

# Siyasah Dusturiyyah Scrutiny of Village Financial Digitization per Permendagri No. 20/2018 Article 2(1): Empirical Insights from Darmaraja Village, Ciamis

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## Abstract:

This research is motivated by the phenomenon of the implementation of digital village financial management which has various implications for transparency, accountability, and village financial governance. In the perspective of Siyasah Dusturiyyah, digital village financial management must be carried out with the mandate and efforts of Hifzh Al-Mal (protection of state assets) which must be accounted for. The purpose of this research is to describe the implementation of digital village financial management in Darmaraja Village and assess its effectiveness based on Article 2 Paragraph (1) of the Regulation of the Minister of Home Affairs Number 20 of 2018 and analyze its compliance with the principles of Siyasah Dusturiyyah. This research uses an empirical juridical method through field observation. Data were obtained through literature studies, documentation, and interviews with village officials, BPD, community leaders, DPMD of West Java Province, and the Regional Government Bureau of the Secretariat of West Java Province. The results of the study indicate that the implementation of Darmaraja village financial management has succeeded in creating an administrative discipline system for village officials. However, from the community perspective, low digital literacy is still an obstacle, so that billboards are a viable solution to bridge the information gap. From the perspective of Siyasah Dusturiyyah, this shows that successful digital village financial management must be accompanied by a change in work culture that prioritizes community welfare, ensuring that Hifzh Al-Mal efforts are realized not only administratively but also tangibly through inclusive transparency.

**Keywords:** digitalization; Siyasah Dusturiyyah; Village Financial Management.

## INTRODUCTION

The Hajj and Umrah pilgrimages require more than just physical readiness for extreme challenges such as high temperatures and long distances; they also require strong spiritual preparedness to ensure smooth and solemn worship. This journey is a profound religious experience often referred to as a spiritual journey, a process

of inner transformation that impacts an individual's relationship with God, themselves, their environment, and fellow human beings. In this context, pilgrims face not only physical pressure but also mental and emotional challenges, making guidance from a competent guide crucial. The need for a companion capable of holistic guidance, both technically and spiritually, is increasingly relevant as the number of pilgrims grows, complex in terms of age, health conditions, and cultural backgrounds. The role of a guide (*muthawwif*) is thus not merely administrative or logistical, but also serves as a spiritual companion who can guide pilgrims in strengthening their inner selves during the Hajj and Umrah rituals (Al-Shreifeen & Marlinda, 2025).

Law Number 3 of 2024 concerning the Second Amendment to Law Number 6 of 2014 concerning Villages reaffirms the position of villages as legal entities with constitutional legitimacy to regulate and manage their own interests. This regulation not only contains administrative provisions, but also presents normative affirmation of the existence of villages as legal community units with territorial boundaries, institutional structures, and autonomous authority in governance and development. This recognition demonstrates the continuity of the decentralization orientation, which provides broader space for villages to carry out government functions independently within the framework of national law. Thus, villages are understood not merely as extensions of the regional government, but as legal subjects with the capacity to manage public affairs at the local level in a legitimate and structured manner (Bilyan, 2024). This legal framework demonstrates the state's commitment to strengthening the foundations of village governance based on attributional authority and recognition.

As a normative follow-up to the mandate of the law, Minister of Home Affairs Regulation Number 20 of 2018 concerning Village Financial Management was issued. This regulation serves as an operational instrument detailing the mechanisms for systematic and comprehensive village financial management. The regulatory substance encompasses a series of integrated stages, starting from the budget planning process, activity implementation, financial administration, report preparation, and accountability mechanisms. Each stage is formulated within a procedural framework that demands administrative precision and compliance with public financial management standards. The presence of this regulation demonstrates efforts to standardize village fiscal governance so that it operates within a measurable, documented, and effectively monitored system. Thus, village financial management is positioned not as a mere administrative practice, but as an institutional process that requires clear and consistent regulations to maintain the integrity of budget management at the village level.

Article 2 paragraph (1) of the Minister of Home Affairs Regulation Number 20 of 2018 emphasizes that village financial management is based on the principles of transparency, accountability, and participation, and is implemented in an orderly and disciplined budget (Peraturan Menteri Dalam Negeri Nomor 20 Tahun 2018 Tentang Pengelolaan Keuangan Desa [Regulation of the Minister of Home Affairs Number 20 of 2018 Concerning Village Financial Management], 2018). The formulation of this norm contains governance principles that emphasize openness of information to the public, clarity of accountability for the use of funds, and citizen involvement in the decision-making process related to the village budget. Transparency requires adequate public access to village financial information, while accountability demands an accountability mechanism that can be tested administratively and socially. The participatory principle places the community as part of the deliberative process in village financial planning and supervision. Budgetary order and discipline reflect a commitment to procedural compliance and control of fund use in accordance with established plans.

In general, a village is a government entity granted authority and funding by the state to independently and responsibly organize governance, development, and empower village communities. In practice, villages hold a strategic position because they directly interact with the community and are at the forefront of public services and development based on local needs. Therefore, village financial management requires the principles of transparency, accountability, participation, and orderly and disciplined budgeting. However, the large amount of authority and allocation of funds received by villages also opens up room for various problems, such as budget misuse, weak capacity of village officials, and practices that have the potential to deviate from the original purpose of providing village funds.

This can occur because in the fund disbursement process, after the village government and the Village Consultative Body (BPD) formulate and submit the RPJMD, the Village Fund Allocation (ADD) will be directly transferred to the village treasurer's account, where all expenditures are written in notes or receipts that allow for misuse. In practice, the reporting process is often not carried out transparently, so it requires more optimal oversight, both from the government bureaucracy above, the inspectorate, and law enforcement officials such as the prosecutor's office, to minimize the potential for misuse.

