih mudah, sehingga dapat mengawasi pengelolaan keuangan desa dan memastikan anggaran digunakan secara efektif.

a. Informativeness

The transparency of village fund management highlights several findings. Most respondents are aware of the importance of transparency in managing village funds, but many still feel that the openness of information is not optimal. Some parties reported difficulties in accessing detailed information regarding the use of village funds. Stakeholders, including village officials (Village Head, Village Secretary, Treasurer), members of the Village Consultative Body (BPD), and community representatives expressed diverse views on the level of informativeness in the transparency of village fund usage. Overall, an increase is acknowledged, but challenges in conveying information that is truly understood by the community still exist. The following are interviews with the resource person Mr. Jefri Zainuddin.

"We always put up large billboards in front of the village office or in strategic places such as intersections and markets, which contain details of the village budget, activity plans, and simple realization reports. The aim is for the community to know how the village funds are being used."(Jefri Zainuddin, 2025)

The above interview excerpt can be concluded that large billboards should always be placed in front of the village office or in important locations such as markets and road intersections. These billboards contain details of the village's regional budget (APBD), activity plans, and simple realization reports. The goal is to inform the community about how village funds are used. The interview with the resource person Mr. Abd Samad regarding the Village Deliberation is as follows.

"Information on the use of Village Funds, including realization and accountability, is always conveyed in the Musdes. At the end of each year or at each accountability Musdes, we explain all the details of fund usage,"(Abd Samad , 2025)

The above interview quote can be concluded that in the Musdes, all information about the use of village funds, including realization and accountability, is conveyed. At the end of each year, or at each accountability Musdes, it is explained thoroughly how the funds were used.

The results of the interview above can be concluded that to indicate transparency in the use of Village Funds has reached a fairly good level in terms of data and information availability. The village government has worked hard to publish information through various media. However, the greatest challenge lies in the level of informativeness or the ability of the community to understand that information. Information that is too technical, lack of effective socialization, and limited access for some residents (especially in remote areas or vulnerable groups) still pose obstacles. Thus, transparency does not stop at providing data, but also at the community's ability to digest and understand that information, which will ultimately strengthen accountability in the use of Village Funds.

b. Openness

The openness and transparency in the use of village funds indicate that many villages are not yet fully transparent in the management of village funds, despite efforts to enhance openness through various media. The community and some village officials are also not fully aware of the amount of village funds and how these funds are used. With various stakeholders including village officials (village head, village secretary, treasurer), members of the Village Consultative Body (BPD), and community representatives, they express diverse yet complementary perspectives regarding the level of openness in the transparency of the use of Village Funds. In general, there is an acknowledgment of an increase in openness, although there are still gaps that need to be improved. An interview with the source Mr. Abdul Asistan regarding the information board/public billboard is as follows.

"We always put up large billboards in strategic places, such as in front of the village office, at the intersections of main roads, or at the community hall. The billboards contain the Village Budget (APBDesa), activity plans, and simple realization reports. This is the most common and direct way for the community to see."(Abdul Asistan, 2025)

Large billboards are always placed in strategic locations, such as in front of the village office, at major road intersections, or in meeting halls. These billboards contain the village's local budget (APBD), activity plans, and simple reports on realizations. This is the most common way to observe. An interview with the source, Mr. Sudirman, regarding Information Services at the Village Office is as follows.

"The community can come directly to the village office to request information or view supporting documents. The data from Siskeudes is ready to be shown if anyone wants to see more details."(Sudirman, 2025)

The village office can be accessed directly by the public to request information or view supporting documents. If anyone wants to see in more detail, our Siskeudes data is available for viewing.

The results of the interview above suggest that by indicating that the level of information openness in the transparency of Village Fund usage has shown progress. The village government has worked hard to provide information through various available channels. However, the main challenge lies in the equitable distribution of information access to all segments of society, especially those with geographical, educational, or digital access limitations. The availability of information on the bulletin board is good, but it does not necessarily mean that the information can be easily accessed and understood by all residents. Thus, information openness is not only about the availability of data but also about ease of access and effective dissemination so that all elements of society can monitor and participate in the management of the Village Fund.

4.1.3 Sharia Economic Analysis on Accountability and Transparency of the Village Financial System (SISKEUADES) in Cempa District, Pinrang

The analysis of Islamic economics on the accountability and transparency of the village financial system emphasizes the importance of managing village funds in accordance with Islamic principles, such as justice, honesty, and accountability. A transparent and accountable village financial system will increase public trust, minimize the potential for corruption, and ensure that village funds are used effectively for community development.

a. Siddiq

Siddiq, in the context of accountability and transparency in village financial management, refers to the honesty and

truthfulness in conveying information about the use of village funds to the community. This is an important part of the principles of good village financial management, where the village government is responsible for the use of these funds and must be open and honest in conveying its information. Interviews with sources from village apparatus (village heads, village secretaries, treasurers) show a strong commitment to uphold truthfulness in financial management, with SISKEUDES as the main supporting tool. As for the interviews with the source Sudirman, the Recording that Matches the Facts, as follows.

"We work hard to ensure that every data entered into SISKEUDES truly corresponds with the events on the ground. For example, if there is a purchase of materials, we ensure that the quantity and price are exactly the same as the receipt. There should be no discrepancies."(Sudirman, 2025)

The quote from the interview above can be concluded that by working hard to ensure that all information sent to SISKEUDES is truly in accordance with what is happening in the field. For example, ensuring that the quantity and price of the materials purchased match the purchase receipts. There must be no discrepancies. As for the interview with the informant Sudirman, there is no data manipulation as follows.

