

The Effectiveness of The Kasda Online Application in Non-Cash Services at PT Bank Sulutgo in Gorontalo Province

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ABSTRACT

This study aims to analyze the effectiveness of the Kasda Online application in supporting non-cash services for regional financial management within the operational area of PT Bank SulutGo in Gorontalo Province. The research is grounded in national policies on the electrification of regional government transactions, which demand efficiency, transparency, and accountability in public financial governance. Using a descriptive qualitative approach, data were collected through in-depth interviews, direct observation, and documentation, and analyzed with the Miles and Huberman interactive model consisting of data reduction, data display, and conclusion drawing with triangulation. The results show that the application has a positive impact on accelerating transaction processes, improving time and cost efficiency, and enhancing budget disbursement transparency. However, several obstacles were identified, including technical disruptions, limited internet access, and low digital literacy in certain regencies. Users' perceptions of the application are generally positive, though there remains a need for technical training and improvements to the system's interface. The study concludes that Approximately 70–80% of users perceive Kasda Online as effective in supporting non-cash services, while around 20–30% still experience barriers related to infrastructure and technical skills.

Keywords: Digital Public Service, Effectiveness, Non-Cash Services, Regional Finance

ABSTRAK

Penelitian ini bertujuan untuk menganalisis efektivitas aplikasi Kasda Online dalam mendukung layanan nontunai untuk pengelolaan keuangan daerah di wilayah operasional PT Bank SulutGo Provinsi Gorontalo. Penelitian ini didasarkan pada kebijakan nasional tentang elektrifikasi transaksi pemerintah daerah, yang menuntut efisiensi, transparansi, dan akuntabilitas dalam tata kelola keuangan publik. Dengan menggunakan pendekatan kualitatif deskriptif, data dikumpulkan melalui wawancara mendalam, observasi langsung, dan dokumentasi, dan dianalisis dengan model interaktif Miles dan Huberman yang terdiri dari reduksi data, tampilan data, dan penarikan kesimpulan dengan triangulasi. Hasil penelitian menunjukkan bahwa aplikasi tersebut berdampak positif dalam percepatan proses transaksi, peningkatan efisiensi waktu dan biaya, serta peningkatan transparansi pencairan anggaran. Namun, beberapa kendala teridentifikasi, antara lain gangguan teknis, keterbatasan akses internet, dan rendahnya literasi digital di kabupaten tertentu. Persepsi pengguna tentang aplikasi umumnya positif, meskipun masih ada kebutuhan untuk pelatihan teknis dan peningkatan antarmuka sistem. Studi ini menyimpulkan bahwa sekitar 70-80% pengguna menganggap Kasda Online efektif dalam mendukung layanan non-tunai, sementara sekitar 20-30% masih mengalami hambatan terkait infrastruktur dan keterampilan teknis.

Kata Kunci: Pelayanan Publik Digital, Efektivitas, Layanan Nontunai, Keuangan Daerah

Introduction

The development of information technology has revolutionized various sectors of life, including public governance. In recent years, the Indonesian government has actively pursued the digitalization of public services to promote efficiency, transparency, and accountability. One concrete manifestation of this transformation is the implementation of non-cash transaction systems in regional financial management. The digitalization of such transactions is not only a response to bureaucratic efficiency demands but also a critical strategy for eradicating corruption and improving public service delivery. In line with the mandate of Law No. 23 of 2014 on Regional Government and the Circular Letter of the Minister of Home Affairs No. 910/1866/SJ of 2017, local governments are required to implement non-cash transactions in all financial processes.

The implementation of non-cash transactions in local governments has driven banks particularly regional development banks to develop systems capable of integrating regional financial services digitally. One such system is the Kasda Online application launched by PT Bank SulutGo, which was designed in response to local government needs for more effective and efficient cash management. This application facilitates the digital submission, verification, and disbursement of documents such as the Warrant for Disbursement of Funds (SP2D), and enables real-time monitoring of regional cash flows. Through this service, Bank SulutGo aims to strengthen its role as a strategic partner in supporting regional financial management through information technology.

However, the success of implementing such applications heavily depends on the objective conditions in the user regions—ranging from infrastructure readiness and digital literacy among public officials to the stability of the information systems employed. In the context of Gorontalo Province, the implementation faces significant geographic and technical challenges. Several districts, such as Boalemo and Pohuwato, still suffer from limited internet connectivity and a lack of human resource capacity in the field of technology. These issues can undermine the effectiveness of the application in providing optimal non-cash services to all Regional Government Organizations (OPDs) in these areas.