The West Java Provincial Government officially introduced a non-cash transaction system within the framework of the Village Financial Management System on June 3, 2025. The policy launch was held at the

Graha Pupuk Kujang Building, Kujang Cikampek Industrial Estate (KIKC), Karawang Regency, as part of the village financial governance reform agenda based on digital (DPMDesa Public Relations Team, 2025). This initiative marks the local government's commitment to strengthening village budget management mechanisms through the use of information technology. West Java Governor Kang Dedi Mulyadi explained that through the e-budgeting scheme, the entire chain of village financial management, from the receipt stage to the realization of expenditures, is processed through an integrated digital platform. This transformation is aimed at strengthening the internal control system, increasing the capacity to detect potential irregularities early, and establishing more open and transparent governance. This digitalization is projected to provide a more documented, systematic, and easily traceable administrative process within the context of public oversight.

In practice, the digitalization of village financial management is largely realized through the use of integrated systems, one of which is the Village Financial System (Siskeudes). This application was developed by the Ministry of Home Affairs in collaboration with the Financial and Development Supervisory Agency (BPKP) as a standard instrument in village financial administration (Tim Kehumasan DPMDesa, 2025). Siskeudes is designed as a single application used nationally to ensure uniformity in village financial recording and reporting procedures. Its functions cover the entire budget cycle, from planning and budgeting, activity implementation, transaction administration, to reporting and accountability. The integrated system structure allows for comprehensive documentation of each stage within a single platform. The presence of Siskeudes demonstrates a policy orientation that places accountability and data traceability as the primary foundation of village fiscal governance, while simultaneously strengthening public administration standards at the level of government closest to the community.

In the context of this research, Darmaraja Village, located in Lumbung District, Ciamis Regency, was chosen as the study location because it has implemented digitalization of village financial management through the Village Financial Management System (Siskeudes) in West Java. The village was selected based on considerations of empirical relevance to the digital transformation policy currently being mainstreamed by the local government. Darmaraja Village is a concrete representation of the implementation of a digital system in village budget management at the operational level. Through a case study approach, this research seeks to examine the impact of digitalization implementation on the quality of financial governance and its implications for public services at the village level. This empirical analysis is aimed at gaining a comprehensive understanding of the dynamics of system implementation, including aspects of effectiveness, administrative challenges, and opportunities for increasing institutional capacity. The results of the study are expected to provide conceptual and practical contributions to other villages undergoing or planning similar digital transformations.

Prior to the implementation of the digital system, Darmaraja Village managed its financial administration through a manual mechanism that relied on written records. All budget transactions were recorded in physical documents, requiring a gradual and relatively time-consuming recapitulation process. This situation resulted in a high potential for calculation errors and limited public access to information. The oversight process by relevant agencies and village facilitators was not optimal, as audit trails were not systematically documented. The lack of integrated manual administration led to poor recording and inventory of village assets. This situation impacted the effectiveness of village asset management and the accuracy of financial reporting. The transformation to a digital system was seen as a response to the need for a more orderly and documented administrative structure that supported more professional governance practices within the village government.

Following digitization, the aforementioned issues can be addressed because the implementation of the Siskeudes application is projected to address various weaknesses in manual management, where this system integrates all stages of village financial governance into a single, standardized platform in accordance with national regulations. From a supervisory perspective, this application creates stronger transparency by providing a clear digital footprint, making it easier for the inspectorate and related agencies to monitor village cash flow in real time. Ultimately, the use of this system not only protects financial data from physical damage but also promotes more accountable, professional administrative discipline at the village government level. However, digital village financial management also has shortcomings such as human resources, which are often complained about in policy implementation, where village officials lack understanding of digital village financial management due to limited access to electronics and not all village officials have digital accounts for salary disbursement processes.

In the *Siyasah Dusturiyah* review, leadership policies must be oriented towards the public interest (Armedi, 2022). Digitalization in this context serves as a means to achieve sharia objectives, particularly safeguarding assets from misuse and ensuring justice (Fikra et al., 2024). Furthermore, policy implementation must prioritize the principle of facilitating rather than complicating, so the government must ensure equitable distribution of

internet infrastructure and ongoing digital training. Thus, technology functions as a facilitator of public interest and the goal of increasing transparency, accountability, and preventing potential misuse, and Article 2 Paragraph (1) of the Minister of Home Affairs Regulation concerning Village Financial Management can be fulfilled.

The relevant verse of the Quran (An-Nisa verse 58):

﴿إِن سَأَلْتَهُمْ لِيُؤَدُّوا الْأُمْنَانَ إِلَىٰ آهْلِهَا وَإِذَا حَكَمْتُمْ بَيْنَ النَّاسِ أَنْ تَحْكُمُوا بِالْعَدْلِ ۗ إِنَّ سَأَلَ مَا يَعِطُكُمْ بِهِ ۗ﴾  
﴿كَانَ سَمِيعًا بَصِيرًا ۝٥٨﴾ (النساء/4: 58)

Meaning: "Indeed, Allah commands you to deliver the trusts to their owners. When you judge between people, judge with justice. Indeed, Allah gives you the best advice. Indeed, Allah is All-Hearing, All-Seeing." (An-Nisa/4:58)

Meaning: This verse establishes the principle that the position of village head and the management of village funds are a trust. Digitization through the Village Finance System (Siskeudes) is a tool to ensure that this trust is delivered accurately and to the right targets to the village community without any deductions (honestly and transparently).

The relevant verse of the Quran (Al-Baqarah Verse 188):

﴿وَلَا تَأْكُلُوا أَمْوَالَكُم بَيْنَكُم بِالْبَاطِلِ وَتُدْلُوا بِهَا إِلَىٰ الْأُدْحَاكِمِ لِتَأْكُلُوا فَرِيقًا مِّنْ أَمْوَالِ النَّاسِ بِالْإِثْمِ وَأَنْتُمْ تَعْلَمُونَ ۗ﴾  
(البقرة/2: 188)

Meaning: "Do not consume your property among yourselves unjustly, nor bring it to the judges with the intention of consuming some of it sinfully, while you know." (Al-Baqarah/2:188)

Meaning: The verse expressly prohibits the misuse of assets, including public assets, so that the implementation of a digital system in village financial management is a preventive measure to close the gap for "false practices", increase transparency, and ensure that every transaction can be traced, which emphasizes that digitalization is not just an administrative policy, but the implementation of Qur'anic values in village governance.