"SISKEUDES has a validation feature that complicates attempts to manipulate data. The system is designed to detect anomalies. If there are figures that are unreasonable or not supported by evidence, SISKEUDES will issue a warning. This forces us to be honest from the beginning.."(Muh. Ilham, 2025)

The SISKEUDES system is designed to detect anomalies and has validation features that complicate the data manipulation process. SISKEUDES will issue a warning if there are numbers that are illogical or not supported by evidence. This demands honesty from the

beginning.

The results of the interview above conclude that the principle of Siddiq (honesty and truth) in village financial management has been strengthened by the implementation of SISKEUDES and the commitment of village officials. It encourages village officials to input accurate data that corresponds to the facts. Providing structured and accessible data allows for the verification of truth by external parties. The village government must be responsive to questions or concerns from the community regarding the accuracy of information. Overall, SISKEUDES has become a strong technical foundation for building and maintaining truth-based and honest accountability in the management of Village Funds.

b. Trust

The mandate regarding accountability and transparency of the village financial system in relation to the use of village funds is an important principle in village financial management. This principle ensures that village funds are managed responsibly, openly, and can be accounted for to the community. Accountability and transparency build trust and improve the quality of village governance. Village officials (Head of the Village, Village Secretary, Treasurer) demonstrate a profound understanding of the mandate as a responsibility that they bear. The following is an interview with the resource person Mr. Andi Asrul regarding village funds as a trust.

" We always remember that the Village Fund is a trust from the state for the welfare of the community. Therefore, we must manage it with full responsibility."(Andi Asrul, 2025)

The excerpt from the interview above can be summarized by remembering that the Village Fund is a state grant for the welfare of the community. Therefore, we must manage it with full responsibility. This is the fundamental understanding of trust. An interview with the source Mrs. Darawisa about

the importance of following all applicable rules and procedures in financial management.

"The trust means that we must use the funds according to the rules, and nothing should be misappropriated." (Darawisa, 2025)

Trust means that the funds must be used correctly. An interview with the source Mr. Andi Asriani regarding full accountability is as follows.

The results of the interview can be concluded that the principle of Amanah (trust and responsibility) in the management of village finances has been strengthened by the implementation of SISKEUDES. Providing open and easily accessible information allows the community to oversee the use of Village Funds. It requires village officials to account for every rupiah managed. It facilitates the Village Consultative Body (BPD) and the community to supervise the use of Village Funds. However, the realization of Amanah is a continuous process for village officials to manage Village Funds honestly and responsibly. From the BPD and the community to ensure that Village Funds are used according to the mandate. The community to provide input and oversee the use of Village Funds. Overall, SISKEUDES has become a strong technical foundation for building and maintaining trust-based accountability and responsibility in the management of Village Funds.

c. Fathonah

A deep understanding of accountability and transparency in the village financial system is very important to ensure that village funds are used effectively and efficiently, as well as to build public trust in the village government. Transparency means opening up information related to the management of village funds to the public, while accountability means being responsible for the use of those funds. An interview with

the resource person, Mrs. Andi Asriani, about increasing technical competence is as follows.

"In the past, village financial management was still manual and often chaotic. Since SISKEUDES was introduced, we are required to understand technology and financial administration better. We have attended training repeatedly until we truly mastered the system. This is part of our professionalism." (Andi Asriani, 2025)

Village finance used to be managed manually and often was chaotic. Since SISKEUDES, there has been a demand to better understand financial administration and technology. They have participated in training repeatedly until they have completely mastered the system. This is an element of their professionalism. An interview with the source, Mrs. Winniar, about her in-depth understanding of regulations is as follows.

"SISKEUDES helps them understand and apply village financial regulations more wisely. SISKEUDES is based on the applicable rules. So, when we operate it, we also learn and understand each article and its legal procedures," (Winniar, 2025)

SISKEUDES, which can be based on applicable regulations, helps them understand and apply village financial regulations more intelligently. Therefore, studying and understanding each article and legal procedure while implementing it is essential. This demonstrates that the system becomes an effective learning tool.

The results of the interview above can be concluded by indicating that the principle of Fathonah (intelligence and professionalism) in the management of village finances in Cempa District, Pinrang, has been significantly strengthened by the implementation of Siskeudes. It forces village officials to learn and master digital-based financial administration. It helps village officials to apply regulations intelligently and

systematically. Overall, Siskeudes has become a strong technical foundation to build and maintain accountability based on intelligence and professionalism in the management of Village Funds, which ultimately contributes to more effective village development.

d. Preaching

The Tabligh (mission or explanation) about accountability and transparency of the village financial system regarding the use of Village Funds is very important to increase public trust and ensure the effective and efficient use of Village Funds. This can be achieved by providing information about village financial management openly, so the community can know how the Village Funds are used and ensure that the use of these funds complies with applicable regulations. An interview with the resource person Mr. Jufri regarding the presentation of APBDesa information is as follows.

"We always communicate the Village Budget to the community, both through Village Meetings and by putting up large billboards in strategic locations. This is our way of ensuring that the community knows the plan for the use of Village Funds.."(Jufri, 2025)

The quotes from the interview above can be concluded that it is important to always inform the community about the APBDesa through Village Consultations and by putting up large billboards in strategic locations. This is a way to inform the community about the plan for the use of Village Funds. An interview with the informant Mr. Mangopo about the open realization report is as follows.

"The report on the realization of the use of Village Funds is also published. After the activities are completed, we report the realization, how much money was used, and what the results are. We present this in the accountability Musdes and it can also be seen on the information board."(Mangopo, 2025)

The explanation above can be concluded that in addition to this, reports on how Village Funds are used are distributed. By reporting the results of activities, the amount of funds used, and the outcomes to the Village Accountability Meeting and the information board after the activities are completed.

