

## ABSTRAK

Skripsi dengan judul “Pengaruh Akuntabilitas, Transparansi Dana Desa dan Kebijakan Desa terhadap Pengelolaan Keuangan Ditinjau dari Perspektif Syariah pada Desa Wonodadi Kecamatan Wonodadi Kabupaten Blitar” ini ditulis oleh Marizcha Dwi Puspita Sari, NIM. 12403193257, Program Studi Akuntansi Syariah, Jurusan Ekonomi, Fakultas Ekonomi dan Bisnis Islam, UIN Sayyid Ali Rahmatullah Tulungagung, pembimbing Dyah Pravitasari, S E., M.S.A.

Dana desa merupakan salah satu sumber pendanaan pembangunan desa yang bersumber dari Anggaran Pendapatan dan Belanja Negara (APBN). Dana desa diperuntukkan untuk membiayai penyelenggaraan pemerintahan, pembangunan, dan kemasyarakatan di desa. Pengelolaan dana desa yang baik dan transparan merupakan hal yang penting untuk mewujudkan tujuan pembangunan desa. Pengelolaan dana desa yang baik harus memenuhi prinsip-prinsip akuntabilitas, transparansi, dan kebijakan yang mendukung.

Adapun tujuan penelitian ini adalah: (1) untuk menguji pengaruh akuntabilitas, transparansi dana desa dan kebijakan desa terhadap pengelolaan keuangan pada Desa Wonodadi Kecamatan Wonodadi Kabupaten Blitar, (2) untuk menguji pengaruh akuntabilitas terhadap pengelolaan keuangan pada Desa Wonodadi Kecamatan Wonodadi Kabupaten Blitar, (3) untuk menguji pengaruh transparansi dana desa terhadap pengelolaan keuangan pada Desa Wonodadi Kecamatan Wonodadi Kabupaten Blitar, (4) untuk menguji pengaruh kebijakan desa terhadap pengelolaan keuangan pada Desa Wonodadi Kecamatan Wonodadi Kabupaten Blitar.

Metode yang digunakan dalam penelitian ini adalah pendekatan kuantitatif. Pengambilan sampel menggunakan *simple random sampling* dengan jumlah sampel sebanyak 98 responden. Pengumpulan data dilakukan dengan metode kuesioner yang disebarakan kepada responden. Data yang diperoleh dari hasil kuesioner dianalisis dengan uji instrumen penelitian, uji asumsi klasik, uji regresi linear berganda, dan uji hipotesis.

Berdasarkan hasil pengujian hipotesis, dapat disimpulkan bahwa: (1) Akuntabilitas, transparansi dana desa dan kebijakan desa secara simultan atau bersama-sama berpengaruh positif dan signifikan terhadap pengelolaan keuangan pada Desa Wonodadi Kecamatan Wonodadi Kabupaten Blitar, (2) Akuntabilitas dana desa berpengaruh positif dan signifikan terhadap pengelolaan keuangan pada Desa Wonodadi Kecamatan Wonodadi Kabupaten Blitar, (3) Transparansi dana desa berpengaruh positif dan signifikan terhadap pengelolaan keuangan pada Desa Wonodadi Kecamatan Wonodadi Kabupaten Blitar, (4) Kebijakan desa berpengaruh positif dan signifikan terhadap pengelolaan keuangan pada Desa Wonodadi Kecamatan Wonodadi Kabupaten Blitar.

**Kata Kunci :** Akuntabilitas, Transparansi, Dana Desa, Kebijakan Desa dan Pengelolaan Keuangan

## **ABSTRACT**

*The thesis entitled "The Effect of Accountability, Village Fund Transparency and Village Policy on Financial Management Viewed from Sharia Perspective in Wonodadi Village, Wonodadi District, Blitar Regency" was written by Marizcha Dwi Puspita Sari, NIM. 12403193257, Sharia Accounting Study Program, Department of Economics, Faculty of Islamic Economics and Business, UIN Sayyid Ali Rahmatullah Tulungagung, supervisor Dyah Pravitasari, S E., M.S.A.*

*Village funds are one of the sources of funding for village development sourced from the State Budget (APBN). Village funds are intended to finance governance, development, and community in the village. Good and transparent management of village funds is important to realize village development goals. Good village fund management must meet the principles of accountability, transparency, and supportive policies.*

*The objectives of this study are: (1) to examine the effect of accountability, transparency of village funds and village policies on financial management in Wonodadi Village, Wonodadi District, Blitar Regency, (2) to examine the effect of accountability on financial management in Wonodadi Village, Wonodadi District, Blitar Regency, (3) to test the effect of village fund transparency on financial management in Wonodadi Village, Wonodadi District, Blitar Regency, (4) to examine the effect of village policies on financial management in Wonodadi Village, Wonodadi District, Blitar Regency.*

*The method used in this study is a quantitative approach. Sampling using simple random sampling with a sample of 98 respondents. Data collection was carried out by questionnaire method which was distributed to respondents. The data obtained from the questionnaire results were analyzed by research instrument tests, classical assumption tests, multiple linear regression tests, and hypothesis tests.*

*Based on the results of hypothesis testing, it can be concluded that: (1) Accountability, transparency of village funds and village policies simultaneously or together have a positive and significant effect on financial management in Wonodadi Village, Wonodadi District, Blitar Regency, (2) Accountability of village funds has a positive and significant effect on financial management in Wonodadi Village, Wonodadi District, Blitar Regency, (3) Village fund transparency has a positive and significant effect on financial management in Wonodadi Village, Wonodadi District, Blitar Regency, (4) Village policies have a positive and significant effect on financial management in Wonodadi Village, Wonodadi District, Blitar Regency.*

**Keywords** : *Accountability, Transparency, Village Funds, Village Policy and Financial Management*