Digital village financial management has a good intention, namely to achieve *hifz al-mal* (asset maintenance) through budget transparency and accountability, replacing manual systems that are prone to damage and difficult for the public to access. This good intention is realized as an effort to fulfill the principles of accountability and transparency in Village Financial Management as mandated by Article 2 Paragraph (1) of the Minister of Home Affairs Regulation Number 20 of 2018. In addition, researchers use the theory of Good Governance, specifically the principles of accountability and transparency, as well as the theory of public information disclosure will also be used in this study to assess the extent to which the digitalization policy not only fulfills administrative obligations, but is also able to create information disclosure that can be accessed by the public and ensure the existence of a clear accountability mechanism between the village government, regional government, and village residents as the main stakeholders. Through the principle of good governance, the study will examine whether digitalization truly strengthens village governance or actually produces a new form of disharmony between policy design and field conditions.

The urgency of this research lies in the need to ensure that the digitalization system for village financial management can run according to the principles of accountability, transparency and public welfare as mandated in Article 2 Paragraph (1) of the Regulation of the Minister of Home Affairs Number 20 of 2018 and in line with the *Siyasah Dusturiyah* framework in good governance.

## METHOD

This research applies an empirical juridical method combined with a descriptive analytical approach to describe and examine the factual implementation of digitalization of village financial management. The methodological framework is aimed at reviewing concrete practices in the field and identifying the relationship between normative provisions, the principles of *Siyasah Dusturiyah*, and the reality in Damaraja Village. The empirical juridical method is understood as a research strategy that goes beyond the review of legal documents, but rather moves towards collecting data sourced from real events and the experiences of the subjects involved.

Amarudin and Zainal Asikin explain that this approach requires an in-depth process of information tracing and verification of empirical facts developing in the community (Asikin, 2004). Thus, the research does not only position law as a normative text, but also as a social practice that interacts with administrative and institutional dynamics at the village level.

The descriptive analytical method used in this research serves to present a structured and systematic overview of the field, allowing empirical conditions to be understood in their full context. Sugiyono explained that the descriptive approach is used to record phenomena as they exist through relevant data collection techniques, such as interviews, observation, and documentation (Sugiyono, 2017). This technique allows researchers to obtain an objective representation of the digitalization of village financial management practices, including administrative patterns, work mechanisms, and interactions between village officials. The collected data is then analyzed to determine the alignment between applicable legal norms and their actual implementation. Through this process, the research seeks to provide an accurate and fact-based description, while also providing an analysis that reflects the dynamics of policy implementation within the village government environment.

This research approach is based on a qualitative perspective, chosen because it is relevant to the study's objectives, which focus on an in-depth understanding of social phenomena. A qualitative approach focuses on the meaning, processes, and context surrounding an event, so that social reality is understood comprehensively and not reduced to statistical figures. Moleong emphasized that qualitative research is appropriate for describing social phenomena in detail within a specific environment, with an emphasis on depth of analysis and richness of data (Moleong, 2017). In the context of this research, qualitative methods were utilized to explore the implementation process of digitalization of financial management in Damararaja Village, including the experiences of policy implementers and the accompanying dynamics. This approach opens up space for broader interpretations of the meaning of digitalization policies in village governance practices.

The type of data used in this study is qualitative, considering that the focus of the problem at hand requires substantive in-depth analysis that cannot be reduced to numbers or statistics. The qualitative nature allows for exploration of the social, administrative, and normative dynamics surrounding the implementation of digitalization in village financial management. Data sources in this study are classified into two main groups: primary data and secondary data. This grouping is intended to maintain order in the information collection process while ensuring a diversity of perspectives. Primary data was collected directly from the field through interactions with subjects involved in village financial management practices. Meanwhile, secondary data was obtained from various documents and literature relevant to the research topic. This data collection structure was designed to provide a comprehensive empirical picture of the reality of digitalization policy implementation in Damararaja Village.

Primary data were obtained through observations of the implementation of digitalization of village financial management in Damararaja Village. Observations were conducted to capture the actual administrative processes taking place, including recording and reporting mechanisms, and the use of digital systems in daily practice. In addition, interviews were conducted with internal village government officials, including the Village Secretary, the Head of Financial Affairs, and the Head of Planning Affairs. Interviews also involved strategic village partners such as the Head of the Village Consultative Body, the Head of the Village-Owned Enterprise, village cadres, and community representatives. The involvement of these various actors was intended to obtain diverse perspectives regarding the implementation of digitalization policies. To broaden the scope of the bureaucratic perspective, this study also conducted interviews with the West Java Provincial Community and Village Empowerment Office and the Bureau of Government and Regional Autonomy of the West Java Provincial Secretariat. Interactions with these authorities provided policy context at the provincial level.

The secondary data in this study includes primary, secondary, and tertiary legal materials related to the digitalization of village financial management. Primary legal materials include laws and regulations that serve as the normative basis for policies, while secondary legal materials consist of books, scientific articles, and academic studies discussing policy implementation and the perspective of *Siyasah Dusturiyah*. Tertiary legal materials are used to enrich conceptual understanding through relevant supporting references. Official documents such as Minister of Home Affairs Regulation Number 20 of 2018 and Law Number 3 of 2024 serve as the primary references in examining the regulatory framework for village financial management. Additionally, the West Java Governor's policy on non-cash transactions and administrative data from the West Java Provincial Regional Leadership Council (DPMD) and the Bureau of Regional Government and Autonomy were also analyzed. The use of secondary data aims to strengthen the normative and theoretical foundations that support empirical analysis in the field.