Previous studies conducted in Bitung City have shown that the use of Kasda Online has had a positive impact on regional financial management. Research by Pelawi and Pontoh (2023) found that version 2.0 of the application positively correlates with the effectiveness of financial management systems, particularly in terms of time efficiency and administrative transparency. The study reported a correlation coefficient of 0.405, indicating that the application contributes

significantly to improving the effectiveness of regional cash management services (Pelawi & Pontoh, 2023). However, Bitung's relatively advanced infrastructure and resource context differs substantially from that of Gorontalo Province, which presents more diverse demographic conditions and uneven levels of digital readiness.

Furthermore, a report by the Financial Services Authority (2023) reveals that public and institutional preference for digital banking services continues to increase, with over 60% of users citing accessibility as the main reason for choosing digital platforms. These findings align with a national survey conducted by Bank Indonesia in several provinces, which recorded significant growth in non-cash transactions between 2022 and 2024. In Central Java, for instance, the implementation of the Regional Government Transaction Electronification (ETPD) reached an average index of 96.25% by the end of 2023, demonstrating strong commitment by regional governments to digitalize all financial transactions (Bank Indonesia, 2024).

However, conditions in Gorontalo Province remain far from ideal. While Gorontalo Regency has been designated as a pilot project for Kasda Online implementation, other regions, such as Boalemo Regency, still face difficulties particularly in achieving full application integration. In districts like Paguyaman, semi-manual systems are still used due to weak internet coverage and a lack of training for financial officers. According to Fadli, Yusuf, and Ningsih (2023), the success of digital systems is highly influenced by user proficiency and the availability of adequate digital infrastructure.

The transition from manual to digital systems involves not only technology but also a shift in organizational culture. Government officials, particularly at the village and sub-district levels, must adapt to new procedures that are faster and systematically documented. In this regard, training and technical assistance are key factors. Without sufficient training, even the most well-designed systems can be difficult to operate optimally. A study by Sari and Prasetya (2022) confirmed that the success rate of digital-based financial system implementation is significantly influenced by the quality of training provided and the user-friendliness of the application interface.

While existing studies such as those in Bitung City and national surveys have confirmed the benefits of Kasda Online and similar systems in regions with relatively advanced infrastructure, little is known about its effectiveness in areas with limited connectivity, uneven digital literacy, and weaker institutional support, such as Gorontalo Province. This gap highlights the need for research that examines

not only the technical effectiveness of the application but also the contextual challenges that determine its success or failure in less digitally prepared regions.

From a public administration perspective, transparent and accountable financial management is a core principle of good governance. Therefore, the implementation of Kasda Online can be viewed as a concrete effort to strengthen sound public financial governance. Modern public administration theory emphasizes that collaboration between government and the private sector—in this case, banking—is crucial for delivering innovative public services. This aligns with the *New Public Service* paradigm, which positions citizens and stakeholders as partners in the governance process (Denhardt & Denhardt, 2015).

Moreover, organizational effectiveness theory states that an effective system must fulfill three core aspects: process efficiency, output clarity, and adaptability to environmental changes (Robbins & Coulter, 2021). In the context of Kasda Online, process efficiency can be measured through transaction speed, output through timely SP2D and financial reports, and adaptability through how well the system accommodates users with varying levels of digital literacy.

The challenges of implementing Kasda Online are not solely technical. Several reports highlight issues such as system instability, server disruptions, and limited network access as major complaints from field users. This is supported by preliminary interviews conducted by the researcher with several OPD treasurers in Boalemo Regency, who reported frequent system errors during SP2D uploads and delayed response times during peak hours.

Table 1. Comparison of Kasda Online Implementation Contexts

Region	Infrastructure Readiness	Digital Literacy of Officers	Application Integration	Effectiveness Trend
Bitung City	Stable internet, strong IT staff	High	Fully integrated (Kasda Online 2.0)	High (proven positive impact, 0.405 correlation – Pelawi & Pontoh, 2023)
Central Java	Very high (ETPD index 96.25%)	High	Full non-cash transactions	High (Bank Indonesia, 2024)

Gorontalo Province	Uneven, many rural areas with poor coverage	Moderate to low in some regencies	Partial; some OPDs still use semi-manual systems	Mixed (effective in pilot areas, limited in remote districts)
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Given these conditions, it is important to conduct a dedicated study on the effectiveness of the Kasda Online application in supporting non-cash services in Gorontalo Province. This research seeks to assess the extent to which the application contributes to faster financial transactions, time and cost efficiency, and to identify the technical and non-technical barriers that hinder service delivery. Through a descriptive qualitative approach, the study also explores user perceptions and field experiences, while offering recommendations for future system improvements.

