

The Effect of Accountability and Transparency on The Effectiveness of Parepare Sharia State Savings Bank

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ABSTRACT

Bank Tabungan Negara Syariah Parepare faces the problem of lack of transparency and accountability. Customers complain about the lack of disclosure of information related to products, services, and financial conditions. In addition, unclear reports indicate the weak accountability of banks in fund management in accordance with sharia principles. The problems raised in this study are based on the lack of transparency and accountability in the management of funds and information to customers, which has an impact on declining trust and service effectiveness. This study aims to determine the Influence of Accountability and Transparency on the Effectiveness of the Parepare Sharia State Savings Bank (BTN).

This study uses a field research approach with a quantitative method. The research data was obtained from the results of questionnaires and observations. The research sample was 100 customers of the Parepare Syariah State Savings Bank using the slovin technique. The data analysis technique used is quantitative analysis using SPSS.

The results of the study showed that the multiple linear regression test was known to have a sig value for the Accountability variable of $0.009 < 0.05$, and the Transparency variable was $0.024 < 0.05$, meaning that Accountability and Transparency had an effect on the effectiveness of the Parepare Sharia State Savings Bank. So it can be concluded that H1 and H2 are accepted, the results of the analysis show that the two independent variables together have a significant effect on effectiveness with a calculated F value of 10.371 and a significance value of $0.000 < 0.05$, then it can be concluded that H3 is accepted. The test of the determination coefficient (R^2) X1,X2 and Y was 18.1% while the remaining 81.9% was explained by other variables outside this model.

Keywords: Accountability, Transparency, Effectiveness

INTRODUCTION

In the era of globalization and increasing competition, financial institutions, including Sharia Banks, must improve their performance in order to compete and meet customer expectations. As one of the Islamic financial institutions in Indonesia, Bank Tabungan Negara Syariah Parepare has an important role in providing financial services in accordance with sharia principle standards. The performance of a bank is not only measured by the nature of its money, but also by the accountability and transparency of its financial management. These two aspects are key to building trust with customers and other stakeholders. Sharia State Savings Bank, as part of the Islamic banking sector in Indonesia, has an important role in the country's economy. As a financial institution operating on sharia principles, the Sharia State Savings Bank must meet strict standards of accountability and transparency of financial management to ensure optimal performance effectiveness and compliance with sharia principles. In this context, accountability and transparency in financial management are crucial aspects that can affect the overall performance of banks. Transparency Accountability are two keywords in the administration of government and good corporate governance (*Good Governance*).¹

According to Ronald J. Oekerson, as stated by Muhammad Zarei, accountability is explained as accountability in the form of an explanation or reporting on actions that have been taken and decisions that have been taken to the authorities². In addition, Syaharuddin said that there are five dimensions of accountability that must be fulfilled by Public Organizations, namely legal accountability and honesty, Managerial Accountability, Program Accountability, Policy Accountability, and Financial Accountability.³

According to Mardiasmo, transparency means the government's *openness* in providing information related to public resource management activities to parties who need information. Transparency of information, especially financial and fiscal information, must be done in a relevant and easy-to-understand form. Transparency can be carried out if there is clarity of duties and authorities, the availability of information to the public, an open budgeting process, and the assurance of integrity from independent parties regarding fiscal forecasts, information, and elaboration.⁴

Transparency is a fundamental principle that prioritizes openness in the organization, allowing all stakeholders to access information related to the organization's policies, processes, procedures, and performance. This concept not only includes the provision of data and information, but also includes aspects of the quality, accessibility, and usefulness of the information for its users. In its implementation, transparency realizes information disclosure through the provision of accurate and timely data, accompanied by easy access to important organizational documents. Information quality is a crucial aspect of transparency, where the data presented must be complete, relevant, and verifiable for verifiability. Organizations also need to ensure consistency in reporting to build credibility and trust. To achieve transparency, organizations must provide accurate, complete, and timely information related to activities and governance to stakeholders. This does not mean that all information must be publicly available.⁵

Bank BTN Syariah Parepare's performance is influenced by various factors, including marketing mix strategy, service, and customer trust. Research conducted by Mirna Annifah Hasibun shows that good communication and service have increased customer satisfaction, but it is also necessary to pay attention to the aspects of accountability and effectiveness of financial management to improve bank performance.⁶ Performance is basically what employees do so that it affects how much they contribute

¹Sri Wahyuni Nur, "Accountability and Transparency of Village Fund Management in Tellumpanuae Village, Maros Regency," 2021, 725–39,

²Muhammad Zarei (2016). Public Management: Theoretical and Practical Aspects. IntechOpen.