The results of the interview suggest that by indicating that the principle of Tabligh (information dissemination) in village financial management has been actively pursued by the village government, supported by the Village Financial System (SISKEUDES). SISKEUDES facilitates the standard and accurate delivery of information to both internal and external parties. However, the effectiveness of Tabligh does not only depend on the availability of information but also on the community's ability to understand and digest that information. The main challenge is how to transform 'transparent data' into 'informative and easily understandable information' for all layers of society. Thus, Tabligh will serve as a strong bridge between technical accountability and public understanding, ensuring that transparency is not just a formality but truly empowers the community.

4.2. Discussion of Research Results

4.2.1 Implementation of Accountability in Village Financial Management through the Village Financial System (SISKEUADES) in Cempa District, Pinrang Regency

a. Accountability of Honesty and Legal Accountability

This research has revealed findings from dialogues regarding the implementation of Transparency in Ethics and Legal Accountability frameworks within Village Financial Management through the Village Finance System (SISKEUADES) in the Cempa District, Pinrang Regency. The practice of ethical transparency and legal accountability in overseeing village finances using the Village Finance System (Siskeudes) signifies a



dedication to ensure that village funds are employed properly, efficiently, and in alignment with pertinent regulations, while remaining answerable to both the community and regulatory authorities.

The results obtained reveal that, in general terms, the execution of accountability in village financial management is progressing positively. The drive for honest accountability is fueled by heightened awareness and transparency, although ongoing monitoring for potential shortcomings remains essential. At the same time, legal accountability has been significantly bolstered by SISKEUDES, which supports adherence to regulations and harmonization of reporting practices. Nonetheless, to attain a higher standard of accountability, further investment in enhancing human resource capabilities, upgrading infrastructure, and empowering communities to take on more effective supervisory roles is essential. The route to accountability is a continual endeavor that necessitates dedication from all stakeholders. The conducted research is consistent with earlier studies. Syahriah Semaun indicated that collaboration can offer audit services to public accountants, thereby improving efficiency, fostering transparent management practices, and safeguarding stakeholders along with providing necessary reports for effective cooperation. (Naihasya, 2006)

Accountability pertains to the execution of responsibilities interpreted through the notion of ownership, as mentioned in Surah At-Thaha verse. 6: (Kementerian Agama RI, 2019)

لَهُ مَا فِي السَّمَوَاتِ وَمَا فِي الْأَرْضِ وَمَا بَيْنَهُمَا وَمَا تَحْتَ الثَّرَى
⑥

The translation:

His is what is in the heavens, what is in the earth, what is between them, and what is beneath the ground.

The passage above clarifies that everything present in the skies, everything

that inhabits the earth, and everything that lies in between—this includes angels, humans, jinn, creatures, lifeless entities, flora, and what resides beneath the surface—all belongs to Allah. As His servants who are regulated and subject to His decrees and laws, they possess no rights of ownership whatsoever. They lack the ability to manifest goodness, peril, mortality, life, and resurrection for themselves. (Mustafa, 1993)

The concept of accountability is highlighted by God's directive through the notion of hisab, or reckoning (responsibility), on the day of judgment. The presence of accountability encourages companies to prioritize social welfare. As Agustianto observes, from the viewpoint of Islamic business ethics, accountability signifies an obligation of organizations towards both the community and the Divine. Furthermore, according to Triyuwono, accountability in a Sharia context embodies the realization of the actualization process of Sharia values and represents an entity that bestows blessings upon humanity and the environment, reflecting devotion to the One and Only God.

b. Akuntabilitas Proses

This study has outlined interview findings concerning the execution of Program Accountability in Village Financial Management via the Village Financial System (SISKEUDES) within Cempa District, Pinrang Regency. The execution of program accountability in village financial management pertains to the obligation for the effectiveness and efficiency of attaining the goals and targets of each program and activity funded by Village Funds. It encompasses not only whether the funds are utilized appropriately (process and financial accountability), but also whether the implemented programs actually deliver the anticipated advantages for the village populace.

The investigators deduce that the responsibility of the process addressed here pertains to the protocols and supervision.

Procedural responsibility encompasses the obligations concerning the formation and enforcement of a policy that takes into account moral considerations, ethical standards, legal clarity, and adherence to political choices to facilitate the achievement of defined ultimate objectives. Moreover, the supervision and inspection of the execution of process accountability can be carried out, for instance, by assessing any financial misconduct. The monitoring and scrutiny of process accountability are also tied to the examination of tenders or contractors responsible for executing public projects. What is examined is whether the tendering process has been properly conducted or if there have been discrepancies or instances of Corruption, Collusion, and Nepotism (KKN).

Building upon the aforementioned idea, one can deduce that process accountability plays a crucial role in fostering a respectable and transparent government. It is essential to cultivate a system of accountability to enhance the local governance framework, particularly within the Village Financial System (SISKEUDES) in Cempa District, Pinrang Regency, to deliver improved management and administrative insights.

