

ABSTRAK

Skripsi dengan judul “**Analisis Kinerja Keuangan Anggaran Pendapatan dan Belanja Nagari (APBNag) di Nagari Sungai Sariak Kecamatan VII Koto Sungai Sariak Kabupaten Padang Pariaman Tahun 2019-2024**” yang ditulis oleh **Sabrina Ernina Fajar** dengan NIM **3422120** Program Studi **S1 Akuntansi Syariah** Fakultas **Ekonomi dan Bisnis Islam (FEBI)** Universitas Islam Negeri (UIN) Sjech M. Djamil Djambek Bukittinggi.

Penelitian ini dilatarbelakangi oleh pentingnya analisis dan penilaian kinerja keuangan nagari dalam rangka mewujudkan pengelolaan keuangan yang transparan, akuntabel, dan berorientasi pada peningkatan kesejahteraan Masyarakat. Masih rendahnya Pendapatan Asli Nagari (PANagari) serta tingginya ketergantungan Nagari Sungai Sariak terhadap dana transfer dari pemerintah pusat dan daerah, disertai dengan terjadinya defisit anggaran pada beberapa tahun anggaran serta belum optimalnya alokasi belanja modal dibandingkan belanja operasional. Tujuan penelitian ini adalah untuk menganalisis kinerja keuangan Anggaran Pendapatan dan Belanja Nagari (APBNag) berdasarkan rasio kemandirian, rasio efektivitas, rasio efisiensi, rasio keserasian, dan rasio pertumbuhan selama periode 2019–2024.

Metode penelitian yang digunakan adalah metode deskriptif kualitatif dengan menggunakan data primer dan data sekunder berupa laporan realisasi APBNag Nagari Sungai Sariak tahun 2019–2024. Teknik analisis data dilakukan dengan menghitung dan menganalisis rasio-rasio keuangan nagari.

Hasil penelitian menunjukkan bahwa kinerja keuangan Nagari Sungai Sariak berdasarkan rasio kemandirian masih tergolong rendah karena belum adanya Pendapatan Asli Nagari, sehingga tingkat ketergantungan terhadap dana transfer masih sangat tinggi. Rasio efektivitas pendapatan nagari tergolong efektif, rasio efisiensi menunjukkan bahwa pengelolaan belanja nagari relatif efisien, namun rasio keserasian menunjukkan bahwa alokasi belanja operasional lebih besar dibandingkan belanja modal sehingga belum sepenuhnya mendukung pembangunan nagari. Sementara itu, rasio pertumbuhan pendapatan dan belanja nagari menunjukkan fluktuasi dari tahun ke tahun. Secara keseluruhan, kinerja keuangan APBNag Nagari Sungai Sariak perlu ditingkatkan terutama dalam upaya menggali sumber Pendapatan Asli Nagari serta mengoptimalkan alokasi belanja untuk pembangunan dan pemberdayaan masyarakat.

Kata Kunci: Kinerja Keuangan, APBNag, Rasio Keuangan, Pemerintahan Nagari

ABSTRACT

Thesis entitled "Analysis of the Financial Performance of the Village Revenue and Expenditure Budget (APBNag) in Sungai Sariak Village, VII Koto Sungai Sariak District, Padang Pariaman Regency, 2019-2024" written by Sabrina Ernina Fajar with NIM 3422120, Sharia Accounting S1 study Program, Faculty of Islamic Economics and Business (FEBI), State Islamic University (UIN) Sjech M. Djamil Djambek Bukittinggi.

This study is motivated by the importance of analyzing and assessing village financial performance in order to realize transparent and accountable financial management oriented toward improving community welfare. The low level of Village Original Revenue (PANagari) and the high dependence of Sungai Sariak Village on transfer funds from the central and regional governments, accompanied by budget deficits in several fiscal years and the suboptimal allocation of capital expenditure compared to operational expenditure, further underline the urgency of this research. The purpose of this study is to analyze the financial performance of the Village Revenue and Expenditure Budget (APBNag) based on the independence ratio, effectiveness ratio, efficiency ratio, harmony ratio, and growth ratio during the period 2019–2024.

The research method employed is a qualitative descriptive approach using primary data and secondary data in the form of APBNag realization reports of Sungai Sariak Village for the period 2019–2024. Data analysis techniques were carried out by calculating and analyzing village financial ratios.

The results indicate that the financial performance of Sungai Sariak Village based on the independence ratio remains low due to the absence of Village Original Revenue, resulting in a very high dependence on transfer funds. The effectiveness ratio shows that village revenue management is effective, while the efficiency ratio indicates that village expenditure management is relatively efficient. However, the harmony ratio reveals that operational expenditure allocation is greater than capital expenditure, thus not fully supporting village development. Meanwhile, the growth ratio of village revenue and expenditure shows fluctuations from year to year. Overall, the financial performance of the APBNag of Sungai Sariak Village needs to be improved, particularly through efforts to increase Village Original Revenue and optimize expenditure allocation for development and community empowerment.

Keywords: *Financial Performance; APBNag; Financial Ratios; Village Government*