³Syahrudin, Integration of Performance and Budget Accountability Systems (Jakarta: Record Details, 2002)p.11.

⁴Mardiasmo. 2014. Public Sector Accounting. Fifth Edition. Fourth Print. Yogyakarta: CV.Andi Offset.

⁵Andi Ayu Frihatni, "FINANCE OF PAREPARE CITY GOVERNMENT Implementation of Government Accounting Standards in Realizing Transparency and Financial Accountability of Parepare Government" 4 (2021): 229–39.

⁶Mirna Annifah Hasibun, Dita Sucinta Sembiring, Chairina, Analysis of the Effectiveness of Savings Fund Management in Sharia Banks on the Banking Information Management System, ULIL ALBAB: Multidisciplinary Scientific Journal: Vol. 2 No. 1: December 2022.

to the agency or organization including the quality services provided.

Bank BTN Syariah as an Islamic financial institution in Indonesia, faces a number of challenges related to accountability and transparency in financial management. Accountability issues can include a lack of transparency in financial reporting and compliance with sharia principles. In addition, the effectiveness of financial management can be hampered by a lack of an adequate internal control system and an inoptimal financial planning process. Previous research has shown that less accountable financial management can result in a decrease in customer trust and a negative impact on the performance of Islamic banks. The effectiveness of financial management is also often affected by factors such as improper investment policies and inadequate risk management.⁷

The gap in the implementation of accountability and transparency can be seen from the number of Islamic financial institutions that face challenges in implementing accountability and transparency according to the expected standards. This affects public perception of the effectiveness of Islamic bank services, including Islamic BTN bank. Accountability, which reflects the accountability of the Institution, is often disrupted by internal constraints such as lack of oversight or human resource capacity.

In general, the problem faced by Bank BTN Syariah Parepare is the lack of transparency which has resulted in many customers complaining about the lack of openness of banks in conveying information related to service products and financial conditions. In addition, low accountability is reflected in a number of cases where banks do not provide clear and accurate reports on the services they use. Accountability and Transparency affect the bank's relationship with stakeholders, including customers and regulators. Problems arise when banks fail to convey information openly or are able to account for the management of customer funds in accordance with sharia principles. This can have a negative impact on customer satisfaction levels, which ultimately reduces the effectiveness of bank services. An unbalanced employee workload and lack of compensation can also affect performance and productivity, potentially disrupting the bank's operational effectiveness.⁸

METHOD

The population includes all the elements that are the target of observation and the source of data collection in this study.⁹ This study uses a descriptive quantitative approach. In this study, which examines the influence of accountability and transparency on the effectiveness of performance at Bank BTN Syariah Parepare, a random sampling technique was used as a sample selection method. The population in this study is all customers of Bank BTN Syariah Parepare with a sample of 100 respondents determined using the Slovin formula. Data were collected through observation, questionnaires and structured documentation using the Likert scale.

Data processing in this research was carried out using SPSS software version 24.SPSS (*Statistical Package for the Social Sciences*) is a statistical application used to manage, analyze, and present data in various formats. The use of this software helps the data analysis process systematically and accurately.

RESULTS

1. Description of Karakteristik Respondent

Respondent characteristics play an important role in providing an overview of the identity of respondents representing the research sample. Data on these characteristics was obtained from the personal identity section of the questionnaire, which included aspects of age, gender, and length of time as a BTN Syariah customer. To clarify the characteristics of respondents systematically, the information is presented in the form of the following table:

a. Age of respondents

Based on a questionnaire collected from 100 respondents, data on the age of the respondents was obtained. The full details can be seen in the following table:

⁷Susanti, R., Ahmad, S., & Purwanto, A. (2017). 'The Influence of Financial Management on the Performance of Islamic Banks in Indonesia'. *Journal of Accounting and Finance*.

⁸ Mashuri Yusuf Naim Naim, Mursalim Umar Gani, and Rini Purnamasari, "The Influence of Leadership and Training on Employee Performance through Work Ethic at PT. Bank Syariah Mandiri Makassar Area Office," *BALANCA : Journal of Islamic Economics and Business* 1, no. 2 (2019): 259–80,.