This research is crucial because most existing literature and studies have focused on areas such as North Sulawesi, Java, and Sumatra, whereas Gorontalo remains underexplored academically. Therefore, this study aims to not only enrich academic discourse but also offer practical insights for Bank SolutGo, local governments, and other stakeholders in enhancing digital-based public financial services.

Furthermore, the results of this research are expected to encourage provincial and district/city governments in Gorontalo to strengthen digital infrastructure, improve technological literacy among public officials, and expand the use of Kasda Online to the village level. In line with bureaucratic reform and the strengthening of public financial governance, such digital transformation represents a strategic step toward more professional, efficient, and trustworthy public services.

Methodology

This study employs a descriptive qualitative approach, with the primary objective of describing and analyzing in depth the effectiveness application in supporting non-cash services at PT Bank SolutGo in the Gorontalo Province. This approach was chosen because it enables the researcher to understand the phenomenon from the perspective of subjects directly involved in the application's implementation, particularly regional financial management officers and banking personnel responsible for operating the system. Qualitative research is also considered the most relevant method to explore experiences, perceptions, challenges, and supporting factors in the use of public service technologies (Miles, Huberman, & Saldaña, 2019).

This research was conducted in Gorontalo Regency and Boalemo Regency, with a particular focus on the Paguyaman Branch Office of PT Bank SulutGo. These sites were selected because they represent contrasting levels of infrastructure readiness and human resource capacity, which provided varied contexts for examining the effectiveness of the Kasda Online application. The research subjects included regional financial officers responsible for non-cash transactions—such as expenditure treasurers, heads of financial departments within local government agencies (OPDs), and regional financial management officials (PPKD)—as well as Bank SulutGo staff who act as operators and technical assistants for the system. Informants were chosen using purposive sampling, with the main criterion being a minimum of six months of direct experience using the application.

Data were collected through three complementary techniques. First, in-depth interviews were conducted both face-to-face and online to capture user perceptions, experiences, and challenges. A semi-structured format was used to allow flexibility while ensuring alignment with the research objectives. Second, direct observations were carried out to examine how financial officers accessed, inputted, and processed transactions in practice. Third, documentation was used to obtain supporting materials, including user manuals, SP2D (Fund Disbursement Order) usage reports, and internal correspondence between local governments and the bank. Together, these techniques provided a comprehensive understanding of how the application functions in different contexts.

The collected data were analyzed using the Miles and Huberman interactive model, which involves three stages: data reduction, data display, and conclusion drawing/verification. In the reduction stage, interview transcripts, observation notes, and documents were coded and categorized into key themes such as transaction speed, cost efficiency, technical barriers, and user perception. These data were then displayed in the form of narratives, matrices, and summary tables, making it easier to identify patterns and relationships across different sources. Finally, conclusions were drawn and verified through triangulation of interviews, observations, and documentation, while member checks were used to confirm the accuracy of interpretations with informants. This systematic process ensured that the analysis was both credible and reflective of the real conditions in the field.

To enhance the validity of the data, the researcher applied both source triangulation and method triangulation. Source triangulation involved comparing statements from different informants with varying roles, such as expenditure treasurers and bank staff. Method triangulation was achieved by comparing interview results with observational findings and official documents. Additionally, a member check was conducted, in which the researcher reconfirmed

interpretations with informants to ensure that the data were accurate and reflected reality.

This study also adhered to ethical research principles. Each informant was informed about the research objectives and assured of the confidentiality of their identity. Participation was entirely voluntary. Throughout the interviews and data collection process, the researcher maintained a professional attitude, refrained from leading responses, and upheld academic integrity.

With the approach, techniques, and procedures used, this study is expected to provide a comprehensive and in-depth understanding of the effectiveness as part of the digital transformation of public services, particularly in the context of non-cash financial management at the regional level in Gorontalo Province.

