

**PERSEPSI MASYARAKAT TENTANG AKUNTABILITAS
LAPORAN KEUANGAN PEMERINTAH
DESA GENTENG WETAN**

SKRIPSI



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FAKULTAS EKONOMI DAN BISNIS ISLAM
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untuk memenuhi salah satu persyaratan memperoleh
gelar Sarjana Akuntansi Syariah (S.Akun)
Fakultas Ekonomi dan Bisnis Islam
Program Studi Akuntansi Syariah



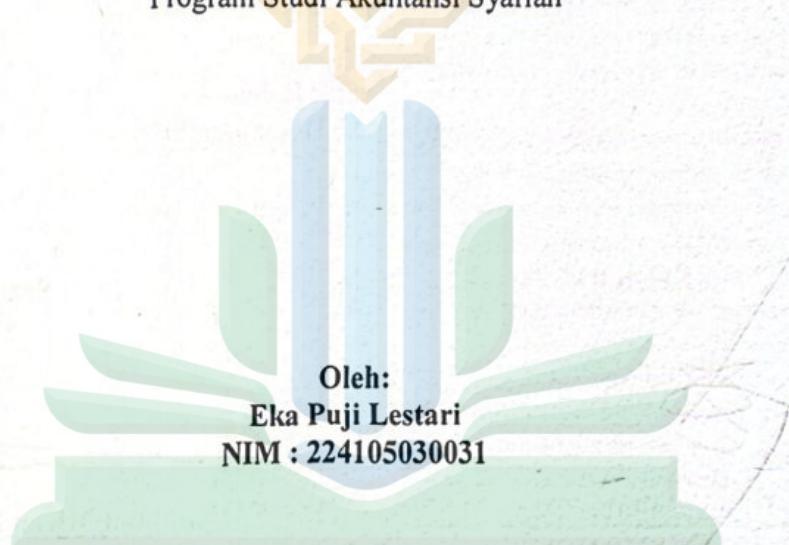
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persyaratan memperoleh gelar Sarjana Akuntansi Syariah (S.Akun)
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program studi akuntansi syariah

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Menyetujui

Dekan Fakultas Ekonomi dan Bisnis Islam



Public Perception of the Accountability of the Genteng Wetan Village Government's Financial Reports

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Keywords:

village financial accountability, transparency, public perception, public participation, financial literacy.

Abstract

This study aims to understand in-depth how the community interprets the accountability of village government financial reports in Genteng Wetan Village, Genteng District, Banyuwangi Regency. This study used a qualitative approach with a descriptive design, where informants were selected using a purposive sampling technique. A total of 12 informants were involved, including the village head, village secretary, treasurer, BPD members, community leaders, and village residents.

Data was collected through in-depth interviews, participatory observation, and document analysis such as village budget reports and village meeting minutes.

The research results show that village governments have attempted to implement transparency through the publication of financial reports, but most residents do not understand the content and meaning of these reports due to limited financial literacy. Citizen participation in accountability forums is also low and tends to be symbolic.

This finding confirms that the success of public accountability is not only determined by the availability of reports, but also by the public's ability to understand the information and engage in the oversight process.

This study suggests that village governments increase the dissemination of financial reports in simple language, expand citizen participation, and optimize the use of the Village Financial System (Siskeudes) as a means of transparency.

INTRODUCTION

Village governments are public entities that play a central role in realizing transparent governance, involving community participation, and oriented towards accountability. Following the enactment of Law Number 6 of 2014 concerning Villages, village authority in managing finances and implementing development has been further expanded, thus demanding a higher level of accountability to the community. Within this framework, village financial accountability has become a crucial issue because it is directly related to the level of public trust in the government and how effectively village funds are utilized to support development and public services. According to Adriani and Setiawan, the success of village financial accountability depends not only on the completeness of administrative reports, but also on the

extent to which these reports are understood and monitored by the community as the direct beneficiaries.

This finding is in line with Mutmainnah's research which confirms that public literacy is a fundamental factor in increasing public understanding of village government financial reports, thus impacting the quality of participation in the public accountability process.

However, on-the-ground phenomena indicate that accountability practices at the village level still face various obstacles. Although financial reports are prepared and published regularly, public understanding of their contents remains low. Residents often struggle to understand technical terms such as "budget realization," "capital expenditure," and "surplus or deficit," which limits public involvement in the oversight process. This situation suggests that village accountability is more oriented toward fulfilling administrative obligations than substantive accountability that actively involves the community. This gap aligns with research by Zainal et al., which asserts that financial transparency does not guarantee public participation if the community does not understand the information presented or does not have sufficient space to participate in oversight of public policy.