Drawing from the previous analysis and the results of this study, it can be inferred that, in general, the adoption of SISKEUDES has emerged as a pivotal driver in enhancing the accountability framework of village financial management. This system not only bolsters transparency and adherence to legal standards but also promotes administrative orderliness and eases oversight. Nonetheless, to reach the pinnacle of accountability, ongoing skill development for village authorities, enhancement of infrastructure, and empowerment of the community are essential to foster greater engagement in monitoring and comprehending village fund management. The findings of the researcher contrast with the work of Muhammad Fikri Haikal and Deasy Mauliana, as Information Access has been functioning effectively, yet the

establishment of a complaint mechanism for reporting regulatory breaches or allegations of bribery has yet to be fully realized. (Haikal & Mauliana, 2022)

c. Program Accountability

Reflecting on the aforementioned explanation and the outcomes of this study, it can be deduced that the adoption of SISKEUDES has emerged as a pivotal driver in enhancing the accountability framework of village financial governance. This system not only boosts transparency and adherence to legal standards but also promotes organizational order and aids in oversight. Nevertheless, to reach maximum accountability, ongoing skill development for village officials, upgrades to infrastructure, and the empowerment of the community are essential so that they become more engaged in overseeing and comprehending village fund administration. The researcher's conclusions differ from the work of Muhammad Fikri Haikal and Deasy Mauliana, as the Information Access has been operating effectively, while the establishment of a complaint mechanism for reporting regulatory violations or instances of bribery remains inadequately executed.

Program accountability pertains to the evaluation of whether the defined goals can be attained or not, and if the organization has contemplated alternative programs that yield optimal outcomes at minimal expenses. Public entities must be answerable for the initiatives that have been developed leading up to the execution of the program. In essence, program accountability signifies that an organization's programs must uphold high standards, bolster strategies, and facilitate the realization of the vision, mission, and goals of the organization. A program comprises a series of tangible, systematic, and integrated actions conducted by one or multiple government bodies or in partnership with the community, or involves the active engagement of the community to realize the predetermined aims and objectives.

As stated by Setiana and Yuliana, Accountability refers to the duty of the trustee or their representatives to furnish accountability, exhibit, report, and reveal all activities and measures for which they are responsible to the grantor who possesses the rights and authority for that accountability. (Novindra Dwi Setiana dan Nur Laila Yuliani, 2021) The administration must provide a report of responsibility for every action to the benefactor.

The study's results can be summarized by stating that, in general, the enactment of program accountability in village financial management has demonstrated advancements, particularly in the areas of planning and execution that are increasingly open and compliant with regulations. Engagement from the community and monitoring by the Village Consultative Body (BPD) have emerged as vital foundations in achieving this accountability. Nonetheless, to attain a more holistic program accountability, attention should be diverted towards assessing the effects of programs in a more quantifiable manner, augmenting human resource capabilities, and empowering the community to critically analyze the outcomes and advantages of the programs. The researcher's investigation does not coincide with the findings of Dina Resta Susanti and Nana Darna, who evaluated that the financial management system in the Ciherang Village Government is regarded as fairly good. This is evident from the management practices that align with existing regulations, though there is still room for enhancement, particularly in terms of community involvement and the discipline exhibited by village officials in the Ciherang Village Government. (Susanti1 & Darna, 2023)

d. Policy Accountability

This study has provided interview insights concerning the execution of Policy Responsibility in Community Financial Oversight via the Village Financial System

(SISKEUADES) in Cempa District, Pinrang Regency. The enforcement of accountability, founded on integrity and legal responsibility in community financial oversight through the Village Financial System (Siskeudes), refers to the policy responsibility in community financial supervision, linked to the village administration's obligation for choices and decisions made regarding the allocation of village resources.

The responsibility of policies lies with the government, encompassing both national and local administrations, concerning their actions toward the wider community. This implies that the government is obliged to provide explanations for the policies they develop, including their effects and the manner in which those policies are carried out. (Retnani, 2021)

Policy consists of a collection of options that are available for selection based on specific principles. Additionally, policy involves a comprehensive examination of diverse high-quality options to determine the most suitable choice. The genesis of policy analysis stems from numerous ineffective policies. Policy analysis is a practical social science field that employs different research techniques and reasoning to generate and disseminate information pertinent to policies, enabling its application at the political level to address policy challenges.

The results from the researchers indicate that the execution of policy accountability in the management of village finances has demonstrated favorable advancements. An increase in community engagement in policy development, compliance with policy execution bolstered by systems like SISKEUADES, and monitoring mechanisms by BPD have emerged as critical indicators. Nevertheless, to attain optimal policy accountability, it is essential to enhance capabilities in analysis and policy crafting, elevate the quality of community involvement, and formulate improved strategies to assess

the impact of every implemented policy. The investigation conducted by the researchers aligns with the study of Amitha Freli Sasauw, which asserts that accountability in the provision of public services at the Tahuna Sub-district Office has not been effectively executed due to the unsatisfactory quality of human resources and inadequate facilities and infrastructure to support program execution at the sub-district office.(SASAUW et al., 2021)

4.2.2 Level of Transparency in the Use of Village Funds through the Village Financial System (SISKEUADES) in Cempa District, Pinrang Regency

In the Cempa District of Pinrang Regency, I am unable to deliver a definitive evaluation of transparency levels. Such an evaluation necessitates fieldwork, discussions with relevant parties (village officials, BPD, the local populace), and examination of official records. Nevertheless, Siskeuades is fundamentally structured to enhance transparency and accountability in the management of village finances. The effectiveness of its execution at the village or district level is heavily reliant on the dedication of the village administration, the skill set of human resources, proactive community involvement, and backing from the local government as well as oversight institutions.

a. Informativeness

This study has provided insights from interviews concerning the degree of informative transparency in Village Financial Management through the Village Financial System (SISKEUADES) in Cempa District, Pinrang Regency. The degree of informative transparency in village financial management extends beyond merely offering data or information (such as on notice boards or websites); it also involves ensuring that this information is accessible and comprehensible for all segments of the community. Simply put, the degree of informative transparency

reflects how beneficial the information shared is for the public to understand, oversee, and engage in the management of village finances.