Data collection techniques in this study were conducted through observation, in-depth interviews, and documentation studies. Observations were directed at direct observation of policy implementation in the field to assess the effectiveness and identify challenges in implementing digitalization of village financial management. In-depth interviews were conducted to gather information regarding obstacles, evaluations, and policy impacts from the perspectives of village officials, strategic partners, community representatives, and relevant provincial government agencies. This approach allows researchers to understand the subjects' experiences in a reflective and contextual manner. Documentation studies were conducted by reviewing regulations, gubernatorial policies, and official data available from relevant agencies. In addition, literature on the theory of Good Governance, public information disclosure, and Fiqh Siyasa Dusturiyah, particularly the principle of Hifzh al-Mal, was reviewed to evaluate policy implementation from an ethical and public benefit dimension, as well as to examine the conformity between the norms of Article 2 paragraph (1) of the Regulation of the Minister of Home Affairs Number 20 of 2018 with actual practice.

The qualitative data analysis technique in this study follows the stages formulated by Sugiyono, namely data reduction, data presentation, and drawing conclusions (Sugiyono, 2017). In the reduction stage, collected data is selected and categorized based on the research focus, such as implementation constraints, policy effectiveness, and its relevance to the principles of Siyasa Dusturiyah. This process aims to simplify the data without losing the essence of important information. The data presentation stage is carried out by systematically organizing information to facilitate reading patterns and relationships between social variables. The final stage, namely drawing conclusions, is carried out through a comprehensive interpretation of field findings and normative studies. This analysis is aimed at identifying factors influencing the implementation of digitalization of village financial management in Darmaraja Village, as well as assessing the extent to which the digital system meets the principles of transparency as stipulated in regulations and the values of Hifzh al-Mal within the Siyasa Dusturiyah framework.

## RESULTS AND DISCUSSION

### Implementation of Village Financial Management Digitalization Held in Darmaraja Village

Villages are the smallest administrative units with their own autonomy, possessing diverse local potential. This potential is not only positive but also includes negative potential that requires vigilance, particularly in village financial management. Each year, villages receive substantial allocations from the central government, tailored to their individual needs. However, village financial management still faces various challenges, ranging from potential misuse, the emergence of village dependence on central funds, to the possibility of their use for political gain, including in Darmaraja village.

This can occur because all financial transactions are recorded handwritten in the general cash book and subsidiary ledgers. Data accuracy relies heavily on the individual treasurer's meticulousness in calculating each digit. This often leads to a high risk of human error, such as miscalculations or mismatches between cash on hand and ledger records. Furthermore, accountability reports (SPJ) must be prepared physically, stacking receipts and expenditure notes, which are susceptible to being lost or damaged due to age and storage. Finally, there is no system that allows authorities at the district or central level to monitor cash flows in real time (Ibrahim et al., 2026i). Oversight is largely a formal administrative process at the end of the period, widening the gap for discrepancies between planning and actual use of funds.

In response to these conditions, the West Java Provincial Government has issued a policy to accelerate e-voting and e-budgeting. The key to e-budgeting is the mandate for cashless transactions for all expenditures, where funds are transferred directly from village accounts to third-party accounts, minimizing the circulation of cash (Tim Kehumasan DPMDesa, 2025). Furthermore, the Ministry of Home Affairs has provided and instructed each village to implement online and integrated village financial management using the Siskeudes system (Representative of the Financial and Development Supervisory Agency (Perwakilan BPKP, 2023).

Siskeudes was developed in 2015 supported by the letter of the Minister of Home Affairs Number 143/8350/BPD on November 27, 2015, regarding the Village Financial Management Application and the KPK Letter Number B.7508/01-16/08/2016 dated August 31, 2016 regarding the Appeal Regarding Village Financial Management/Village Funds ((BPKP), SISKEUDES 2.0 Application Operation Manual: Village Financial System, 2019). The goal is so that the principles of village financial management as regulated in Article 2 paragraph (1) of the Regulation of the Minister of Home Affairs Number 20 of 2018, namely transparent, accountable, orderly, and budget discipline, can be implemented optimally. As a follow-up to the central government's instructions, the Provincial Government

West Java instructed the acceleration of the implementation of this policy in all villages. Through the use of the Siskeudes application, village officials are required to carry out online village financial management (Prayoga, 2025), starting from the planning stage by including the relevant RPJMDes and uploading it into the system, the budgeting stage to enter the RAB for activities, the disbursement stage where ADD can only be disbursed after verification, to the reporting stage. Every expenditure made must be recorded online and in real time. Recording in the Siskeudes application includes not only income and expenditures sourced from ADD, but also all village financial income and expenditures originating from seven other village revenue sources such as Village Funds (DD), Village Fund Allocation (ADD), Village Original Income (PADes), tax & levy revenue sharing, financial assistance from the province and financial assistance from the district as well as grants and donations, all of which data must be recorded and uploaded to the Siskeudes application.

The village financial data recorded online can then be accessed by district governments, provincial governments, and even the Ministry of Home Affairs in real time through the Siskeudes Link platform. Furthermore, prosecutors can monitor village financial management uploaded to the Siskeudes app through the Jaga Desa platform.

Specifically for Village Fund Allocation (ADD), district/city governments also use the OM-SPAN platform. OM-SPAN is used to monitor transactions within the State Treasury and Budget System (SPAN) and provides information on the amount of the Village Fund Allocation (ADD) budget in each village, its realization, and other related information (Ibrahim et al., 2026b).

The implementation of digitalization at the village level, particularly in Darmaraja Village, is inseparable from a complex hierarchical government framework. Based on field findings, village development is carried out through coordination of agencies such as the Regional Development Planning Agency (DPMD), Kesbangpol, and Satpol PP under the auspices of the Regency/City Regional Government, specifically under the coordination of the Regent/Mayor through the Regional Secretary (Sekda). Although the Governor serves as the Representative of the Central Government (GWPP) according to Law No. 23 of 2014, direct authority over villages remains with the Regent or Mayor (Ibrahim et al., 2026i). This indicates that village digitalization is a central mandate that must pass through regional bureaucracy to align with district autonomy.