Conceptually, public accountability demands a balance between answerability (the government's obligation to explain its actions) and enforceability (the public's ability to assess and demand accountability), as proposed by Bovens. In village governance practice, answerability has been realized through the submission of financial reports, but enforceability has not been effective because the community does not yet have sufficient financial literacy capacity to understand the reports. Furthermore, the theory of good governance outlined by Hood emphasizes that transparency will only be meaningful if the information can be understood and utilized by the community in public decision-making. Thus, low financial literacy and community participation are major obstacles to creating an effective village financial accountability system.

This view is in line with Mauliyah who emphasized that a qualitative approach is necessary when researchers want to understand social phenomena in depth, including public perceptions of public policy.

Research by Atkinson and Messy from the OECD also highlights the importance of financial literacy in strengthening public participation in public accountability systems. Without an adequate understanding of financial data and reports, it is difficult for communities to play an active role as monitors. Therefore, public accountability at the village level needs to be understood not only as an administrative obligation of village governments, but also as a social process involving public education, information transparency, and citizen participation in decision-making and oversight of village budgets.

Based on this background, this study aims to examine how the public perceives the accountability of the financial reports of the Genteng Wetan Village government, Genteng District, Banyuwangi Regency. Through this analysis, the research is expected to provide an Public Perception of the Accountability of the Genteng Wetan Village Government's Financial Reports

empirical contribution to strengthening public understanding of public accountability practices at the village level. Furthermore, the results are expected to serve as evaluation material for the village government in improving transparency and encouraging community participation in village financial management processes.

METHODS

This study employed a descriptive qualitative method with the aim of gaining a deeper understanding of how the community views the accountability of village government financial reports. A qualitative approach was chosen because it allows for exploring the subjective meanings, perceptions, and experiences of informants within a real social context, rather than simply measuring variables numerically. Through this approach, researchers sought to explore how the community interprets and responds to accountability practices, particularly in the application of good governance principles to village fund management.

The research was conducted in Genteng Wetan Village, Genteng District, Banyuwangi Regency, East Java. This village was selected purposively because it has implemented a digital- based financial reporting system through the Village Financial System (SISKEUDES), and has a relatively high level of development intensity and community involvement. These conditions make this village relevant for examining the dynamics of public accountability at the village level in the context of financial management. The research activities took place from October to November 2025, including field observations, in-depth interviews with informants, and the collection of administrative documents related to the village financial accountability report for the 2023–2024 fiscal year.

The research subjects included parties directly involved in the village financial management and oversight process, selected using a purposive sampling technique. The primary informants included the Village Head, Village Secretary, Village Treasurer, Head of the Village Consultative Body (BPD), community leaders, and villagers who had participated in financial accountability meetings (musdes pertanggungjawaban). A total of 12 informants participated, reflecting a variety of positions, education levels, and levels of participation in village activities, enabling the acquisition of rich and diverse data. Data collection techniques were conducted through three main methods: in-depth interviews, participant observation, and

documentation. In-depth interviews were conducted to gain a deeper understanding of informants' perceptions and experiences regarding village financial reporting accountability practices, while observations were conducted to directly observe the village deliberation process and the mechanism for publishing financial reports posted on the village information board. Documentation was used as supporting evidence in the form of APBDes realization reports, deliberation minutes, and archives of village regulations on financial management.

The collected data were analyzed using the Miles, Huberman, and Saldaña interactive analysis model, which consists of three stages: data reduction, data display, and conclusion drawing/verification. The data reduction stage was carried out by selecting and focusing data relevant to the research objectives. Then, in the data display stage, the researchers presented the data in the form of a thematic narrative that facilitated the interpretation of the relationships between social variables. Next, the conclusion drawing stage was carried out by interpreting the meaning of the interview and observation results to draw valid conclusions regarding community perceptions of the accountability of village financial reports. The analysis process was carried out iteratively and simultaneously from the beginning of data collection until data saturation was achieved, namely when no new information emerged from additional interviews.

To ensure data validity, this study employed source and method triangulation techniques, as described by Sugiyono. Source triangulation was conducted by comparing information obtained from various categories of informants, ranging from village officials to the general public. Meanwhile, method triangulation was implemented by combining findings from interviews, observations, and document reviews, so that data consistency could be thoroughly tested. Furthermore, the validity of the findings was strengthened through a member checking process, which involved asking informants to review the researcher's interpretations to ensure that the meanings concluded align with their experiences and intentions. This validation mechanism is crucial to ensure that the research results do not merely reflect the researcher's perspective but truly depict the reality experienced by the community in understanding and relating to the village financial accountability system.

