EVALUATING DIGITAL TRANSFORMATION OF FUND DISBURSEMENT THROUGH ONE STOP SERVICE AT BPKAD WEST JAVA

Andika Riyanto Amri,
Politeknik Keuangan Negara STAN, Indonesia

Resi Ariyasa Qadri[1]
Politeknik Keuangan Negara STAN

ABSTRACT

Regional treasuries must disburse public funds quickly while keeping transactions transparent and controlled. This study examines how the Regional Financial and Asset Management Agency (BPKAD) of West Java Province digitalized fund disbursement through its One Stop Service (OSS) and what the change means for control over regional expenditure. A qualitative single-case study was conducted using participant observation during an internship, four semi-structured interviews with treasury officials (January–February 2026), and document review; the data were analyzed with the interactive model of Miles, Huberman, and Saldaña. According to informants and documents, the move from a counter-based, hybrid OSS to an online OSS integrated with the Regional Government Information System (SIPD) reduced duplicate verification, gave spending units real-time visibility of document status, and produced audit trails, while Fund Disbursement Orders (SP2D) are signed electronically. The main remaining risks are infrastructure dependence in peak periods, uneven digital literacy among operators, data-entry errors that cause returned transactions, and cybersecurity. The findings are descriptive and reflect the provider's side, so effects on processing time and budget absorption still need to be measured. Practical implications are infrastructure resilience, operator training, and continued access control.

Keywords: *Digital Transformation; Fund Disbursement; One Stop Service; SP2D; Accountability*

ABSTRAK

Perbendaharaan daerah dituntut mencairkan dana publik dengan cepat sekaligus menjaga transaksi tetap transparan dan terkendali. Penelitian ini mengkaji bagaimana Badan Pengelolaan Keuangan dan Aset Daerah (BPKAD) Provinsi Jawa Barat mendigitalkan pencairan dana melalui One Stop Service (OSS) dan apa artinya bagi pengendalian belanja daerah. Penelitian kualitatif studi kasus tunggal ini memakai observasi partisipan selama magang, empat wawancara semi-terstruktur dengan pejabat perbendaharaan (Januari–Februari 2026), dan telaah dokumen, yang dianalisis dengan model interaktif Miles, Huberman, dan Saldaña. Menurut informan dan dokumen, peralihan dari OSS hibrida berbasis loket ke OSS daring yang terintegrasi dengan Sistem Informasi Pemerintahan Daerah (SIPD) mengurangi verifikasi ganda, memberi satuan kerja visibilitas status dokumen secara real-time, dan menghasilkan jejak audit, sementara Surat Perintah Pencairan Dana (SP2D) ditandatangani secara elektronik. Risiko utama yang masih ada ialah ketergantungan pada infrastruktur pada periode puncak, literasi digital operator yang belum merata, kesalahan input data yang memicu transaksi retur, dan keamanan siber. Temuan bersifat deskriptif dan mencerminkan sudut pandang penyelenggara layanan, sehingga dampak pada waktu proses dan penyerapan anggaran masih perlu diukur. Implikasi praktisnya ialah ketahanan infrastruktur, pelatihan operator, dan pemeliharaan pembatasan hak akses.

Kata kunci: Transformasi Digital; Pencairan Dana; One Stop Service; SP2D; Akuntabilitas

[1] Resi.ariyasa@pknstan.ac.id

1. INTRODUCTION

Fiscal decentralization requires local governments to manage public money transparently, accountably, and efficiently (Astriana & Khoirunurrofik, 2024; Hardiana, 2023). Under Government Regulation No. 12 of 2019 and Ministry of Home Affairs Regulation No. 77 of 2020, regional treasury functions, including the issuance of the Fund Disbursement Order (SP2D), are carried out through the Regional General Treasurer (BUD) or an authorized proxy (Kuasa BUD), roles that in West Java sit within the Regional Financial and Asset Management Agency (BPKAD) (Kementerian Dalam Negeri, 2020; Pemerintah Republik Indonesia, 2019a). At the same time, national policy pushes regional governments toward electronic administration: the Electronic-Based Government System (SPBE) and the Regional Government Information System (SIPD) rest on Presidential Regulation No. 95 of 2018 and Ministry of Home Affairs Regulation No. 70 of 2019 (Kementerian Dalam Negeri, 2019; Pemerintah Republik Indonesia, 2018). One Stop Service (OSS) arrangements have been adopted in many Indonesian public offices to bring submission, checking, and approval into a single channel (Aisyah Febriyanti et al., 2025; Inayah, 2025; Laba, 2025). In a treasury, however, moving disbursement online makes service continuity depend on infrastructure and exposes payment systems to cyber and fraud risks (Mushtaq & Shah, 2024; Uña et al., 2023). It is therefore important to understand how a digital treasury service actually works, how it changes control over expenditure, and which problems remain. This study addresses these questions at the BPKAD of West Java Province.