Darmaraja Village's journey in adopting financial management technology began consistently in the period 2017 to 2018, when the online version of the Village Financial System (Siskeudes) began to be fully operational (Ibrahim et al., 2026d). This transformative step is not merely following a trend, but a form of village compliance as a policy executor that must comply with national regulations, especially in carrying out the mandate of Article 2 paragraph (1) of the Minister of Home Affairs Regulation Number 20 of 2018. In this regulation, village financial management must be based on four main pillars, namely transparency, accountability, participatory, and orderly and disciplined budgeting.

In terms of infrastructure, Darmaraja Village is actually adequately prepared to support digital financial governance, particularly with the availability of internet access and other supporting devices (Ibrahim et al., 2026f). However, this system is still hampered by differences in human resource (HR) readiness. Despite technical guidance (Bimtek) implementation, some village officials feel their understanding is not yet deep and often experience technical difficulties due to limited operational memory or post-training forgetfulness (Ibrahim et al., 2026h).

In addition to human factors, technical constraints on central infrastructure also hamper village operations. Server access is often limited to specific time windows set by central administrators. Frequent server overloads or downtime during mass access by other villages poses a major obstacle to uploading financial transactions in real time (Ibrahim et al., 2026d). As a result, data synchronization is not always fast, even when village-level devices are ready to work.

The Siskeudes operational process begins with the input of a predetermined User ID and password. This system's security is highly stringent, as each user has a different level of authority based on their function within the village's organizational structure. In Darmaraja village, all village officials have access to log in as needed (Ibrahim et al., 2026a).

The verification mechanism in Siskeudes is designed in stages to ensure the validity of every transaction. The first verification occurs upon login using a unique ID, followed by functional verification, where data entered by the treasurer will not be valid until validated by the Village Secretary within the application. Furthermore, database verification ensures the village's unique code is synchronized with the district system to prevent data confusion between regions. Technically, verification is also carried out by checking the receipt numbers manually, which must be entered into the system, ensuring alignment between digital records and physical evidence in the

field. This security integration is further strengthened by restrictions on certain devices or IP addresses registered at the district level to prevent unauthorized access from outside the village office.

In the Siskeudes application, the financial management cycle is systematically designed through four main interlocking stages to ensure regulatory compliance. This cycle begins with the planning stage, which serves as the initial foundation for establishing the direction of village development and financial policies for the fiscal year. Here, village officials input general data for document legality, the Village Head's vision and mission according to the RPJMDes, and detailed activity plans divided into five main areas, from governance to disaster management. The final result of this stage is the Village Government Work Plan (RKP Desa), which serves as the absolute reference for budget preparation.

Entering the budgeting phase, the focus shifts to mapping revenue sources and spending allocations. Villages are required to input all revenue estimates, such as Village Funds (DD), Village Fund Allocations (ADD), and Village Original Income (PAD), which are then synchronized with the preparation of a detailed Budget Plan (RAB) per unit price. After managing the financing aspects, including the previous year's budget surplus (SiLPA), the data is then posted to the Village Budget (APBDes) document. This posting process is crucial because it serves as a data lock; the budget cannot be changed arbitrarily without going through official change procedures, thus maintaining budget discipline.

Next, during the administration phase, the application technically records every movement of money in and out of the village cash account. Every receipt of funds must be recorded based on valid proof of transfer, while for expenditures, activity implementers are required to submit a Payment Request Letter (SPP) through the system. The treasurer then records outgoing transactions for materials or honorariums, with each data entry required to be supported by a physical receipt as a valid attachment. This stage ensures that every rupiah spent has a consistent digital footprint and physical evidence.

This cycle concludes with the bookkeeping and reporting phase, which is the system's automated output. Siskeudes will compile a General Cash Book (BKU), a subsidiary bank ledger, and a realization report comparing the budget plan with fund utilization in the field. The resulting semi-annual and annual reports cover 18 standard points in accordance with ministry regulations (Ibrahim et al., 2026d).

### **Effectiveness of the Implementation of Digitalization of Village Financial Management in Darmaraja Village Based on the Provisions of Article 2 Paragraph (1) of the Regulation of the Minister of Home Affairs Number 20 of 2018**

Effectiveness Studies according to Campbell are seen as an indicator of the extent to which an organization is able to realize strategic targets and optimize the implementation of established fundamental functions (Ariyani et al., 2024). Therefore, the assessment of the effectiveness of digitalization in Darmaraja Village cannot be judged only by the sophistication of its application, but also by how this program is aligned with previously determined goals, as well as how the technology changes work patterns and a culture of transparency at the village level. Therefore, the effectiveness of village financial management will be tested by Article 2 Paragraph (1) of the Regulation of the Minister of Home Affairs Number 20 of 2018 which contains four principles, as follows:

When linked to field research findings, particularly in the village apparatus recording process, it is built through a real-time mechanism. Every transaction must be immediately input into the Siskeudes application, thus minimizing the opportunity for data manipulation or unplanned budget use. The disbursement process is also very strict, where activity implementers must submit a Payment Request Letter (SPP), which is then verified by the Village Secretary, and approved by the Village Head, before finally being disbursed by the Finance Officer or Treasurer (Ibrahim et al., 2026d). This digitalization has helped reduce public suspicion because money is no longer circulating in cash outside of village accounts.

However, challenges with this digitalization arise when the system interacts with the wider community. With limited access to the Village Financial Management System (SISKEUDES) and a lack of digital literacy among residents (Ibrahim et al., 2026e), the village government realized that an app alone was insufficient. Therefore, Darmaraja Village implemented a two-way transparency strategy for its village financial information system. Financial information is not only stored in online reports but also displayed on giant billboards and information boards in front of the village office (Ibrahim et al., 2026a). This conventional method remains in place as a bridge for residents without smartphones or internet access to monitor the use of village funds.