Transparency will ultimately create horizontal accountability between local governments and the community, resulting in a clean, effective, accountable, and responsive local government to the aspirations and interests of the community. Transparency is a principle that guarantees access or freedom for everyone to obtain information about the organization of government, namely information about policy-making processes and their implementation, as well as the results achieved.(Rahardjo Adisasmita, 2021)

The researchers' findings can be concluded that to indicate transparency in the use of Village Funds has reached a fairly good level in terms of the availability of data and information. The village government has made significant efforts to publish information through various media. However, the biggest challenge lies in the level of informativeness or the community's ability to understand this information. Information that is too technical, a lack of effective socialization, and limited access for some residents (especially in remote areas or vulnerable groups) remain obstacles. Thus, transparency does not only stop at providing data, but also on the community's ability to digest and understand that information, which in turn will strengthen accountability in the use of Village Funds. The researchers' study is not aligned with relevant research by Cut Hadiatul Husna regarding the Influence of Village Government Competenc, Community Participation and Utilization of Information Technology on the Accountability of Village Fund Management with Transparency as a Moderating Variable (A Study of Accountability in Village Fund Management in Lhoknga District, Aceh Besar Regency, Aceh Province).(Husna, 2024)

Transparency according to Mursyidi means providing financial information that is open and honest because society considers that the public has the right to know openly

and comprehensively about the government's accountability in managing the resources entrusted to it and its compliance with laws and regulations.(Mursyidi, 2015)

b. Openness

This study has presented data from interviews regarding the level of transparency in village financial management through the Village Financial System (SISKEUADES) in Cempa District, Pinrang Regency. The level of transparency in village financial management refers to how broad, easy, and equitable the village financial information is provided and accessible to all layers of society.

Transparency is the principle of openness that allows the community to know and gain access to information as widely as possible about regional finances. With transparency, it can guarantee access or freedom for everyone to obtain information about the administration of government, namely information about policy-making processes, their implementation, and the results achieved.

Transparency means the openness of access for all parties concerned about information such as regulations, government policies, and other information that can be accessed by the public. It can be interpreted that transparency is created so that adequate freedom of information flow is provided to be understood and monitored. Transparency can reduce government uncertainty in policy-making, and with the openness of information, the public can participate in expressing aspirations/voices in decision-making, even if only in a few components. Transparency can also help reduce opportunities for fraud such as corruption and others among the government because all processes and results of government activities are visible. (Patarai, 2017)

The research findings can be concluded that indicating the level of information openness in the transparency of Village Fund usage has shown progress.

Village governments have worked hard to provide information through various available channels. However, the main challenge lies in the equitable distribution of information access to all layers of society, especially for those with geographical, educational, or digital access limitations. The availability of information on bulletin boards is good, but it does not necessarily mean that the information can be easily accessed and understood by all citizens. Thus, information openness is not only about the availability of data but also about ease of access and effective dissemination so that all elements of society can monitor and participate in the management of Village Funds. The research of the researchers is in line with the research of Sri Retno Widayati that this provides practical implications for village governments in improving accountability through the implementation of non-cash transactions and strengthening oversight and transparency.(Widayati, 2024)

Transparency becomes very important for the implementation of government functions in carrying out the mandate from the people. Considering that the government has the authority to make various important decisions that affect the public, the government must provide complete information about what it is doing. Thus, transparency becomes an important instrument that can save public funds from misuse of money that is not within its authority.

4.2.3 Economic Sharia Analysis on the Accountability and Transparency of the Village Financial System (SISKEUADES) in Cempa Subdistrict, Pinrang.

The Village Financial System (Siskeuades) is designed to improve village financial governance, including planning, implementation, administration, reporting, and accountability. From the perspective of Islamic economics, accountability (amanah)

and transparency are fundamental pillars that must be upheld to ensure justice and blessings in the management of public wealth.

a. Siddiq

The research findings conclude that the principle of Siddiq (honesty and truth) in the management of village finances has been strengthened by the implementation of SISKEUDES and the commitment of village officials. It encourages village officials to input accurate and factual data. It provides structured and accessible data, allowing for verification of truth by external parties. The village government must be responsive to questions or concerns from the community regarding the accuracy of information. Overall, SISKEUDES has become a strong technical foundation for building and maintaining accountability based on truth and honesty in the management of Village Funds.

As-Shidqu is known as the meaning of honesty in Islam, which refers to a consistency in speech that matches the reality believed by each speaker. The opposite of As-Shidqu is lying (Al-Kadzibu). As-Shidqu also involves harmony with what is in the spiritual heart of a person, aligning with what that person conveys. If any of these conditions are missing, then honesty cannot be considered perfect. As-Shidqu also possesses tremendous virtues, carries great rewards, and holds a very noble position. Truthfulness and honesty are part of Ash-Shidu. The nobility of its degree and the elevation of its status are characteristics of piety and knowledgeable people, evidencing the virtue of As-Shidqu itself. As explained in Q.S. al-Ahzab [33]: 35 which states:(Indonesia, n.d.)