Digital transformation in government is more than adopting software: it changes work routines, organizational arrangements, and the way services are delivered (Mergel et al., 2019). Two traditions help to read such a change in a treasury. New Public Management stresses efficiency, accountability, and service orientation in public administration (Hood, 1991), whereas digital-era governance argues that information technology allows government to reintegrate fragmented processes, simplify procedures, and make services more transparent (Dunleavy et al., 2006). In the e-government literature, one-stop services can be placed on a path from separate counters toward services that demand little or no effort from users (Scholta et al., 2019), and the Technology Acceptance Model adds perceived usefulness and perceived ease of use as concepts for understanding how users respond to a new system (Davis, 1989; Venkatesh & Davis, 2000). Indonesian studies have examined the acceptance of regional financial information systems (Mar'aini & Akbar, 2020; Sayekti & Putarta, 2016) and the implementation of SIPD in regional financial agencies (Vitriana et al., 2022). Others looked at user satisfaction and report quality under the central SAKTI application (Ardyanto et al., 2025; Effendi et al., 2023) and at a monitoring system for budget realization in a regional financial agency (Jannah et al., 2023). The challenges of digital transformation in government agencies, notably infrastructure limits and skills gaps, have also been documented (Syafaruddin et al., 2026).

These studies share an emphasis on application-level questions, namely whether a system is accepted, whether users are satisfied, and whether the quality of reports improves. Much less attention has gone to the internal service channel through which spending units submit disbursement documents to the treasury and receive an SP2D, even though this channel determines how quickly, and under what controls, public money leaves the regional cash account. The treasury is also an unusual setting because it is at once a service provider to spending units and a control point over expenditure, so efficiency gains and control requirements must be reconciled. This study addresses the gap by following one treasury process from submission to SP2D and by asking how the digital design relates to control mechanisms, a link that studies of system acceptance seldom examine.

The contribution is mainly empirical and conceptual. Empirically, the study documents how the BPKAD of West Java moved from a counter-based OSS, supported by spreadsheet and AppSheet tools, to an online OSS connected to SIPD, in which verification status flows back to SIPD, tax payment numbers are retrieved automatically, and SP2D are signed electronically. Conceptually, it reads the redesign of a service through two sets of concepts at once: service concepts (efficiency, transparency, ease of use) and control concepts such as access restriction, audit trail, and reconciliation drawn from the internal control framework of the Committee of Sponsoring Organizations of the Treadway Commission (COSO, 2013). Reading both together shows where digitalization strengthens control and where control still depends on manual work or on the quality of upstream data.

The study adopts an interpretive paradigm because it seeks to understand how treasury officials experience, use, and manage the digital system. It asks three questions: (1) how did the BPKAD of West Java redesign fund disbursement through the OSS; (2) how do treasury officials perceive the effects of the redesign on efficiency, transparency, and control; and (3) what challenges do they identify? The objective is to elaborate the redesigned process and its implications for control over regional expenditure. A qualitative single-case design was applied, drawing on participant observation during an internship, four semi-structured interviews, and document review. The findings are intended to help BPKAD leaders, and other regional treasuries that plan similar systems, to prioritize infrastructure resilience, operator capacity, and control features. The article proceeds with the method, followed by the results and discussion, and ends with conclusions, implications, and limitations.

2. METHOD AND DATA

This study used a qualitative single-case design (Stake, 1995; Yin, 2018) within an interpretive paradigm, which treats the treasury service as a social setting shaped by how officials and users interpret and operate the system (Wiesner, 2022). The case was the Treasury Division of the BPKAD of West Java Province. It was chosen purposively because the province manages a large regional budget and because its OSS passed from a counter-based arrangement, in place since 2022, to an online platform in 2026, which made the change directly observable. A single case limits generalization but allows a detailed account of a process in its context (Yin, 2018).

Data came from three sources. First, participant observation was carried out during the researcher's internship at the Treasury Division, covering online registration, completeness checks on payment order (SPM) documents, the issuance of SP2D, and the handling of salary-stoppage certificate (SKPP) requests. Second, four semi-structured interviews were held between 17 January and 3 February 2026 with treasury officials selected purposively for their direct authority and technical knowledge of the system (Palinkas et al., 2015), as presented in Table 1. Interviews lasted between 34 and 45 minutes. The interview guides were open-ended and covered disbursement policy, document verification, the match between SIPD and OSS data, administrative constraints such as returned transactions, and cybersecurity and electronic signatures. Third, documents of the agency were reviewed (BPKAD, 2026): regional financial management regulations, internal verification procedures, SP2D administrative documents, the OSS flow chart, and system screenshots and activity logs. Interview quotations were translated from Indonesian by the authors, and informants are identified by codes only.