This also aligns with the theory of good governance and public information transparency, as access to information is not only seen as the technical availability of data in digital systems, but also as the ease of access and absorption of information by all levels of society. Indirectly, the Darmaraja Village Government has exceeded

minimum standards. They understand that public information is not just about providing data, but also about ensuring that information is received and understood. A two-way transparency strategy is the answer to digital literacy barriers. By displaying budget details in front of the village office, the village government has built public trust. The public is no longer suspicious of the use of village funds because the data is transparent, can be photographed, monitored, and queried at any time (Ibrahim et al., 2026g). Accountability. According to Muhammad Sawir, accountability is a relationship between the party holding control over a task or responsibility and the party having the right to question or assess the performance of that task (Sawir, 2020).

In practice, accountability in Darmaraja Village is built through an online, real-time recording mechanism through the Siskeudes application. Therefore, this recording coverage is comprehensive, covering all village revenue sources, including Village Funds (DD), Village Allocation Funds (ADD), Village-Owned Revenue (PADes), tax and levy revenue sharing, provincial and district-level financial assistance, and grant funds. Data integration on the Siskeudes Link platform facilitates cross-sectoral oversight by the Regency, Provincial, and Ministry of Home Affairs governments. Furthermore, legal oversight is strengthened through the Jaga Desa platform by the prosecutor's office. Specifically for ADD management, transparency is enhanced through the use of OM-SPAN to monitor budget realization and transaction details within the state treasury system (Ibrahim et al., 2026b).

Since adopting the Village Financial Management System (Siskeudes), Darmaraja Village has become significantly more disciplined and measurable (Ibrahim et al., 2026f). With a system that demands transparency at every stage, Darmaraja Village has successfully raised its accountability standards to a higher level, demonstrating that digitalization is a key bridge to better village governance.

This aligns with the theory of good governance, under the principle of accountability, as the village government's responsibilities are no longer merely administrative matters on paper, but rather the concrete manifestation of an interlocking oversight system. Through the integration of platforms like OM-SPAN and Jaga Desa, every rupiah managed has a digital footprint that is impossible to erase, thus narrowing the scope for collusion or budget manipulation. This transformation demonstrates that true accountability is born when the system forces every official to be disciplined, from data input to implementation. In this way, Darmaraja Village is not only complying with the law, but is also building a dignified, clean government where every financial decision can be verified at any time by the state and its citizens.

Participatory. According to Keith Davis, it is the mental and emotional involvement of people in a group situation that encourages them to continuously contribute ideas to achieve group goals and share responsibility for them (Zuraidah, 2020). In practice, during the planning stage, Darmaraja Village combines the tradition of deliberation and digital systems. The process does not begin directly in front of a computer; rather, before data is entered into the Village Financial Management System (Siskeudes), the village involves and forms Team 11 and the Village Consultative Body (BPD) as strategic partners to gather residents' aspirations through Hamlet and Village Deliberations (Ibrahim et al., 2026a).

The plan is then structured into five main areas of activity, ranging from governance, development, community development, community empowerment, to disaster or emergency response (Ibrahim et al., 2026d). This eliminates the need for village fund allocation to remain a secret from residents. The well-structured nature of these five areas of activity provides a clear understanding to the community that their voices are truly being systematically addressed, which in turn strengthens the legitimacy and public trust in the village government.

Budgetary order and discipline, namely, village financial management must adhere to the underlying rules or guidelines (Susilo, 2023). In practice, the village finance system (SISKEUDS) implements rigid rules through an automatic locking system. If semester or year-end reports are input late, the district-level system will immediately lock, resulting in the paralysis of document printing and delays in the disbursement of subsequent funds (Ibrahim et al., 2026d). This effectively forces village officials to maintain administrative discipline, although it often creates high work pressure.

In terms of budgetary order, the digitalization policy for village financial management also helps align the Village Budget (APBDes) with the Village Work Plan, which was previously aligned with the Regulation of the Minister of Villages and Development of Disadvantaged Regions of the Republic of Indonesia Number 16 of 2025 concerning Operational Guidelines for the Focus of Village Fund Use in 2026, which is updated annually. Applications for disbursement of funds by including the SPP will not be approved if the SPP does not align with the Village RKP.

However, behind this orderliness lies the reality of a fairly uneven workload. In Darmaraja Village, the technical responsibility for digitalization still rests with the Finance Officer, who serves a dual role as treasurer managing the physical cash and operator running the application. Data security is maintained through limited

access using user IDs and passwords, but its effectiveness often runs into classic technical obstacles such as frequently overloaded servers and a complete dependence on district administrators to open access to data input, often hampering efficiency (Ibrahim et al., 2026d). Ultimately, digitalization, which should cut expenses, sometimes forces village officials to travel long distances to the district center simply to resolve data synchronization issues.

Ultimately, the main obstacle to digitalization in villages is not the availability of tools, but rather the capacity of human resources (HR). The emergence of post-training forgetfulness among village officials demonstrates that short training alone is insufficient to navigate complex systems without the availability of an easy-to-understand self-help guidebook (Ibrahim et al., 2026h). Furthermore, the limited socialization of village funds, particularly within neighborhood units (RT), community units (RW), or community empowerment institutions, means that the benefits of digitalization have not yet fully reached the general public (Ibrahim et al., 2026c). Digitalization in Darmaraja represents significant progress in securing village assets, but the journey toward inclusive transparency still requires strengthening human resource capacity and expanding access to information for all levels of society.

### **Implementation of Digitalization of Village Financial Management in Darmaraja Village Based on the Principles of *Siyasah Dusturiyah***

The formulation of *Siyasah Dusturiyah* is positioned as an important branch of *Fiqh Siyasah*, focusing specifically on issues of legislation and state administration within the Islamic system of government (Iqbal, 2014). Within the landscape of Islamic political law, this field presents studies focused on the normative structure of the state, the mechanisms for establishing rules, and the legitimacy of power within the framework of sharia. *Siyasah Dusturiyah* is not understood merely as a theoretical concept, but rather as a discipline that examines how Islamic principles are formulated within the constitutional system and the practice of governance. This terminology is composed of two main elements: *siyasah* and *dusturi*. The word *siyasah* is rooted in *sasa-yasusu*, which refers to the activity of managing, guiding, and maintaining the affairs of society as a whole. This meaning emphasizes the dimensions of social and moral responsibility in leadership. Meanwhile, *dusturi* is related to the constitution as a basic norm that regulates the order of state life from an Islamic legal perspective.