This methodology is considered relevant because the phenomenon of public accountability at the village level is contextual and multidimensional, requiring an approach that not only explains administrative mechanisms but also explores the social meanings and perceptions surrounding them. Therefore, the use of this descriptive qualitative method is expected to provide a more comprehensive understanding of how communities assess, respond to, and participate in the village financial reporting accountability system, as well as how

these practices can be strengthened to support transparent and integrated village governance.

RESULTS AND DISCUSSION

This study was conducted to analyze public perceptions of the accountability of the Genteng Wetan Village government's financial reports. Based on interviews, observations, and documentation, it was found that the village government has routinely and transparently prepared Public Perception of the Accountability of the Genteng Wetan Village Government's Financial Reports

financial reports, but this is not yet fully understood by the community. The Village Revenue and Expenditure Budget (APBDes) realization report published through the village information board and annual deliberation forum reflects a commitment to transparency. However, the level of public participation in the oversight process remains low. Only a small proportion of residents actively attend accountability meetings or ask questions regarding the use of village funds.

1. Administrative and Substantive Accountability in Village Financial Management

The research results show that the implementation of financial accountability in Genteng Wetan Village is still dominated by an administrative approach. Reports are prepared in an official format and submitted on schedule, but this lacks a substantive understanding of the community's content. Residents acknowledged that the reports displayed only contain figures without a simple explanation of the activities undertaken. As stated by an informant from a community leader, "We know the village funds are substantial, but not everyone understands what they are used for because the language is too technical."

This finding aligns with research by Adriani and Setiawan, who explained that public accountability at the village level tends to be formalistic, with reports prepared in accordance with regulations but has not been effective in raising public awareness of village finances. This demonstrates a gap between administrative accountability and substantive accountability, as distinguished by Bovens, who emphasized that accountability does not only mean submitting reports (answerability), but also public involvement in assessment and supervision (enforceability). In the context of Genteng Wetan Village, the answerability element has been fulfilled, but the enforceability element has not been optimally implemented because the community does not yet have the ability to critically assess the financial reports.

2. Community Participation and Financial Literacy Limitations

One of the main factors hampering the effectiveness of public accountability at the village level is the community's low level of financial literacy. Interviews with residents

revealed that most people do not understand technical terms such as "capital expenditure," "budget ceiling," or "silpa." Consequently, published reports lack meaningful meaning for the public. This is consistent with OECD research by Atkinson and Messy, which confirms that financial literacy levels are directly related to the effectiveness of public participation in the financial accountability system.

On the other hand, limited outreach from village governments exacerbates the situation. Village governments focus more on administrative reporting to the district government than on public education. However, as Salle emphasized, transparency is only meaningful when the public is able to understand the information provided and use it in the social oversight process. Therefore, increasing community participation must be accompanied by increased capacity for understanding through outreach activities, training, and public discussion forums at the village level.

This is consistent with Pratiwi and Muqmiroh who showed that the ability to understand financial information is influenced by the level of economic literacy of the community.

3. The Effectiveness of Village Deliberation Forums as a Means of Accountability

Village deliberation forums (musdes) have become a primary means of achieving public accountability. Researchers observed that the musdes in Genteng Wetan Village proceeded according to procedure, but community involvement remained limited. Participants were mostly village officials, representatives of community organizations, and a small number of members of the general public. Those who attended often simply listened without providing input or asking questions about the reports. These findings reinforce Hood's view that transparency is only effective when the information provided is comprehensible and actionable—that is, it is easily understood and can be used by the public to assess public policy.

Furthermore, the findings of this study align with those of Masitha and Mulyadi, who stated that community participation in the public accountability process is significantly influenced by government communication, access to information, and a sense of ownership of village programs. Therefore, efforts to improve the effectiveness of public accountability at the village level depend not only on reporting systems but also on developing a culture of dialogue between the government and the community.

4. Implications for Strengthening Village Financial Accountability

The findings of this study offer several important implications. First, village governments need to strengthen their public communication capacity, particularly in delivering

financial reports using simple language and easy-to-understand visuals. Second, village financial literacy strategies need to be developed, for example through training activities with the Village Consultative Body (BPD), youth organizations (karang taruna), or religious institutions. Third, public oversight can be enhanced through a more interactive and open digital system for village financial information. This approach aligns with good governance theory, which emphasizes three main pillars: transparency, participation, and accountability.

Thus, the results of this study indicate that the success of public accountability at the village level is not only determined by the completeness of administrative reports, but by the extent to Public Perception of the Accountability of the Genteng Wetan Village Government's Financial Reports which the community understands, assesses, and actively participates in the public financial accountability process.