Table 1. List of Informants

Code	Division	Position	Interview date	Duration (minutes)
I-01	Treasury	Junior Central and Regional Financial Analyst	3 February 2026	34
I-02	Treasury	Verifier of Expenditure	23 January 2026	42
I-03	Treasury	Verifier of Expenditure (person in charge of SKPP)	19 January 2026	45
I-04	Treasury	Junior Central and Regional Financial Analyst (person in charge of fund disbursement)	17 January 2026	36

Source: Authors' data (2026)

Analysis followed the interactive model of Miles et al. (2014). Interview notes, observation notes, and document extracts were condensed through coding, arranged in matrices that related process stages to control mechanisms and problems, and used to draw and verify conclusions. Codes were grouped into three themes: the redesigned disbursement process, its perceived effects, and remaining challenges. Credibility was supported by triangulating sources and methods (Carter et al., 2014), for example by checking officials' statements against screenshots, activity logs, and the flow chart, and by presenting detailed description with verbatim quotations (Tracy, 2010). Two limits should be kept in mind. The sample of four informants is small, whereas studies of data saturation suggest that themes in a fairly homogeneous group usually stabilize after about six to twelve interviews (Guest et al., 2006), so the findings are exploratory. The researcher's dual role as intern and observer may also have shaped what was noticed, which is why claims are tied to documents or informants' statements wherever possible.

3. RESULT AND DISCUSSION

The OSS of the Treasury Division has taken two forms. Since 2022 it operated as a hybrid arrangement: spending units (SKPD) registered a submission through an online form built on Google Workspace, a counter operator synchronized the physical file with the digital record in an AppSheet interface, and a financial verifier examined the document, normally within two working days. Table 2 shows the sequence. Controls were already built into this arrangement through restricted user rights, so that only verifiers could modify verification data, a change history that records every alteration, automatic approval workflows, and real-time notifications of delays or inconsistencies. In 2026 the agency replaced it with an online OSS in which SKPD upload SPM documents electronically, verifiers examine them online, and document status is visible on a dashboard. Informant I-01 explained the effect of the digital checklist:

> *"This OSS system significantly eliminates lengthy bureaucratic procedures because document completeness checks are carried out systematically through digital checklists, thereby ensuring that every incoming file has met the minimum standards." (I-01)*

Table 2. Fund Disbursement Document Flow in the Counter-Based OSS (before 2026)

No.	Service stage	Executor	Operational activity	Output
1	Online registration	SKPD	Registering the submission through the official link before the physical handover	Proof of digital registration
2	Document preparation	SKPD	Preparing the files according to completeness standards	Complete SPM file
3	Counter submission	SKPD	Handing the physical documents to the counter officer	Physical submission document
4	Physical checking	Counter officer	Printing the checklist and checking completeness administratively	Completeness checklist form
5	Technical verification	Financial verifier	Examining the substantive authenticity and validity of the document	Verification status file
6	Document mitigation	Financial verifier	Notifying the SKPD if the document is incomplete or inconsistent	Rejection or revision notification
7	Output issuance	Proxy of BUD (Kuasa BUD)	Finalizing authorization for disbursement through the bank	SP2D

Source: Authors' analysis of BPKAD documents (2026)

The counter-based arrangement had weaknesses that the agency's documents and the informants link to the 2026 redesign. Spending units, especially those far from the BPKAD office, had to deliver files in person and return if a document was incomplete, so a single defect could delay disbursement. Units could not see the progress of their documents and had to ask officers by telephone or informal messages, which created uncertainty and repeated communication, the kind of informal contact that the agency's integrity-zone rules aim to limit. Requests for the Tax Receipt Transaction Number (NTPN) for tax payments were also handled manually. Informant I-01 described the change as tangible:

> *"The impact is highly tangible in the field; the process that was once based on direct interaction has now shifted to a data- and dashboard-driven system, which significantly enhances administrative discipline within the fund disbursement workflow." (I-01)*

In terms of digital-era governance, the redesign removes physical handovers and brings verification and status information together in one platform (Dunleavy et al., 2006), which is the simplification and reintegration that the theory expects. Figure 1 summarizes the 2026 workflow. An SKPD operator creates a request in the OSS by selecting a payment request (SPP) already issued in SIPD, which ties each disbursement to a valid record produced in the budget execution system. A BPKAD operator checks completeness and forwards the request, a verifier examines it, and, if it is approved, the SP2D issuer registers the SP2D, applies the electronic signature, and enters the NTPN. Two integration points matter. The SPM verification status in the OSS is sent automatically to SIPD, so a separate verification in SIPD is not needed, and for online transactions the NTPN is retrieved automatically from SIPD. A request that needs correction returns to the SKPD for revision under the same registration number, which preserves its history across revisions. The agency describes this integration as a lock-to-lock flow between planning and realization. In the stage model of Scholta et al. (2019), it can be read as a digitally integrated one-stop shop rather than a no-stop shop, because verification and approval still depend on human

officials; its value lies in removing duplicate checks and physical handovers, not in removing the checks themselves.