إِنَّ الْمُسْلِمِينَ وَالْمُسْلِمَاتِ وَالْمُؤْمِنِينَ وَالْمُؤْمِنَاتِ وَالْقَنَاتِ
وَالصَّادِقِينَ وَالصَّادِقَاتِ وَالصَّابِرِينَ وَالصَّابِرَاتِ وَالْخَاشِعِينَ وَالْخَاشِعَاتِ
وَالْمُتَصَدِّقِينَ وَالْمُتَصَدِّقَاتِ وَالصَّالِمِينَ وَالصَّالِمَاتِ وَالْحَافِظِينَ
فِرْجَهُم وَالْحَافِظَاتِ وَالذَّكِرِينَ اللَّهُ كَثِيرًا وَالذَّكِرَاتِ أَعَدَّ اللَّهُ لَهُمْ
مَغْفِرَةً وَأَجْرًا عَظِيمًا ﴿٣٥﴾

The translation :

"Indeed, Muslim men and women,

faithful men and women, obedient men and women, truthful men and women, patient men and women, humble men and women, charitable men and women, fasting men and women, men and women who guard their chastity, men and women who remember (the name of) Allah often, for them Allah has prepared forgiveness and a great reward."

In this verse, Allah explains the attributes of His servants who will be forgiven all their sins and wrongdoings and admitted into paradise. Their attributes are of ten kinds: 1. Obedient and submissive to Islamic laws, both in speech and action. 2. Confirming and believing in the teachings of Allah and His messenger. 3. Always carrying out the commands of religion with full devotion and tranquility. 4. Always truthful in speech and action, as a sign of perfect faith. In a sound hadith, it is mentioned that the Prophet Muhammad (peace be upon him) said, 'Hold on to the truth, for truth leads to goodness, and goodness will lead to paradise, and avoid falsehood, for falsehood leads to wickedness, and wickedness will lead to hell. 5. Be patient in facing difficulties and suffering in carrying out Allah's commands and in restraining desires and passions. 6. Be humble and devoted to Allah, both physically and spiritually, in carrying out all tasks and obligations with sincerity solely for seeking Allah's pleasure. 7. Give charity with wealth and provide assistance to those in need and without income. 8. Fasting that can help subdue desires and passions.(Shihab, 2002).

b. Trust

This research has presented data from interviews regarding the trust in accountability and transparency in Village Financial Management through the Village Financial System (SISKEUADES) in Cempa District, Pinrang Regency. In the context of village financial management through the Village Financial System (Siskeudes) in Cempa

District, Pinrang Regency, the principle of Trust means holding the trust and fully executing the responsibility in managing and using Village Funds. This includes the awareness that the funds are a mandate that must be managed as well as possible for the benefit of the community.

As the executor of mandates from the central and regional governments, the village government has authority and rights in carrying out its duties. In this case, the right of the village government is as *ulil amri*, where community members have an obligation to obey *ulil amri* in order to realize the execution of tasks that fall under their authority in all fields within the scope of village government. As explained in the Quran regarding the obligation to obey *ulil amri* in Surah An-Nisa, verse 59 as follows: (Indonesia, 2012)

يَا أَيُّهَا الَّذِينَ آمَنُوا أَطِيعُوا اللَّهَ وَأَطِيعُوا الرَّسُولَ وَأُولِيَ الْأَمْرِ مِنْكُمْ فَإِنْ تَنَازَعْتُمْ فِي شَيْءٍ فَرُدُّوهُ إِلَى اللَّهِ وَالرَّسُولِ إِنْ كُنْتُمْ تُؤْمِنُونَ بِاللَّهِ وَالْيَوْمِ الْآخِرِ ذَلِكَ خَيْرٌ وَأَحْسَنُ تَأْوِيلًا ﴿٥٩﴾

The translation:

“O you who have believed, obey Allah and obey the Messenger and those in authority among you. And if you disagree over anything, refer it to Allah and the Messenger, if you should believe in Allah and the Last Day. That is the best [in outcome] and the best in result.”

The verse above commands the believers to obey the legal decisions made by anyone who has the authority to establish the law. It is sequentially stated: O you who believe, obey Allah in His commands as stated in the Qur'an and obey His Messenger, namely Muhammad (peace be upon him), in all his commands, whether they are commandments to do something or to refrain from doing something, as stated in his authentic sunnah, and also acknowledge the commands of *ulil amri*, those who are authorized to handle your affairs, as long as they are among you, O believers, and as long as their commands do not contradict the commands of Allah or His Messenger. So if you are pulling and pulling,

meaning having different opinions about something because you do not find clear guidance from Allah in the Qur'an, nor guidance from the Prophet in the authentic sunnah, then return it to the values and spirit of the teachings of the Prophet (peace be upon him) that you find in his sunnah, if you truly believe firmly and continuously in Allah and the Day of Judgment. This, that is to say, the source of this law is good and perfect, while others are bad or have shortcomings, and in addition, it is also better for the Hereafter, both for your worldly life and for your life in the Hereafter. (Shihab, 2002)

The research findings can be concluded that the principle of Amanah (trust and responsibility) in village financial management has been strengthened by the implementation of SISKEUDES. Providing open and easily accessible information allows the community to oversee the use of Village Funds. It requires village officials to account for every rupiah managed. It facilitates the Village Consultative Body (BPD) and the community to supervise the use of Village Funds. However, the realization of Amanah is an ongoing process for village officials to manage Village Funds honestly and responsibly. The BPD and the community must ensure that the Village Funds are used according to the Amanah. The community should provide input and oversee the usage of Village Funds. Overall, SISKEUDES has become a strong technical foundation for building and maintaining trust and responsibility-based accountability in the management of Village Funds.