⁹Suggestion, *Quantitative, Qualitative, and R&D Research Methods* (Bandung: Alfabeta, 2020).

Respondent Age Data

Age	Frequency (Frequency)	Percentage (%)
18-25 Years	22	22,0
26-35 Years	49	49,0
36-45 Years	15	15,0
Years and above	14	14,0
Total	100	100,0

Source: SPSS data processing results

Based on data from 100 respondents who had filled out the questionnaire, information was obtained regarding the age distribution of respondents as shown in Table 4.1. Respondents with an age range of 26-35 years dominated the number of respondents with a total of 49 people or 49%. Furthermore, respondents aged 18-25 years amounted to 22 people or 22%. Respondents aged 36-45 years were 15 people (15%), while 14 people aged 46 years and above (14%). This shows that most of the respondents are in the productive age, especially in the age range of 26-35 years.

b. Respondents' gender

Based on a questionnaire collected from 100 respondents, data on the gender of the respondents was obtained. The full details can be seen in the following table:

Gender Data

Gender	Frequency (Frequency)	Percentage (%)
MALE	52	52,0
WOMAN	48	48,0
Total	100	100,0

Source: SPSS data processing results

Based on questionnaire data collected from 100 respondents, information was obtained about the gender of the respondents as shown in Table 4.2 Of the total respondents, 52 people or 52% were men, while 48 people or 48% were women. This data shows that there were slightly more male respondents than women in this study, but in general the gender distribution was fairly balanced.

c. Long time customer of Bank BTN Syariah

Based on a questionnaire collected from 100 respondents, data on the gender of the respondents was obtained. The full details can be seen in the following table:

Length of Time of Being a Customer of Bank BTN Syariah

Long time customer	Frequency (Frequency)	Percentage (%)
< 1 Year	21	21.0
1-3 Years	36	36.0
4-6 Years	22	22.0
> 6 Years	21	21.0
Total	100	100.0

Source: SPSS data processing results

Based on the results of the questionnaire obtained from 100 respondents, it is known that the majority of respondents have been customers of Bank BTN Syariah for 1-3 years, namely 36 people or 36%. Furthermore, as many as 22 respondents (22%) have been customers for 4-6 years. Meanwhile, respectively, as many as 21 respondents (21%) have been customers for less than 1 year and more than 6 years. This data shows that most of the respondents have sufficient experience in using Bank BTN Syariah services, especially in the range of 1 to 6 years.

2. Data Analytics Testing

a. Classic Assumption Test

1) Normality Test

Normality Test Results

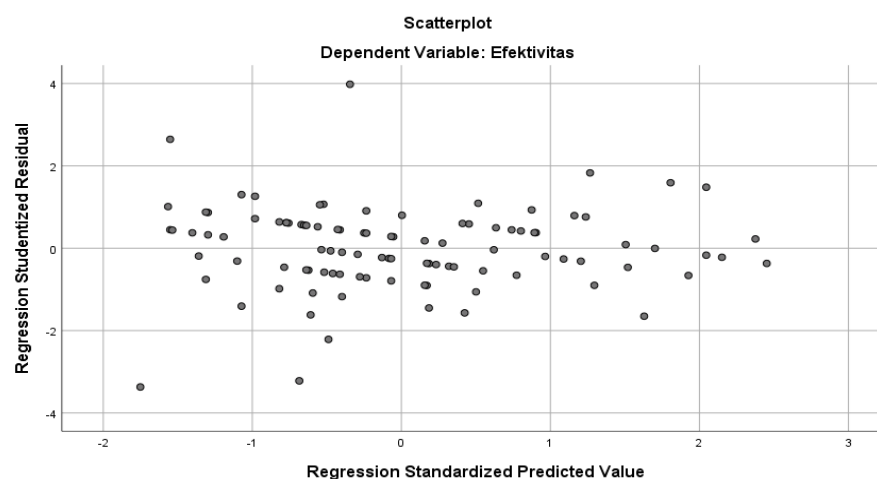
One-Sample Kolmogorov-Smirnov Test		
		Unstandardized Residual
. N		100
Normal Parameters ^{a,b}	Mean	.0000000
	Std. Deviation	1.84801394
Most Extreme Differences	Absolute	.071
	Positive	.071
	Negative	-.067
Test Statistic		.071
Asymp. Sig. (2-tailed)		.200 ^{c,d}
a. Test distribution is Normal.		
b. Calculated from data.		
c. Lilliefors Significance Correction.		
d. This is a lower bound of the true significance.		