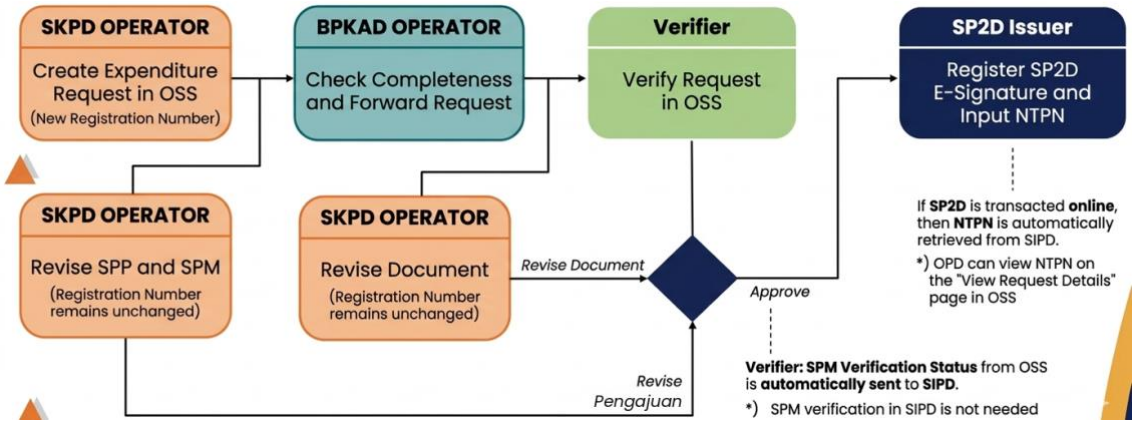

Figure 1. Stages of Treasury OSS Usage
Source: BPKAD (2026)

The verifier acts as the first line of review, which shows in how data from the two systems are matched. Informant I-02 explained:

> *"Our task is to ensure the profound substance and validity of the documents, where even the slightest discrepancy between the SIPD and OSS data will immediately trigger a rejection or revision notification that must be promptly followed up by the requesting agency." (I-02)*

Figure 2 shows the online submission form. Fields such as the spending unit, type of submission, SPP, and source of funds are mandatory, and the form flags a missing selection; other entries (SPM, treasurer, amount, dates, taxes) appear as read-only fields, which suggests that they are drawn from the selected SPP rather than typed again. These design features act as input validation at the point of entry and should reduce incomplete submissions. They can also be read as ease-of-use features in the sense of the Technology Acceptance Model (Davis, 1989; Venkatesh & Davis, 2000), although this study did not measure how SKPD operators perceive them. Informant I-01 added that effectiveness still requires adaptive competence among the apparatus:

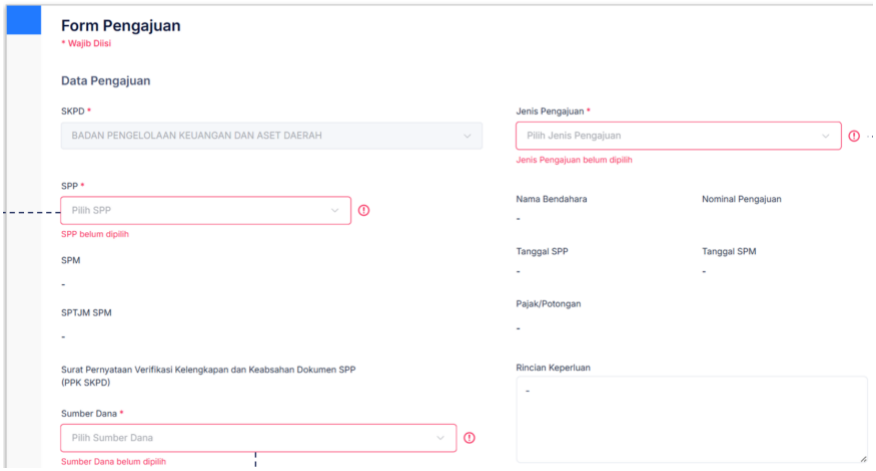

Figure 2. Interface of the Online Submission Form for Regional Government Agency Operators
Source: BPKAD (2026)

> *"This integrated treasury system has proven successful in accelerating the service cycle; however, its overall implementation effectiveness still demands adaptive*

literacy competence from the apparatus so that a series of technical errors can be anticipated." (I-01)

Figure 3 shows the submission history of one request. The log records four steps: submission by the SKPD at 14:51, approval by the operator at 14:53, approval by the verifier at 15:52, and completion at 15:54. In this single example, the process took about one hour from submission to completion. This is consistent with the informants' view that the cycle has become faster, but one case cannot show typical processing time. Beyond speed, the time-stamped history lets an SKPD check the status of a request without calling officers and gives auditors a record of who did what and when. Informant I-01 stated:

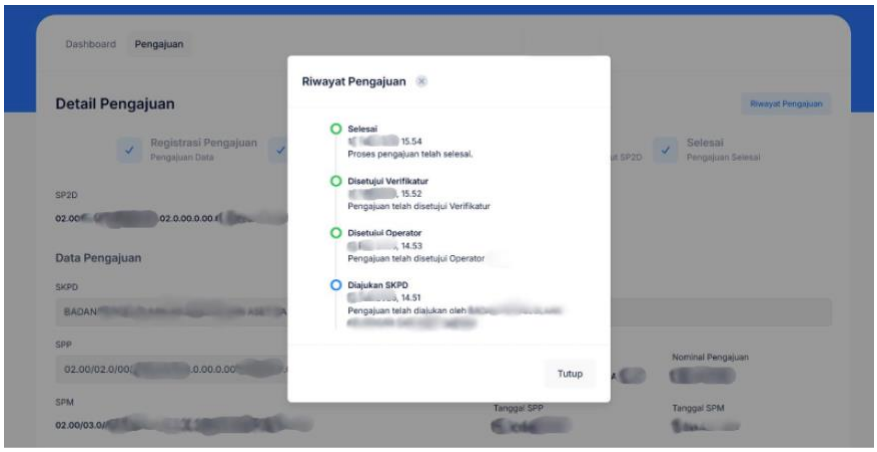

Figure 3. Interface of Submission History within the Application
Source: BPKAD (2026)

"All verifier activities are now permanently recorded in the system log history, which ultimately provides an exceptionally robust layer of process transparency for external auditors to evaluate, leaving no room for negotiation." (I-01)

In internal control terms, the history log is a monitoring and information mechanism that complements restricted access rights and approval workflows (COSO, 2013). The statement that there is "no room for negotiation" should be read as the informant's perception: a log records actions but does not by itself prevent collusion.

The final step is SP2D issuance. The authorized proxy of the BUD signs the SP2D electronically, a means of authentication that Indonesia's regulation on electronic systems and transactions recognizes (Pemerintah Republik Indonesia, 2019b). Funds are then transferred online through Bank BJB, the regional treasury bank, either from the main account for internal spending or directly to third parties, and the Treasury Division reconciles its internal records with bank statements every afternoon to detect discrepancies early. Informant I-04 stated:

"The implementation of Electronic Signatures provides a security guarantee while accelerating the completion of SP2D issuance, allowing funds to be directly transferred to third parties or partners in a timely manner." (I-04)

The electronic signature removes the need for the signing official's physical presence, and the daily reconciliation provides a detective control that sits outside the OSS itself. Together with restricted access and approval workflows, these features indicate that controls were designed into the process rather than added afterwards, which is consistent with the emphasis of the COSO (2013) framework on embedding control activities in operations.

Not every step has been automated. The SKPP is a certificate that an employee no longer receives salary from the regional budget and is a prerequisite for pension claims at PT Taspen. Its verification requires careful checking of salary components and family allowances, and files are accepted only through the personnel administrator of the spending unit. Verifiers check, for example, allowances paid for children older than 21 who lack proof of study and for children who have married. If an overpayment is found, it must be calculated and returned to the regional treasury before the SKPP is issued. Informant I-03 explained:

> *"The precision in verifying family status is the most critical point; if we find a case where a child has graduated from college but the allowance is still being paid, the total overpayment must be calculated manually and returned to the regional treasury before the document is authorized." (I-03)*

Because the available software does not yet track events such as a child's graduation, mitigation remains manual and depends on employees reporting changes on time. The SKPP case shows that digitalizing the workflow does not remove the need for substantive verification, and that the control value of the system depends on the quality of upstream personnel data.

Daily operations also meet routine constraints, as presented in Table 3. Returned transactions arise when the account number or account holder's name does not match the bank's database or the account is inactive; transactions are rejected when a tax billing code has expired; and documents can stagnate in the verification queue. The agency's responses are procedural. The SKPD must send an official account-correction letter, supported by quick guidance through WhatsApp; officers temporarily cancel the administrative process and ask for a new billing code; and management audits the queue and uses an automatic deletion feature for unqualified SPM. Informant I-02 stated:

> *"We very frequently encounter banking return transactions due to incorrect account numbers or expired tax billing codes, which forces us to delay the disbursement until the respective agency corrects their data." (I-02)*