The mandate regarding accountability and transparency in the management of village finances through the Village Financial System (Siskeudes) in Cempa District, Pinrang Regency, emphasizes the obligation of the village government to manage village finances responsibly and transparently. This means that the village government must account for every use of village funds, and the community has the right to know how the village funds



are used.

c. Fathonah

Fathanah is someone who has intelligence, extensive knowledge, and the ability to explain everything. Intelligence is not only intellectual intelligence but also emotional and spiritual intelligence. The characteristic of fathanah is to understand, comprehend, and deeply appreciate all obligations that will foster creativity and innovation that can only be possessed by someone who wants to strive and increase knowledge both in work and in general companies. (Saiful Muchlis, 2021)

The verse of the Qur'an that explains about someone who has intelligence is found in Surah Al-Jasyiah verse 13 which states: (RI. 2002)

وَسَخَّرَ لَكُم مَّا فِي السَّمٰوٰتِ وَمَا فِي الْاَرْضِ جَمِيعًا مِّنْهُ اِنَّ فِيْ ذٰلِكَ لَاٰيٰتٍ لِّقَوْمٍ يَّتَفَكَّرُوْنَ ﴿١٣﴾

The translation :

"And Allah has shown what is in the heavens and what is in the earth, everything (as a form of His mercy). Indeed, in this there are truly signs (of Allah's power) for those who think".

According to the verse above, it explains that every intelligence is possessed by someone who is willing to strive and learn in order to develop their mental potential and even act with their mind, but still does not go beyond the rules that already exist in any matter. (Shihab, 2015)

The research findings can be concluded by indicating that the principle of Fathonah (intelligence and professionalism) in the management of village finances in Cempa District, Pinrang, has been significantly strengthened by the implementation of Siskeudes. It forces village officials to learn and master digital-based financial administration. It assists village officials in applying regulations intelligently and systematically. Overall, Siskeudes has become a strong technical foundation for building and maintaining intelligence-based and

professional accountability in the management of Village Funds, which ultimately contributes to more effective village development.

d. Tabligh

The research findings can be concluded that by indicating that the principle of Tabligh (delivery of information) in village financial management has been actively pursued by the village government, supported by the Village Financial System (SISKEUDES). SISKEUDES facilitates the process of delivering standardized and accurate information to both internal and external parties. However, the effectiveness of Tabligh does not only rest on the availability of information, but also on the community's ability to understand and digest that information. The main challenge is how to convert "transparent data" into "informative and easily understandable information" by all layers of society. Thus, Tabligh will serve as a strong bridge between technical accountability and public understanding, ensuring that transparency is not just a formality, but truly empowers the community. The research is in line with the research of Anggun Puji Nur Fadila that the implementation of SISKEUDES has improved.

A historical account states that the word of Allah S.80:1 was revealed concerning Ibn Umm Maktum, who was blind and came to the Prophet Muhammad saw, saying: "Guide me, O Messenger of Allah." At that time, the Messenger of Allah was facing the leaders of the polytheists of Quraysh, so the Messenger of Allah turned away from him and continued to face the Quraysh leaders. Umm Maktum asked: "Does what I say disturb you, O Messenger?" The Messenger of Allah replied: "No." This verse (S.80:1-10) was revealed as a reprimand for the actions of the Messenger of Allah Saw. (Narrated by at-Tirmidhi and al-Hakim, sourced from 'Aisyah. Also narrated by Ibn Ya'la sourced from Anas.) Tabligh means conveying, every prophet must convey what has been revealed to him, similar to what is

mentioned in Q.S. al-A'raf [7]: 62 about amanah, along with the verses related to amanah:(RI, 2017)

أَيُّغُكُم رَّسَلْتُ رَبِّي وَأَنْصَحُ لَكُمْ وَأَعْلَمُ مِنَ اللَّهِ مَا لَا تَعْلَمُونَ ﴿٦٢﴾

The translation :

"I convey to you the messages of my Lord and I give you advice, and I know from Allah what you do not know."

This verse explains that Prophet Noah emphasized to his people that he had a duty from Allah to convey His commands so that humans believe in the One Almighty God, in the Hereafter, in the messengers sent by Allah, in the angels of Allah, and also to convey the laws that Allah has stipulated, both concerning worship and concerning transactions. Prophet Noah, in delivering his mission, accompanied it with gentle threats in the form of advice to his people to fear the punishment of Allah as retribution for those who do not believe in him and for those who deny His messengers. Prophet Noah also emphasized that he truly knows things that his people do not know, all of which he knows from Allah. Thus, Prophet Noah was persistent in convincing his people.(Shihab, 2016)

5. Conclusion

5.1 Conclusion

This study concludes that the implementation of the Village Financial System (SISKEUDES) in Cempa District, Pinrang Regency, has significantly improved the quality of accountability and transparency in village financial management. From the perspective of Islamic economics, SISKEUDES aligns with the ethical values of *Siddiq* (truthfulness), *Amanah* (trustworthiness), *Fathonah* (wisdom), and *Tabligh* (communication). The system enhances financial discipline, promotes honesty and legal compliance, and facilitates community participation in financial governance. However, despite the progress achieved, several challenges remain, including unequal access to information, limited digital literacy among villagers, and the need for

continuous capacity building for village officials. These issues must be addressed to ensure that transparency truly empowers the public and strengthens participatory accountability.

5.2 Implications

The findings of this study contribute to both theoretical and practical domains. Theoretically, it expands the discourse on public sector accountability by integrating Islamic economic ethics into the evaluation of digital financial systems at the village level. Practically, the study underscores the need for policymakers to strengthen the SISKEUDES framework through inclusive communication strategies, capacity-building programs, and community engagement initiatives. Enhancing digital accessibility and literacy will ensure that transparency and accountability are not only procedural but also transformative for rural governance.

5.3 Research Limitations

This study is limited in scope to a single case in Cempa District, Pinrang Regency, which may not fully represent all regions implementing SISKEUDES in Indonesia. The qualitative design also relies heavily on participants' perceptions, which may introduce subjectivity. Furthermore, the study focuses primarily on accountability and transparency without examining the long-term economic or social impacts of SISKEUDES on rural development outcomes.