CONCLUSION

Based on the research and discussion, it can be concluded that the accountability of the Genteng Wetan Village Government's financial reports has been implemented in accordance with the principles of administrative transparency, but has not yet fully achieved the level of substantive accountability. The village government has prepared and submitted budget realization reports regularly through public media and village deliberation forums, but community understanding of the report's content and meaning remains limited. The main factors contributing to this condition are the low level of financial literacy in the community and the minimal outreach carried out by the village government regarding the management of public funds.

The accountability established to date has been more of a one-way process, with the government conveying information, while the public remains a passive recipient. This indicates that the element of answerability (the government's obligation to explain its actions) has been fulfilled, but the element of enforceability (the public's ability to assess and provide feedback) remains ineffective. Therefore, it can be concluded that public accountability practices at the village level require strengthening the social and educational capacity of communities to actively participate in the process of public financial oversight and accountability. This finding reinforces the theory of Bovens and Hood, which states that public accountability will only be effective if accompanied by the public's ability to understand and critically assess government actions.

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LAMPIRAN – LAMPIRAN

1. Matrik Penelitian

Judul	Variabel	Sub Variabel	Indikator	Sumber Data	Metode Penelitian	Fokus Penelitian
Persepsi Masyarakat terhadap Akuntabilitas Laporan Keuangan Pemerintah Desa di Desa Genteng Wetan, Kecamatan Genteng, Kabupaten Banyuwangi	Persepsi Masyarakat	Pemahaman masyarakat tentang laporan keuangan desa	-Pemahaman masyarakat terhadap isi laporan keuangan	Informan: a. Kepala Desa b. Sekretaris Desa c. Bendahara Desa d. Anggota BPD e. Tokoh Masyarakat f. Warga Desa	1. Pendekatan Penelitian: Kualitatif 2. Jenis Penelitian: Deskriptif 3. Lokasi: Desa Genteng Wetan, Kecamatan Genteng, Kabupaten Banyuwangi 4. Teknik Penentuan Informan: Purposive Sampling 5. Pengumpulan Data: a. Observasi b. Wawancara Mendalam c. Dokumentasi 6. Analisis Data: Miles, Huberman & Saldaña (reduksi–penyajian–kesimpulan) 7. Keabsahan Data: Triangulasi Sumber & Metode	1.Bagaimana persepsi masyarakat Desa Genteng Wetan tentang akuntabilitas laporan keuangan pemerintah desa, khususnya dalam aspek kejuran, transparansi, tanggung jawab, dan konsistensi aparatur desa dalam pelaporan keuangan? 2.Faktor-faktor apa saja yang memengaruhi persepsi masyarakat Desa Genteng terhadap laporan keuangan pemerintah desa? 3.Bagaimana implikasi persepsi masyarakat Desa Genteng terhadap laporan keuangan pemerintah desa terhadap tingkat akuntabilitas yang dirasakan dan tingkat partisipasi mereka dalam pengelolaan keuangan desa?

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Dengan ini, saya menyatakan dengan sebenar-benarnya dengan seluruh hasil penelitian yang tertuang dalam jurnal ini merupakan karya orisinal yang saya susun sendiri, tanpa melakukan penjiplakan terhadap karya penelitian atau karya ilmiah orang lain, kecuali bagian-bagian yang secara tertulis dikutip dan telah disertai sumber rujukan yang jelas dalam naskah serta tercantum dalam daftar pustaka.

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Jember, 25 November 2025
Eka Puji Lestari
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PEDOMAN WAWANCARA

FOKUS 1

1. Bagaimana pendapat Anda tentang kejujuran dan keterbukaan pemerintah desa dalam mengelola dan melaporkan keuangan desa?
2. Apakah laporan keuangan yang dipublikasikan (papan informasi/musyawarah) menurut Anda sudah transparan dan mudah dipahami?
3. Bagaimana Anda menilai konsistensi aparatur desa dalam menyampaikan laporan keuangan setiap tahun?
4. Apakah Anda merasa pemerintah desa bertanggung jawab dan terbuka dalam menjelaskan penggunaan dana desa?

FOKUS 2

1. Faktor apa yang membuat Anda mudah atau sulit memahami laporan keuangan desa? (misalnya: bahasa terlalu teknis, angka rumit, kurang penjelasan)
2. Apakah Anda merasa mendapat informasi yang cukup tentang penggunaan dana desa dari pemerintah desa?
3. Seberapa besar pengaruh pengalaman pribadi Anda atau cerita masyarakat dalam membentuk persepsi Anda terhadap laporan keuangan desa?
4. Apakah penyampaian laporan oleh pemerintah desa (melalui mides, musyawarah, papan informasi) memengaruhi penilaian Anda?