Etymologically, the term *dustur* has Persian roots, referring to a figure with authority and power, both in politics and religion (Muthalib & bin Mohd Pauzi, 2019). This understanding demonstrates that the concept of the constitution in Islamic tradition is inseparable from the dimensions of moral and spiritual legitimacy. The constitution is understood as a normative guideline that regulates power relations and directs the course of government in accordance with sharia values. The combination of the terms *siyasah* and *dusturi* forms a concept that emphasizes state governance based on constitutional norms and Islamic ethical principles. Within this framework, the exercise of power is not merely viewed as an administrative process, but as a mandate that carries responsibility for the welfare of society. *Siyasah Dusturiyah* presents a synthesis between formal legal structures and normative values derived from Islamic teachings, so that the constitution is understood as an instrument for maintaining order and guaranteeing social justice.

The scope of *Siyasah Dusturiyah* encompasses several central aspects of Islamic state politics. The first aspect relates to the constitution or *dustur* as a normative foundation that regulates the form and mechanisms of government. The constitution, from this perspective, contains basic principles that serve as guidelines for carrying out the functions of power. The next aspect touches on the dimension of legislative power known as *Al-Sulthah Al-Tasyri'iyah*, namely the authority tasked with formulating and establishing legal rules within the government system (Saebani, 2015). This legislative authority functions to ensure the alignment between established regulations and the principles of sharia. In addition, *Siyasah Dusturiyah* also discusses the relationship between leaders and the people, which is based on the principles of responsibility, trustworthiness, and justice. Institutional relations are also an important part of this study, including the interaction between state organs in carrying out government functions (Situmorang, 2016). All of these aspects form a systemic framework for state governance from an Islamic perspective.

In its normative orientation, *Siyasah Dusturiyah* is always directed towards achieving *Maqasid Syariah* as the fundamental goal of sharia. *Maqasid Syariah* is defined as the goals of Islamic law that serve as the ethical foundation for every policy formulation and state administration. This concept places the welfare of the people at the heart of all government regulations and practices. Scholars agree that the primary goal of sharia relates to the realization of goodness, benefits, and welfare for humans, while protecting them from potential harm or danger. Benefit is understood broadly, encompassing the protection of fundamental aspects of life and the continuation of

a just social order. Mafsadah, in this context, refers to all forms of conditions that could disrupt the balance of individual and societal life. Siyasah Dusturiyah positions Maqasid Syariah as an evaluative framework for assessing the extent to which constitutional structures and practices of power reflect the values of justice, protection of rights, and adherence to the public interest.

Scholars of ushul fiqh, including Imam Al-Ghazali and Al-Syatibi, formulated Maqasid Sharia in a systematic structure by grouping the objectives of sharia into five basic fundamental principles (Azizi, 2013). These five principles include Hifz al-Din, which is concerned with preserving religion; Hifz al-Nafs, which concerns protecting the soul; Hifz al-Aql, which is concerned with safeguarding the mind; Hifz al-Nasl, which emphasizes the continuation of the offspring; and Hifz al-Mal, which focuses on protecting property. This classification demonstrates that Islamic law is formulated by considering essential human needs in both individual and social life. Each of these goals is understood as the foundation for realizing a balanced and dignified order of life. Islamic legal thinkers view these five principles as pillars that support human existence and as parameters for assessing the validity of a policy or action from a sharia perspective.

These five goals are positioned as essential needs, namely primary needs that determine the continuity of human life. Hifz al-Din positions religion as a value guide that guides life orientation, while Hifz al-Nafs ensures the protection of the right to life and individual safety. Hifz al-Aql plays a role in maintaining human intellectual capacity so that it continues to function optimally as an instrument of reasoning and moral responsibility. Hifz al-Nasl maintains the continuity of generations by protecting the institution of the family and social order. Hifz al-Mal, meanwhile, emphasizes the importance of maintaining ownership and management of wealth as a means of fulfilling life's needs. Azizi emphasized that all these goals have a vital role in realizing welfare and preventing humans from conditions that threaten the stability of life. The structure of Maqasid shows that sharia functions as a value system that touches on spiritual, social, and material dimensions in an integrated manner.

This study focuses specifically on the principle of Hifz al-Mal (the principle of the principle of responsibility for the welfare of the poor) as part of the Maqasid Sharia (the principle of sharia) relevant to the context of public asset management. This focus on this aspect is based on its relevance to financial governance and resource management, which concerns the interests of the wider community. Hifz al-Mal is understood as a normative principle that demands the protection of assets from all forms of damage, misuse, or illegitimate acquisition (Djazuli, 2003). This principle reflects the Islamic law's concern for the integrity and legitimacy of ownership and use of wealth. Within the framework of Islamic law, wealth is viewed not merely as an economic object, but as a trust with moral and social responsibilities. Protecting wealth encompasses efforts to ensure its distribution, utilization, and management are carried out in accordance with legitimate and just provisions.

Hifz al-Mal is realized through an approach that emphasizes safeguarding the existence of wealth, known as *min nahiyati al-wujud*. This concept refers to constructive steps aimed at acquiring, developing, and utilizing wealth legally and productively. (Anisa et al., 2024) This dimension encompasses the activities of working and entrepreneurship as a means of acquiring wealth through legal and ethical means. Furthermore, wealth development is integral to maintaining the sustainability of the economic value of the assets, preventing stagnation or decline. The distribution of assets also falls within this scope, with the aim of ensuring that their use provides broader social benefits. Through this approach, Hifz al-Mal is oriented not only toward preventing loss but also toward strengthening the function of assets as a welfare instrument that supports the sustainable well-being of the community.