Table 3. Constraints in Transaction Management and Their Mitigation

No.	Constraint	Main problem	Solution and mitigation
1	Returned transaction	Transfer fails because the account number or the account owner's name does not match, or the account is inactive	The SKPD sends an official account-correction letter; quick communication through WhatsApp guides the data correction
2	Expired tax billing code	The bank rejects the transaction because the tax billing code or another supporting document has passed its validity period	Officers temporarily cancel the administrative process and ask the SKPD to upload the latest billing code
3	Process stagnation	Documents pile up in the verification system for a long time, risking the recipient's liquidity	Management audits the queue and applies an automatic deletion feature for unqualified SPM

Source: Authors' analysis of BPKAD documents (2026)

These problems originate mostly in data entry by spending units, which links them to operator capability rather than to the platform. Syafaruddin et al. (2026) identify infrastructure limits and skills gaps as obstacles to digital transformation in Indonesian government agencies, and Mergel et al. (2019) show that such transformation changes routines and requires new

competences. Two implications follow. First, targeted guidance for operators after every feature update, or validation checks on account names and billing-code expiry inside the form, would address the cause rather than the symptom. Second, correction through WhatsApp takes place outside the OSS audit trail; where such exchanges affect a payment, they should be recorded in the system.

The informants' main concern was dependence on infrastructure. Informant I-02 stated that preventing system downtime during peak submission periods, such as the end of the fiscal year, is the main challenge because it could hinder regional budget absorption:

> *"The main challenge is preventing system downtime during peak SPM submission periods, such as at the end of the fiscal year, which can hinder overall regional budget absorption." (I-02)*

The study did not collect downtime incident data, so this is best read as an anticipated risk rather than a measured problem. It is nonetheless credible: a fully online disbursement process concentrates demand on one platform when submissions peak, and international work on digital payments in public financial management lists disruption of systems among the risks, alongside fraud where controls are weak (Uña et al., 2023). Cybersecurity was a second concern. Informant I-02 said it has become crucial with the move to a paperless system and electronic signatures:

> *"Along with the full transition to a paperless system and the utilization of Electronic Signatures, the cybersecurity aspect has become exceptionally crucial." (I-02)*

Reviews of e-government security describe a broad range of threats to public services and call for layered, framework-based protection (Figueroa et al., 2025; Mushtaq & Shah, 2024). The earlier OSS also relied on commercial cloud productivity tools, which place part of the responsibility for data protection with third-party providers, a point the agency should weigh when it decides on hosting, backup, and access policies for the online OSS.

Table 4 summarizes what the evidence supports. Read through New Public Management, the OSS supports efficiency and accountability; read through digital-era governance, it reintegrates a fragmented process and increases transparency; and the usefulness and ease-of-use concepts of the Technology Acceptance Model appear in informants' statements but were not tested among SKPD users. A cautious reading is that, according to treasury officials and documents, the redesign improved the service and control features of disbursement, while the size of the improvement and the experience of spending units remain to be measured.

Table 4. Summary of Findings by Concept and Limits of the Evidence

Concept	Evidence from the case	Limit of the evidence
Efficiency (NPM; perceived usefulness)	Upload without physical visits; online verification; SPM status sent automatically to SIPD, so duplicate verification is dropped; one request completed in about one hour (Figure 3)	No before-and-after processing-time data; a single illustrative case
Control and accountability (NPM; COSO)	Restricted access rights; change history and audit trail; approval workflow; electronic signature; daily bank reconciliation	Described by officials and documents; not tested by an audit
Transparency (digital-era governance)	Real-time status dashboard; automatic NTPN retrieval; time-stamped history	Spending units were not interviewed
Ease of use (TAM)	Mandatory fields and read-only data drawn from the SPP (Figure 2)	Perceived only by BPKAD staff; acceptance not measured
Remaining risks	Infrastructure dependence in peak periods; operator skills and returned transactions; manual SKPP checks; cybersecurity and cloud tools	Risks are anticipated by informants; no incident data

Source: Authors' analysis (2026)

4. CONCLUSION

This study examined how the BPKAD of West Java redesigned fund disbursement through its One Stop Service and what the change implies for control over regional expenditure. The case shows a movement from a counter-based OSS to an online OSS integrated with SIPD, in which verification status is shared automatically, the NTPN is retrieved from SIPD, SP2D are signed electronically, and every step leaves a time-stamped record. According to the informants and the documents reviewed, these features reduce duplicate verification and physical handovers, give spending units visibility of document status, and build controls into the process. The risks that remain are infrastructure dependence during peak periods, uneven operator skills that lead to returned transactions, the limits of automation for substantive checks such as the SKPP, and cybersecurity. What the study adds is a reading of a treasury service redesign through service and control concepts together.

Practically, the BPKAD should invest in infrastructure resilience for year-end peaks, including capacity planning, backup, and monitoring of availability; strengthen operator capability through regular guidance after each feature update and through input checks that stop common data errors before submission; record in the system audit trail the corrections now handled through messaging; and maintain access restrictions and data protection measures suited to cloud-based tools. Other regional treasuries planning similar platforms can use the same four priorities as a checklist.