FOKUS 3

1. Apakah persepsi Anda terhadap laporan keuangan desa memengaruhi tingkat kepercayaan Anda kepada pemerintah desa?
2. Apakah persepsi Anda membuat Anda ingin lebih terlibat (atau tidak terlibat) dalam kegiatan musyawarah dan pengawasan dana desa?
3. Menurut Anda, bagaimana persepsi masyarakat secara umum berdampak pada akuntabilitas pemerintah desa?
4. Apa langkah yang menurut Anda dapat membuat masyarakat lebih mau terlibat dalam pengelolaan dan pengawasan keuangan desa



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Disampaikan dengan hormat bahwa, dalam rangka menyelesaikan tugas Skripsi pada Fakultas Ekonomi dan Bisnis Islam, maka bersama ini mohon diizinkan mahasiswa berikut :

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Demikian atas perkenan dan kerjasamanya disampaikan terima kasih.

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Telah Selesai melaksanakan Penelitian dengan judul ***"Persepsi Masyarakat tentang Akuntabilitas Laporan Keuangan Pemerintah Desa Genteng Wetan"*** di Desa Gentengwetan Kecamatan Genteng Kabupaten Banyuwangi.

Demikian surat keterangan ini dibuat untuk dipergunakan sebagaimana mestinya.

Gentengwetan, 12 November 2025
KEPALA DESA GENTENGWETAN

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J E M B E R



H. SUKRI



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JURNAL KEGIATAN PENELITIAN

Nama : Eka Puji Lestari
Nim : 224105030031
Judul : Persepsi Masyarakat tentang Akuntabilitas Laporan Keuangan Pemerintah
Desa Genteng Wetan

No	Tanggal	Uraian Kegiatan	Paraf
1	Senin, 01 November 2025	Meminta izin untuk melakukan wawancara dan memberikan surat izin penelitian kepada balai Desa Genteng Wetan	
2	Selasa, 02 November 2025	Wawancara kepada kepala desa, sekretaris desa, bendahara desa, bpd terkait akuntabilitas dan transparansi laporan keuangan pemerintah di Desa Genteng Wetan	
3	Rabu, 03 November 2025	Wawancara kepada ketua RT/RW dan tokoh masyarakat	
4	Kamis, 04 November 2025	Wawancara kepada Masyarakat umum terkait Akuntabilitas dan Transparansi Laporan keuangan pemerintah Desa genteng Wetan	
5	Jumat, 05 November 2025	Wawancara kepada Masyarakat umum terkait Akuntabilitas dan Transparansi Laporan keuangan pemerintah Desa genteng Wetan	
6	Jumat, 12 November 2025	Mengambil Surat Keterangan selesai penelitian	

Banyuwangi, 12 November 2025

Kepala Desa Genteng Wetan



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H. SUKRI

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DOKUMENTASI PENELITIAN



Dokumentasi wawancara dengan pemerintah desa genteng wetan



Dokumentasi dengan rt/rw



Dokumentasi wawancara dengan masyarakat umum



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SURAT KETERANGAN LULUS PLAGIASI

Bagian Akademik Fakultas Ekonomi dan Bisnis Islam menerangkan bahwa :

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NIM : 224105030031
Program Studi : Akuntansi Syariah
Judul : Persepsi Masyarakat tentang Akuntabilitas Laporan Keuangan Pemerintah Desa Genteng Wetan

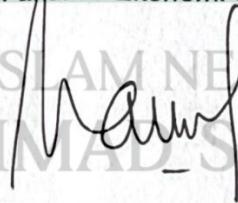
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Semester : VII (Tujuh)



Berdasarkan keterangan dari Dosen Pembimbing telah dinyatakan selesai bimbingan skripsi. Oleh karena itu mahasiswa tersebut diperkenankan mendaftarkan diri untuk mengikuti Ujian Skripsi.

Jember,

A.n. Dekan
Koordinator Prodi. Akuntansi Syariah

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Nur Ika Mauliyah



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It's my pleasure to inform you that, after the peer review, your paper : "**Public Perception of the Accountability of the Genteng Wetan Village Government's Financial Reports**" Has been **ACCEPTED** to publish with Al-Kharaj: Journal of Islamic Economic and Business "E-ISSN:2686-262X PISSN:2685-9300" It will be published in upcoming issue : Volume 7 Number 4, December 2025

Palopo, 25 November 2025
Sincerely, Editor in Chief



Mujahidin



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