Source: SPSS data processing results

Based on table 4.6 above, it is interpreted that the data in this study is normally distributed. This is based on the criteria of normal distributed data, namely if the significant value is > 0.05 and in this study the significance value is 0.200. Therefore, it can be concluded that the residual value and the overall data in this study are normally distributed with a significance value of $0.200 > 0.05$.

2) Heteroscedasticity Test

Heterokedasticity Test Results (Scatterplot)



Source: SPSS data processing results

Based on Figure 4.1, the scatterplot results of the heterokedasticity test are shown. From the image above, it can be seen that the points that appear are scattered randomly, both above and below the zero line on the Y axis. In contrast, a random point spread that does not form a pattern suggests that residual variance tends to be constant. This means that the regression model does not run into heterokedasticity problems, or in other words, the data has met the homogeneity assumptions.

3) Multicollinearity Test

Multicollinearity Test Results

		Coefficient						
		Unstandardized Coefficients		Standardized Coefficients	T	Sig.	Collinearity Statistics	
Type		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	14.260	.956		14.909	.000		
	Accountability	.091	.034	.272	2.682	.000	.821	1.218
	Transparency	.104	.045	.232	2.287	.024	.821	1.218
a. Dependent Variable: Effectiveness								

Source: SPSS data processing results

Based on table 4.7 above, the Tolerance value for the Accountability variable is 0.821 with a VIF value of 1.218. Because all Tolerance values are >0.10 and VIF values are <10, it can be concluded that the regression model in this study does not experience symptoms of multicollinearity. This means that the independent variables (Accountability and Transparency) do not have a high correlation relationship with each other and can be analyzed simultaneously in a regression model.

b. Multiple Linear Regression Analysis

Multiple Linear Regression Analysis Test

		Coefficient				
		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
Type		B	Std. Error	Beta		
1	(Constant)	14.260	.956		14.909	.000
	Accountability	.091	.034	.272	2.682	.009
	Transparency	.104	.045	.232	2.287	.024
a. Dependent Variable: Effectiveness						

Source: SPSS data processing results

Based on table 4.8 above, it can be seen that the value of the constant (value a) is 14.260 and for accountability (value B) is 0.091 while the transparency (value B) is 0.104 so that the multiple linear regression equation can be obtained as follows:

$$Y = 14.260 + 0.091X_1 + 0.104X_2$$

Which means:

- The value of the effectiveness constant (Y) is 14.260 which states that if the variables of accountability and transparency are equal to zero, then the effectiveness is 14.260
- The X1 coefficient of 0.091 means that every time there is an increase in the X1 variable (accountability) by 1%, the effectiveness increases by 0.091 (9%) or vice versa, every time there is a decrease in the X1 variable (accountability) by 1%, the effectiveness decreases by 0.091 (9%)
- The X2 coefficient of 0.104 means that every time there is an increase in the X2 variable (transparency) by 1%, the effectiveness is 0.104 (10.4%) or vice versa, every time there is a decrease in the X2 variable (transparency) by 1%, the effectiveness decreases by 0.104 (10.4%)

3. Hypothesis Test

a. Partial Test (t-test)

Partial Influence Test (t-test)						
Coefficient						
Type		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	14.260	.956		14.909	.000
	Accountability	.091	.034	.272	2.682	.009
	Transparency	.104	.045	.232	2.287	.024
a. Dependent Variable: Effectiveness						

Source: SPSS data processing results

Based on the results of the partial test (t-test), the results were obtained that:

- 1) The accountability variable has a regression coefficient value of 0.091 with a significance value of 0.009. The significance value is smaller than the specified significance level, i.e., 0.05 ($0.009 < 0.05$), which indicates that accountability has a significant effect on effectiveness. The calculated t-value for the accountability variable of 2.682 is greater than the t-value of the table 1.984 so that the hypothesis can be tested. Therefore, it can be concluded that H1 is accepted, which means that there is a significant influence between accountability and effectiveness at Bank BTN yariah Parepare.
- 2) The transparency variable also showed significant results on effectiveness. From the results of the partial test, a regression coefficient of 0.104 with a significance value of 0.024 was obtained. Because this significance value is less than 0.05 ($0.024 < 0.05$), transparency has a significant effect on effectiveness. The calculated t-value of 2.287 is also greater than the t table, so the hypothesis can be tested. Thus, it can be concluded that H2 is accepted, which means that transparency has a significant effect on the effectiveness of Bank BTN Syariah Parepare.