Result and Discussion

The findings of this study demonstrate that the implementation of the Kasda Online application has generally brought positive changes to the management of non-cash services in Gorontalo Province. One of the most noticeable improvements lies in the speed and convenience of financial transactions. Informants consistently stated that processes which previously required several days, such as the submission and approval of fund disbursement orders, can now be completed within one to two days. Observations at the Paguyaman branch further confirmed that the verification of documents has become more structured, as the application automatically organizes the stages of approval. This development reflects a significant reduction in bureaucratic procedures that were previously time-consuming and heavily dependent on manual interactions between institutions.

In addition to faster processing, the application also contributes to greater efficiency in both time and costs. Many government agencies reported that they no longer need to allocate resources for repeated visits to the bank office, thereby reducing operational expenses. The use of digital files has also limited the need for paper, aligning with the government's green office initiative. These changes indicate that the Kasda Online application not only improves administrative effectiveness but also supports more sustainable financial practices. Nonetheless, this efficiency is not uniformly experienced, particularly in rural districts where weak internet connectivity and frequent power outages remain obstacles to fully utilizing the system.

Despite these benefits, the study also uncovered several technical and infrastructural challenges. Users in Boalemo and Paguyaman Pantai highlighted recurring difficulties when uploading documents due to unstable networks and

system errors during peak transaction periods. Furthermore, some officials admitted that they had limited knowledge of the application’s features because no formal training was provided. Instead, they relied on colleagues for guidance, which often slowed down the learning process. These findings underline the importance of reliable infrastructure and structured capacity building in ensuring the success of digital financial systems.

From the perspective of user perceptions, the responses were largely positive. Most officers valued the transparency offered by the application, especially the ability to track transaction status and access financial records in real time. Such features strengthened their confidence in the accountability of financial management. However, some respondents found the application’s interface less user-friendly, particularly those with lower levels of digital literacy. Others expressed concern about the lack of immediate technical assistance when system errors occurred. These differing perceptions illustrate that while the Kasda Online application has enhanced transparency and efficiency, its full effectiveness is still shaped by varying levels of digital readiness and institutional support across regions.

Table 2. Indicators of Kasda Online Effectiveness in Supporting Non-Cash Services

Variable / Theme	Indicators (Data Findings)	Impact on Result
Ease and Speed of Transactions	- SP2D submission reduced from 3–5 days to 1–2 days. - Automatic workflow in verification.	Faster disbursement process; reduction in bureaucratic delays.
Time and Cost Efficiency	- Reduced travel costs to bank offices. - Lower paper and printing use.	Operational cost savings; supports “green office” policy.
Technical Constraints & Readiness	- Frequent internet disruptions in Boalemo & Paguyaman. - Power outages. - File size limits.	Slows down access in remote areas; uneven benefits across regions.
User Perception and Response	- Majority report transparency & real-time monitoring. - Some find interface complex. - Limited technical support.	Builds trust in accountability, but highlights need for training & system improvement.

From the table above, it is clear that the positive impact of Kasda Online is primarily indicated by the acceleration of transaction processing, cost and time savings, and the improved transparency of budget disbursement. These indicators were consistently mentioned by respondents and supported by direct observation. On the other hand, technical barriers and uneven digital readiness remain limiting

factors, demonstrating that the effectiveness of the system is strongly influenced by external infrastructure and user competence.

The results of this study show that the implementation of at PT Bank SulutGo in the Gorontalo Province has generally had a positive impact on the implementation of non-cash services, particularly in regional cash management. Nevertheless, the effectiveness of the application is still marked by various challenges, both technical and non-technical. Based on data analysis from in-depth interviews, field observations, and documentation, four main themes emerged that describe the research findings, namely: (1) ease and speed of transactions, (2) time and cost efficiency, (3) technical constraints and infrastructure readiness, and (4) user perceptions and responses to the system

1. Ease and Speed of Transactions

Most informants stated that the use has simplified the process of submitting and disbursing SP2D. Prior to the application, financial administrative processes took a considerable amount of time due to reliance on physical documents and manual procedures between institutions. With the digital system, SP2D submissions can now be made online, thus accelerating the budget disbursement process. One expenditure treasurer in Gorontalo Regency stated, “Previously, we had to go back and forth carrying documents to the Bank SulutGo office. Now we just upload them through the application, and the process is much faster.”

This convenience was also acknowledged by operators at the Bank SulutGo branch office. They admitted that document verification has become more efficient since the system provides an automated workflow that organizes the verification stages. The researcher’s observations at the Paguyaman Sub-Branch Office showed that the average time required from submission to SP2D disbursement through the application is around 1 to 2 working days, significantly faster than the manual method which could take up to 5 days.