In practice, financial digitization in Darmaraja Village through the Siskeudes application is a concrete manifestation of the Siyasah Dusturiyah principle, particularly in efforts to safeguard public assets (Hifz al-Mal). From the Siyasah Dusturiyah perspective, village authorities as part of *ulul amri* have a constitutional obligation to manage state assets for the benefit of the people (*maslahah ammah*) (Djazuli, 2003). The transformation from manual recording that is prone to human error to a real-time digital system is in line with the concept of *Min Nahiyati al-Wujud*, where village assets are ensured and managed through disciplined planning mechanisms (RPJMDes) and budgeting (APBDes). With an integrated system down to the central level (Siskeudes Link and OMSPAN), the distribution of public assets becomes more measurable, transparent, and targeted (Haryono, 2026) in accordance with the objective needs of the community, not based on short-term political interests.

Protection from loss or destruction, known in Islamic jurisprudence as *min nahiyati al-'adam*, refers to a set of normative prohibitions established to prevent loss, damage, and unlawful acquisition of assets (Anisa et al., 2024). This dimension focuses on preventative protection against potential irregularities in wealth management. Prohibitions against theft and robbery are fundamental to maintaining ownership integrity. Similarly, the prohibition of usury, *gharar*, and *maisir* (gambling) is understood as economic practices that have the potential to create injustice

and uncertainty in transactions. Furthermore, corruption and bribery are included in the category of prohibited acts because they erode public trust and undermine social order. The framework of *min nahiyati al-'adam* demonstrates that asset protection is not only achieved through legitimate development and distribution but also through strict restrictions on all forms of practices that undermine the value and function of assets in society.

In contemporary governance practices, the integration of digital-based oversight systems such as the Jaga Desa platform and OM-SPAN can be understood as a concrete manifestation of the principle of *min nahiyati al-'adam*. These systems function as preventive instruments designed to minimize the potential for damage and misuse of public assets, including the practice of *ghulul*, which in classical literature is defined as embezzlement or corruption (Mubarok, 2002). The presence of a tiered verification mechanism between the Treasurer, Village Secretary, and Village Head represents a structured internal oversight pattern. This pattern reflects the principle of checks and balances that ensures accountability runs vertically to the state and horizontally to the community. Each verification stage strengthens administrative control and minimizes the potential for abuse of discretion. Thus, oversight is not merely formal but also functions as an ethical safeguard in public financial management.

The digital footprint generated through this system forms a systematically documented and traceable administrative record. Every transaction is required to have valid physical evidence and is recorded in a system that can be monitored in real time. This mechanism reduces the opportunity for illegal asset theft because the entire process is recorded and open to external evaluation. Oversight by institutions such as the Prosecutor's Office through the Jaga Desa platform expands the scope of control beyond the internal structure of village government (Ibrahim et al., 2026b). This multi-layered oversight structure demonstrates that the principle of asset protection from a sharia perspective can intersect with modern technological instruments. The digitalization of financial administration creates a more orderly and monitored governance environment, while strengthening the commitment to integrity and protecting the public interest.

This is also in line with the rules of *fiqh siyasa*:

الأمر بمقاصدها

“All rules are related to their purpose.”

The implementation of digitalization in Darmaraja Village, when viewed through the above-mentioned *fiqh* principles, demonstrates that the fundamental intention (*maqashid*) of this system transition is to uphold trust and transparency. The Village Financial System (*Siskeudes*) is not merely an administrative tool, but rather an instrument for achieving the sharia's goal of protecting public assets (*Hifz al-Mal*). When the primary goal is the well-being of the community, any digital procedure that streamlines village cash expenditures is considered a legitimate form of worship, according to the principles of *Siyasa Dusturiyah*, “*al-mashaqqatu tajlib al-taysir*” (Difficulty brings ease).

The use of *Siskeudes* (Village Finance System) also addresses this principle. Before digitalization, village officials in Darmaraja faced challenges such as the risk of human error, easily lost manual data, and slow budget verification. These challenges created a need for digital convenience. The presence of *Siskeudes* and OM-SPAN provides a solution that cuts through complex bureaucracy and is prone to manipulation, making in-depth monitoring, which was previously difficult, much more practical and accurate in real time.

## CONCLUSION

The implementation of digitalization of village financial management in Darmaraja Village is a transformational step that is normatively and empirically in line with the provisions of Article 2 Paragraph (1) of the Regulation of the Minister of Home Affairs Number 20 of 2018. The implementation of the Village Financial System (*Siskeudes*) has changed the manual administration pattern, which is prone to errors, into a digital, integrated system that allows recording and reporting to be carried out in real time. This transformation strengthens the principle of transparency through openness of financial data, both online and through conventional information media such as billboards and notice boards, so that access to information remains guaranteed for people with limited digital literacy.

From an accountability perspective, digitalization provides a multi-layered oversight mechanism through the integration of the *Siskeudes* Link, OM-SPAN, and Jaga Desa platforms, enabling cross-government monitoring. Every transaction has a systematically documented digital footprint, minimizing the potential for irregularities and

narrowing the scope for budget manipulation. In the participatory dimension, the planning process remains rooted in village deliberations before being formalized within the system, ensuring that community aspirations remain the basis for budget policy formulation. Meanwhile, the principles of budget order and discipline are enforced through a system locking feature that encourages consistent administrative compliance.

However, the effectiveness of digitalization is not yet fully optimal. The main obstacles lie in human resource capacity, server technical limitations, and the unequal distribution of digital literacy among the public. From the perspective of *Siyasah Dusturiyah*, this policy reflects the efforts of *hifzh al-mal* (the principle of public stewardship) as a protection of public assets and a manifestation of the mandate as affirmed in the Quran. Therefore, the digitalization of village financial management in Darmaraja Village can be considered effective in principle, but still requires capacity building, equitable access to information, and ongoing support to ensure substantive and inclusive public welfare.

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