b. Simultaneous Test (F Test)

Simultaneous Test (F Test)						
Type		NEW ERA			F	Sig.
		Sum of Squares	Df	Mean Square		
1	Regression	74.810	2	37.405	10.731	.000b
	Residual	338.100	97	3.486		
	Total	412.910	99			
a. Dependent Variable: Effectiveness						
b. Predictors: (Constant), Transparency, Accountability						

Source: SPSS data processing results

Based on table 4.10 above, the F value is calculated at 10.731 with a significance value of 0.000. This significance value is smaller than the significance level of 0.05 ($0.000 < 0.05$), so it can be concluded that the regression model is statistically significant. Thus, the variables of accountability and transparency simultaneously have a significant effect on the effectiveness of the Parepare Sharia State Savings Bank. Based on the testing of this simultaneous hypothesis, the H3 hypothesis is accepted. This means that accountability and transparency together contribute to increasing organizational effectiveness. The results show that the two independent variables cannot stand alone in influencing effectiveness. Accountability provides a responsible and scalable work system, while transparency creates an open and trustworthy work environment.

c. Coefficient of Determination Test (R²)**R Test (Coefficient of Determination)**

Model Summary^b				
Type	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.426a	.181	.164	1.867
a. Predictors: (Constant), Transparency, Accountability				
b. Dependent Variable: Effectiveness				

Source: SPSS data processing results

Based on the results of the determination coefficient test, a correlation coefficient value (R) of 0.426 was obtained. This value shows that there is a fairly strong relationship between the independent variable, namely accountability and transparency to the dependent variable, namely effectiveness. Meanwhile, the value of R Square (R²) of 0.181 indicates that 18.1% of variations or changes in effectiveness can be explained by accountability and transparency. The remaining 81.9% is explained by other variables not included in this model.

DISCUSSION

a. The Effect of Accountability on the Effectiveness of the Parepare Sharia State Savings Bank

The first hypothesis proposed by this study is that accountability has a significant positive influence on the effectiveness of the Parepare Sharia State Savings Bank, which means that it can be concluded that H1 is accepted. This can be seen from the results of the normality test that has been carried out showing a significance result of 0.200. This value shows that the data in this study is normally distributed, because the result is greater than 0.05. Furthermore, in the results of the multiple linear regression test, the results of the equation calculation of the SPSS research results were $Y = 14.260 + 0.091X_1 + 0.104X_2$ this result showed that the constant (Effectiveness variable) was valued at 14.260 with a regression coefficient of 0.091 with a significance level of 0.009, which is smaller than 0.05. This means that every one unit increase in accountability will increase effectiveness by 0.091 units.

The results of this study show that accountability has a positive and significant effect on organizational effectiveness. This is because accountability has a positive effect because increased accountability encourages organizations to be responsible in the performance and management of resources, so that operational effectiveness can increase. In addition, accountability also encourages transparency and trust from stakeholders, which ultimately strengthens the effectiveness of the organization.

The results of this study found that the Influence of Accountability and Transparency had a positive effect on effectiveness in line with the findings of research conducted by Gunawan Syahputra Nurcahyo. (2023). with the title, "The Influence of Accountability and Transparency on the Effectiveness of Village Financial Management in Bontoramba District, Jenpento Regency". Although the research object studied was different, where Gunawan researched in Bontoramba District, Jeneponto Regency, both studies found factors that significantly affected effectiveness. Gunawan's research showed that transparency and accountability had an effect of 24.7% on the effectiveness of Bontoramba District, Jeneponto Regency, while this study found that the influence of Accountability and Transparency had an effect of 18.1% on the effectiveness of the Parepare Sharia State Savings Bank.

b. The effect of transparency on the effectiveness of the Parepare Sharia State Savings Bank

The second hypothesis proposed by this study is that transparency has a significant positive influence on the effectiveness of the Parepare Sharia State Savings Bank, which means that it can be concluded that H2 is accepted. This can be seen from the results of the normality test that has been carried out showing a significance result of 0.200. This value shows that the data in this study is normally distributed, because the result is greater than 0.05. Furthermore, in the results of multiple linear regression, the results of the equation calculation of the SPSS research results are $Y = 14.260 + 0.091X_1 + 0.104X_2$, this result shows that the constant (effectiveness variable) is valued at 14.260. The transparency variable has a coefficient of 0.104 with a significance level of 0.024. This value also shows a positive and significant influence on effectiveness. Each one unit increase in transparency will increase effectiveness by 0.104 units.