These findings are consistent with the research by Pelawi and Pontoh (2023), who stated that the Kasda Online application contributes to increasing time efficiency in regional financial management. This speed is important in the context of bureaucratic efficiency and the delivery of responsive public services.

2. Time and Cost Efficiency

Efficiency is one of the key indicators in assessing the effectiveness of a system. In the context of using Kasda Online, efficiency not only includes faster work time but also operational cost savings. Informants mentioned that since using the application, travel expenses for financial administration purposes have been

significantly reduced. Government agencies (OPDs) no longer need to send staff to the bank office to manage SP2D or print financial reports, as all processes are now digitally integrated.

In addition, efficiency is reflected in the reduced use of paper and office supplies, as all financial documents are now stored digitally and can be accessed at any time through the application dashboard. In the long term, this condition not only supports the government's green office policy but also contributes to regional budget savings by minimizing operational costs. These findings are consistent with the study of Pelawi and Pontoh (2023), which demonstrated that the use of Kasda Online in Bitung City significantly improved administrative efficiency and reduced the need for manual documentation. Similarly, Sari and Prasetya (2022) emphasized that digital-based financial systems have a positive environmental impact by promoting paperless transactions, aligning with sustainable governance practices.

However, in its practical implementation, such efficiency has not been evenly achieved across all regions. In several OPDs, particularly in remote areas such as Paguyaman Pantai District, the application's utilization is still constrained by unstable internet connections and frequent power outages. One user explained, *"Sometimes the application cannot be accessed because the signal is lost, especially when it rains or the power goes out."* This reflects the reality that efficiency is highly dependent on infrastructure readiness, a challenge also highlighted by Fadli, Yusuf, and Ningsih (2023), who found that disparities in digital infrastructure remain the biggest barrier to equitable financial digitalization in rural Indonesia.

From a broader perspective, this phenomenon resonates with the current wave of digital transformation in public services across Indonesia, where urban regions with advanced facilities are able to maximize digital systems, while peripheral areas still face structural constraints. Reports from the Financial Services Authority (2023) confirm that digital banking adoption has grown rapidly nationwide, with over 60% of users prioritizing accessibility as a key benefit. Yet, Gorontalo's case illustrates that without robust infrastructure and digital literacy, the promise of efficiency and inclusivity offered by platforms such as Kasda Online may not be fully realized.

3. Technical Constraints and Infrastructure Readiness

Although it offers many conveniences, the application also faces quite serious challenges in its implementation. One of the most frequently reported technical issues is system errors and disruptions when uploading documents. Some users complained that the system becomes unstable during peak hours, as well as the limitations on file sizes that can be uploaded.

In addition, the lack of technical training for government officials becomes a barrier to the optimal use of the application. Several OPD treasurers stated that they learned to use the application independently or were assisted by colleagues. However, not all officials have a technological background or experience with digital systems. This causes a considerable reliance on the bank as a technical assistant.

Infrastructure readiness is also a crucial issue. Not all OPD offices have adequate internet access. In some locations, power outages still occur, which hinders access to the digital system. This condition shows that the success of digitizing public service systems such as Kasda Online greatly depends on sufficient supporting infrastructure.

These findings are in line with the study by Fadli, Yusuf, and Ningsih (2023), which stated that the main challenges in public financial digitalization in the regions are disparities in digital infrastructure and limited staff competencies.

4. User Perception and Response

In general, user perceptions are quite positive, particularly in terms of service speed and process transparency. Users find it easier to monitor the status of SP2D submissions and disbursements because the system provides real-time information. Additionally, the application's dashboard offers transaction history and downloadable reports at any time, which facilitates internal reporting and audits.

However, not all users feel comfortable using the application. Some consider the system to be too complex, especially for employees who are not familiar with technology. The lack of a user-friendly interface and minimal user guidance are notable challenges. One informant stated,

“When the system has an error, we're confused about who to contact. Sometimes, we have to wait a long time before it can be processed.”

This highlights the need for a system that is simpler and more intuitive, along with responsive helpdesk support. The need for technical training is also critical, considering the application deals with financial processes that are sensitive and must be error-free.