The study has limitations. It is a single case based on four informants from one division, all of them officials of the service provider; the views of spending units, banks, and auditors were not collected. The researcher's role as an intern may have influenced observation. No quantitative performance data, such as processing time or the rate of returned transactions before and after the 2026 change, were analyzed, so the size of the improvements is unknown. Future research should compare several regional treasuries, include spending units and banks, collect processing-

time and error-rate data, and test acceptance among SKPD operators with a survey based on the Technology Acceptance Model.

REFERENCES

Aisyah Febriyanti, Kanti, Y. S., Pratama, S. G., & Ridwan. (2025). Inovasi pelayanan publik terintegrasi dalam satu lokasi: Studi kasus Mal Pelayanan Publik (MPP) Surabaya. *Jurnal Administrasi Politik dan Sosial, 6*(2). https://doi.org/10.46730/japs.v6i2.231

Ardyanto, D., Kurniawan Subagja, I., & Hakim, A. (2025). Implementasi sistem keuangan terhadap peningkatan kualitas laporan keuangan di Kementerian Pertahanan melalui aplikasi SAKTI. *Journal of Accounting and Finance Management, 6*(5). https://doi.org/10.38035/jafm.v6i5.2829

Astriana, S., & Khoirunurrofik, K. (2024). Desentralisasi fiskal dan kinerja tata kelola pemerintahan: Bukti empiris dari tingkat kabupaten kota di Indonesia. *Jurnal Ekonomi dan Kebijakan Pembangunan, 13*(1), 15–29. https://doi.org/10.29244/jekp.13.1.2024.15-29

BPKAD. (2026). *Dokumen layanan One Stop Service dan penerbitan SP2D pada Bidang Perbendaharaan* [Unpublished institutional documents]. Badan Pengelolaan Keuangan dan Aset Daerah Provinsi Jawa Barat.

Carter, N., Bryant-Lukosius, D., DiCenso, A., Blythe, J., & Neville, A. J. (2014). The use of triangulation in qualitative research. *Oncology Nursing Forum, 41*(5), 545–547. https://doi.org/10.1188/14.ONF.545-547

Committee of Sponsoring Organizations of the Treadway Commission. (2013). *Internal control—Integrated framework: Executive summary*. COSO.

Davis, F. D. (1989). Perceived usefulness, perceived ease of use, and user acceptance of information technology. *MIS Quarterly, 13*(3), 319–340. https://doi.org/10.2307/249008

Dunleavy, P., Margetts, H., Bastow, S., & Tinkler, J. (2006). New public management is dead—Long live digital-era governance. *Journal of Public Administration Research and Theory, 16*(3), 467–494. https://doi.org/10.1093/jopart/mui057

Effendi, N., Mazni, A., & Suharto, S. (2023). Pengaruh kualitas layanan pemerintah elektronik dan penggunaan aplikasi SAKTI terhadap kepuasan satuan kerja pada Kantor Pelayanan Perbendaharaan Negara (KPPN) Metro Kanwil Ditjen Perbendaharaan Provinsi Lampung. *Simplex: Journal of Economic Management, 4*(1). https://doi.org/10.24127/simplex.v4i1.3766

Figueroa, V., Sánchez Crespo, L. E., Santos-Olmo, A., Rosado, D. G., & Fernández-Medina, E. (2025). Building a holistic cybersecurity framework for e-Government based on a systematic analysis of proposals. *International Journal of Information Security, 24*(3), Article 121. https://doi.org/10.1007/s10207-025-01024-0

Guest, G., Bunce, A., & Johnson, L. (2006). How many interviews are enough? An experiment with data saturation and variability. *Field Methods, 18*(1), 59–82. https://doi.org/10.1177/1525822X05279903

Hardiana, D. R. (2023). Implementasi desentralisasi fiskal dalam kebijakan transfer dana ke daerah pada realisasi anggaran pendapatan dan belanja negara tahun 2021. *Jurnal Administrasi dan Kebijakan Publik, 8*(2), 321–338. https://doi.org/10.25077/jakp.8.2.321-338.2023

Hood, C. (1991). A public management for all seasons? *Public Administration, 69*(1), 3–19. https://doi.org/10.1111/j.1467-9299.1991.tb00779.x

Inayah, Z. (2025). Implementasi model One Stop Service di PLHUT: Tinjauan kebijakan dan dampaknya terhadap kepuasan jemaah haji. *Jurnal Ilmiah Gema Perencana, 4*(2). https://doi.org/10.61860/jigp.v4i2.280

Jannah, M., Jumardi, R., & Turahyo, T. (2023). Sistem informasi monitoring realisasi anggaran & fisik (Studi kasus: Badan Pengelolaan Keuangan dan Aset Daerah). *Jurnal Sains dan Sistem Teknologi Informasi, 5*(1). https://doi.org/10.59811/sandi.v5i1.16

Kementerian Dalam Negeri. (2019). *Peraturan Menteri Dalam Negeri Nomor 70 Tahun 2019 tentang Sistem Informasi Pemerintahan Daerah*.