The results of this study show that transparency has a positive and significant effect on effectiveness. This means that increasing the level of transparency in the management and information provided by banks is able to increase operational effectiveness and organizational decision-making. This is due to transparency that facilitates the delivery of information in an open, easily accessible, and clear manner to all stakeholders, thereby building trust and reducing uncertainty in decision-making.

The results of this study found that the Influence of Accountability and Transparency had a positive effect on effectiveness in line with the findings of research conducted by Gunawan Syahputra Nurcahyo. (2023). with the title, "The Influence of Accountability and Transparency on the Effectiveness of Village Financial Management in Bontoramba District, Jenpento Regency". Although the research object studied was different, where Gunawan researched in Bontoramba District, Jeneponto Regency, both studies found factors that significantly affected effectiveness. Gunawan's research showed that transparency and accountability had an effect of 24.7% on the effectiveness of Bontoramba District, Jeneponto Regency, while this study found that the influence of Accountability and Transparency had an effect of 18.1% on the effectiveness of the Parepare Sharia State Savings Bank.

c. The Effect of Accountability and Transparency on the Effectiveness of Sharia State Savings Bank Parepare

The third hypothesis proposed by this study is that accountability and transparency simultaneously have a positive and significant effect on the effectiveness of organizational management, especially in the Parepare Syariah State Savings Bank. The results of the simultaneous testing conducted showed that a significance value of 0.000 was obtained. This significance value is smaller than the significance level of 0.05 ($0.000 < 0.05$), this shows that together the variables of accountability and transparency significantly affect the effectiveness of the Parepare Sharia State Savings Bank.

The results of this study show that the increase in these two variables simultaneously will increase the effectiveness of the organization as a whole. This is because accountability and transparency are complementary, supporting each other in strengthening good governance.

Based on the results of multiple linear regression tests that show that accountability has a significant effect on the effectiveness of Bank BTN Syariah Parepare, these findings support the theory of accountability put forward by Mardiasmo, where accountability is the obligation of an entity to account for resource management and policy implementation in order to achieve the goals that have been set. In the Islamic perspective, the concept of accountability is also emphasized in the Qur'an surah Al-Muddatstsir verse 38 *"Everyone is responsible for what he has done."* This principle shows that the management of customer funds in Islamic financial institutions is not only administrative, but also has moral and spiritual dimensions.

In Islam, the principle of transparency is closely related to the nature of *tabligh* which means the ability to convey information honestly and openly, and is affirmed in QS. Al-Isra' verse 35 which commands to measure and weigh fairly as a form of honesty and openness in muamalah. Transparency in Islamic bank financial services and reporting is a form of implementation of the values of honesty and justice that are highly upheld in Islam.

CONCLUSION

Based on the results of the research that has been carried out regarding the influence of accountability and transparency on the effectiveness of the Parepare Sharia State Savings Bank, the following conclusions are obtained:

- a. Based on the results of research that has been carried out, accountability has a significant effect on effectiveness. The accountability implemented by Bank BTN Syariah Parepare has proven to have a positive impact on the bank's operational effectiveness. In this context, accountability includes management's responsibility in managing customer funds, presenting financial statements clearly, and providing accountability for decisions taken.
- b. Based on the results of research that has been conducted, transparency has a significant effect on effectiveness. This study shows that transparency plays an important role in increasing the effectiveness of Bank BTN Syariah Parepare. Transparency in the context of Islamic banking includes the disclosure of information related to products, services, costs, and customer rights and obligations. In the sharia perspective, transparency is part of the values of *shiddiq* (honesty) and *tabligh* (correct conveying information), which should be the foundation of any interaction between banks and customers.
- c. Based on the results of research that has been conducted, accountability and transparency simultaneously have a significant effect on the effectiveness of the implementation of accountability and transparency simultaneously have a stronger impact on the effectiveness of bank operations. The results of the analysis show that these two variables support each other in creating a healthy, professional, and sharia work environment.

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