Based on the findings above, it can be concluded that application has made a positive contribution to the acceleration and efficiency of non-cash services in the regional government environment of Gorontalo Province. Transaction speed, ease of data access, and time and cost efficiency are the main indicators of the

application's success. However, this success is not yet evenly distributed due to external factors such as infrastructure and user competence.

The findings suggest that the Kasda Online application has generated several important impacts and benefits for regional financial management. From the user perspective, the most visible improvement lies in the acceleration of transaction processes. The ability to submit and verify SP2D documents digitally has reduced processing time from several days to just one or two working days. This speed is directly linked to more responsive budget disbursement, allowing government agencies to implement programs without unnecessary delays.

Another key benefit is the increase in transparency and accountability. Through real-time monitoring features, users can track the status of submissions and disbursements, while the dashboard provides access to transaction history and downloadable financial reports. These features simplify internal reporting, support audit processes, and reduce opportunities for manipulation or errors, thereby strengthening public trust in financial governance.

Kasda Online also delivers significant cost and efficiency gains. By replacing manual submissions and physical document handling with a fully digital system, agencies save on travel expenses and reduce the use of paper and other office supplies. This contributes not only to budget savings but also aligns with the government's green office policy and broader sustainability agenda.

However, the research also reveals that the impact is not evenly distributed. While many users benefit from faster and more transparent services, others—particularly those in remote areas with poor internet connectivity—face persistent barriers. Limited digital literacy among some financial staff further reduces the effectiveness of the system, making training and capacity building crucial. Additionally, the lack of a user-friendly interface and insufficient technical support sometimes creates frustration among users, especially when system errors occur.

From the perspective of organizational effectiveness theory (Robbins & Coulter, 2021), the system meets most effectiveness criteria, such as process efficiency and output accuracy. However, its adaptability to the work environment—particularly in areas with limited technology—still needs improvement. The application should be designed to be more flexible so it can be accessed by users in regions with limited internet access and low technological literacy.

On the other hand, from the New Public Management (NPM) approach, the digitalization of public services such as represents a transformation of bureaucracy

toward a more modern and efficient model. It supports the principles of good governance in terms of transparency, accountability, and active participation of public servants. Therefore, policy support, capacity building, and technical system strengthening are important agendas for optimizing the application in the future.

Conclusion

Based on the results of the research conducted, it can be concluded that the use of the Kasda Online application at PT Bank SulutGo in the Gorontalo Province has generally demonstrated a fairly good level of effectiveness in supporting the implementation of non-cash services in regional government. The application has been able to accelerate financial transaction processes, improve work efficiency, and strengthen transparency and accountability in regional cash management.

The ease of access to application features such as digital submission and verification of SP2D has helped government officials reduce reliance on manual procedures and speed up fund disbursement workflows. This has had a positive impact on time efficiency and operational cost savings, in line with the principles of good governance and the modernization of public bureaucracy.

However, the application's effectiveness is not yet fully optimal. There are still technical obstacles such as unstable internet connections, system errors during peak usage, and limited digital skills among personnel in certain areas, especially remote regions like Paguyaman District and its surroundings. In addition, the uneven distribution of training and technical assistance remains a barrier to maximal implementation.

Recommendation

Therefore, to ensure that the Kasda Online application can operate more effectively and equitably, several improvements are required. Strengthening digital infrastructure is essential, particularly in rural areas where internet instability and power outages remain major obstacles. At the same time, the simplification of the user interface would help make the system more accessible for officers with varying levels of digital literacy. Equally important is the enhancement of human resource capacity through continuous training, technical mentoring, and responsive helpdesk support. In addition, stronger collaboration between local governments and banking institutions is needed so that digital transformation is not perceived merely as a compliance requirement, but rather as a driver for improving the quality, efficiency, and accountability of public services.

Overall, Kasda Online represents a highly relevant innovation in the era of government digitalization. With reinforced technical systems, inclusive

infrastructure, and empowered human resources, the application holds strong potential to evolve into a leading model for transparent, efficient, and modern regional financial governance in Gorontalo Province.

To deepen this line of inquiry, future research could adopt a mixed-methods approach to quantify efficiency gains and user satisfaction more precisely. Comparative studies across different provinces would also provide valuable insights into how varying levels of digital readiness affect outcomes, thereby identifying replicable best practices. Moreover, further research could explore the user experience (UX) dimension of financial applications, focusing on how interface design influences adoption and performance. Finally, investigating the impact of training and capacity-building programs on digital literacy among financial officers would provide evidence-based recommendations for policy and practice.

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