5.4 Recommendations

1. For Policymakers and Practitioners:

The Ministry of Villages and regional governments should improve the SISKEUDES interface to enhance user accessibility and provide regular training on digital literacy, financial ethics, and Islamic economic principles for village officials. Mechanisms for public feedback and

grievance reporting should also be strengthened to foster active community oversight.

2. **For Village Governments:** Village administrations need to simplify technical financial information into easily understandable formats for the general public. Efforts should be made to integrate SISKEUDES with other community information systems to promote participatory governance.

5.5 Suggestions for Future Research

Future studies should expand the analysis to multiple regions to enable comparative insights across different governance contexts. A **mixed-methods approach** combining qualitative depth with quantitative validation could provide a more comprehensive understanding of the relationship between digital systems, accountability, and Islamic economic values. Further research could also examine the **impact of SISKEUDES on rural economic empowerment**, corruption prevention, and trust-building between government and citizens.

Bibliography

- Basrowi, & Surwardi. (2008). *Memahami Penelitian Kualitatif*. Rineka Indah.
- Haikal, M. F., & Mauliana, dan D. (2022). Akuntabilitas Dan Transparansi Dalam Pelayanan Publik (Studi Kasus Pelayanan E-KTP di Kantor Kecamatan Tallo Kota Makassar) Mongondow). *Jurnal Administrasi Negara*, Volume 28.
- Husna, C. H. (2024). *Pengaruh Kompetensi Pemerintah Desa, Partisipasi Masyarakat Dan Pemanfaatan Teknologi Informasi Terhadap Akuntabilitas Pengelolaan Dana Desa Dengan Transparansi Sebagai Variabel Moderating (Studi Akuntabilitas Pengelolaan Dana Desa di Kec. Lhoknga)*. Universitas Islam Sultan Agung.
- Indonesia, K. A. R. (n.d.). *Al-Qur'an dan Terjemahan*. Sygma Examedia A.
- Indonesia, K. A. R. (2012). *Syamil Al-Quran*. Sygma.
- Kementerian Agama RI, *Al-Qur'an dan Terjemah*. (2019). Lajuan Pentashilan Al-Qur'an.
- Mannan, M. A. (2018). *Ekonomi Islam; Teori dan Praktek*. PT Intermessa.
- Mardiasmo. (2018). *Akuntansi Sektor Publik, edisi terbaru*. Andi.
- Mursyidi. (2015). *Akuntamsi Pemerintahan di Indonesia*. Refika Aditama.
- Mustafa, A. (1993). *Tafsiran Al-Maraghi* (C. T. Putra (Ed.); II).
- Naihasya, S. (2006). *Kebijakan Publik Menggapai Masyarakat Madani*. Mida Pustaka.
- Nugraha. (2022). *Akuntabilitas Keuangan Desa: Teori dan Praktik Pengelolaan Dana Desa*. Penerbit Universitas Indonesia.
- Patarai, M. I. (2017). *Kinerja Keuangan Daerah*. De La Macca.
- Praptoyo, S. I. H. S. (2015). Akuntabilitas dan Transparansi Pertanggungjawaban Anggaran Pendapatan Belanja Desa. *Jurnal Ilmu & Riset Akuntansi*, Vol. 4.
- Prasetyo. (2021). *SISKEUADES: Digitalisasi Pengelolaan Keuangan Desa*. Penerbit Teknologi Indonesia.
- Rahmat. (2021). *Pengelolaan Keuangan Desa dan Penyusunan APBDes yang Partisipatif*. Penerbit Andi.
- Retnani, P. A. B. dan E. D. (2021). Akuntabilitas dan Transparansi Pemerintah Desa dalam Pengelolaan Alokasi Dana Desa Leminggir Kecamatan Mojosari. *Jurnal Riset Dan Ilmu Akuntansi*.
- RI, K. A. (2017). *Al-Qur'an dan Terjemah*. Diponegoro.
- SASAUW, A. F., RORONG, A. J., & PALAR, N.

(2021). Akuntabilitas Penyelenggaraan Pelayanan Publik Pemerintah Di Kantor Kecamatan Tahuna Kabupaten Kepulauan Sangihe. *Jurnal Administrasi Publik, Vol.2*.

Shihab, M. Q. (2002a). *Tafsir Al-Mishbah Pesan, Kesan dan Keserasian Al-Qur'an*,. Lentera Hat.

Shihab, M. Q. (2002b). *tafsira al-mishbah pesa, Kesan dan Keserasian al-Qur'an*. letera hati.

Shihab, M. Q. (2015). *Tafsiran Al Misbah Jilid 11*. letera hati.

Shihab, M. Q. (2016). *Al-Mishbah, Pesan, Kesan dan Keserasian Al-Qur'an*. Cetakan : III. Lentera Hat.

Susanti¹, D. R., & Darna, N. (2023). Analisis Sistem Pengelolaan Keuangan Desa Melalui Penerapan Siskeudes Terhadap Kualitas Akuntabilitas Keuangan Desa di Kantor Desa Ciherang Kecamatan Banjarsari Kabupaten Ciamis. *Jurnal MASMAN :Master Manajemen, Vol. 1, No.*

Tanjung, A. H. (2014). *Akuntansi, Transparansi, dan Akuntabilitas Keuangan Publik*. BPFE UGM.

Widayati, S. R. (2024). *Mediasi Pengawasan Dan Transparansi Pada Pengaruh Transaksi Non Tunai Terhadap Akuntabilitas Pengelolaan Keuangan Desa di Kabupaten Semarang*. Universitas Islam Sultan Agung Semarang.