Kementerian Dalam Negeri. (2020). *Peraturan Menteri Dalam Negeri Nomor 77 Tahun 2020 tentang Pedoman Teknis Pengelolaan Keuangan Daerah*.

Laba, A. I. (2025). Reformasi birokrasi dalam pelayanan terpadu satu pintu. *Thejournalish: Social and Government, 6*(4). https://doi.org/10.55314/tsg.v6i4.1036

Mar'aini, & Akbar, Y. R. (2020). Implementasi sistem informasi pengelolaan keuangan daerah dengan pendekatan model penerimaan teknologi terhadap kualitas laporan keuangan pemerintah daerah Provinsi Riau. *Bilancia, 4*.

Mergel, I., Edelmann, N., & Haug, N. (2019). Defining digital transformation: Results from expert interviews. *Government Information Quarterly, 36*(4), Article 101385. https://doi.org/10.1016/j.giq.2019.06.002

Miles, M. B., Huberman, A. M., & Saldaña, J. (2014). *Qualitative data analysis: A methods sourcebook* (3rd ed.). SAGE Publications.

Mushtaq, S., & Shah, M. (2024). Critical factors and practices in mitigating cybercrimes within e-government services: A rapid review on optimising public service management. *Information, 15*(10), Article 619. https://doi.org/10.3390/info15100619

Palinkas, L. A., Horwitz, S. M., Green, C. A., Wisdom, J. P., Duan, N., & Hoagwood, K. (2015). Purposeful sampling for qualitative data collection and analysis in mixed method implementation research. *Administration and Policy in Mental Health and Mental Health Services Research, 42*(5), 533–544. https://doi.org/10.1007/s10488-013-0528-y

Pemerintah Republik Indonesia. (2018). *Peraturan Presiden Nomor 95 Tahun 2018 tentang Sistem Pemerintahan Berbasis Elektronik*.

Pemerintah Republik Indonesia. (2019a). *Peraturan Pemerintah Nomor 12 Tahun 2019 tentang Pengelolaan Keuangan Daerah*.

Pemerintah Republik Indonesia. (2019b). *Peraturan Pemerintah Nomor 71 Tahun 2019 tentang Penyelenggaraan Sistem dan Transaksi Elektronik*.

Sayekti, F., & Putarta, P. (2016). Penerapan Technology Acceptance Model (TAM) dalam pengujian model penerimaan sistem informasi keuangan daerah. *Jurnal Manajemen Teori dan Terapan, 9*(3). https://doi.org/10.20473/jmtt.v9i3.3075

Scholta, H., Mertens, W., Kowalkiewicz, M., & Becker, J. (2019). From one-stop shop to no-stop shop: An e-government stage model. *Government Information Quarterly, 36*(1), 11–26. https://doi.org/10.1016/j.giq.2018.11.010

Stake, R. E. (1995). *The art of case study research*. SAGE Publications.

Syafaruddin, S., Syafaruddin, A. R. A., & Natsir, N. (2026). Digital transformation in public administration: Challenges and opportunities in Indonesian government agencies. *Harmony Management: International Journal of Management Science and Business, 3*(1), 38–46. https://doi.org/10.70062/harmonymanagement.v3i1.525

Tracy, S. J. (2010). Qualitative quality: Eight "big-tent" criteria for excellent qualitative research. *Qualitative Inquiry, 16*(10), 837–851. https://doi.org/10.1177/1077800410383121

Uña, G., Verma, A., Bazarbash, M., & Griffin, N. N. (2023). *Fintech payments in public financial management: Benefits and risks* (IMF Working Paper No. 2023/020). International Monetary Fund.

Venkatesh, V., & Davis, F. D. (2000). A theoretical extension of the technology acceptance model: Four longitudinal field studies. *Management Science, 46*(2), 186–204. https://doi.org/10.1287/mnsc.46.2.186.11926

Vitriana, N., Agustiawan, A., & Ahyaruddin, M. (2022). Analisis penerapan sistem informasi pemerintah daerah (SIPD) pada Badan Pengelola Keuangan dan Aset Daerah (BPKAD) Pekanbaru. *Digital Business Journal, 1*(1). https://doi.org/10.31000/digibis.v1i1.6947

Wiesner, C. (2022). Doing qualitative and interpretative research: Reflecting principles and principled challenges. *Political Research Exchange, 4*(1), Article 2127372. https://doi.org/10.1080/2474736X.2022.2127372

Yin, R. K. (2018). *Case study research and applications: Design and methods* (6th ed.). SAGE Publications.