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DIGITAL TRANSFORMATION OF CASH SERVICES: EMPOWERING WOMEN AND PROTECTING CHILDREN

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ABSTRACT

This research aims to know Management Finance Regional Treasury (Kasda) Online in the Service Social Empowerment Woman, Protection Child, Control Residents, and Families Planning for Bone Bolango Regency. The type of research used is descriptive using a qualitative approach method, which refers to 3 focus indicators, namely, Internet Network indicators, Implementing Capability, and Training. Research results show that: financial management on Regional Cash (Kasda) Online at the Office Social, Empowerment Woman, Protection Child, Population and Family Planning Control in Bone Bolango Regency is not yet optimal, this is due to poor internet networks, lack of thorough implementation, and lack of training related to financial management based on Regional Cash (Kasda) Online.

Keywords: *Management; Finance; KASDA Online*

INTRODUCTION

The pattern of human life now moving towards digitalization is a requirement of the era of revolution 4.0, all sectors are forced to adapt to this era, with the exception of the financial sector. *Financial technology (fintech)* is a means of payment that is increasingly being used and requires people to change their mindset towards *a cashless society*, where people or society no longer use cash in transactions. Excellent service is the basis for making a change, where the government is obliged to make adjustments to the public service sector. Community satisfaction, clean government, and transparency towards Good Government or good governance are the ultimate goals. As stated by Isa (in Hendrayady, et al., 2023) improving the quality of public services can be done in various ways, such as carrying out bureaucratic reforms, providing training to public employees, using information technology, involving the public in the decision-making process, and strengthening the supervision and evaluation system. In addition, the improvement of public servants needs to daily and apply the principles and standards and patterns of implementation in accordance with applicable regulations.

The entire series of activities including planning, implementation, administration, reporting, accountability, and regional supervision constitute Regional Financial Management. So the vital role of regional financial administration is related to the overall financial management process. So it requires human resources who have competence, in this case, qualified education, and high experience by regional financial administrators, so that they can carry out the tasks, principles, and functions that are their mandate. Moreover, regional treasury financial management, which is currently online-based, aims to implement transparency and accountability in regional financial management and really requires personnel or employees who have adequate competence.

The mandate from BPK RI in the circular letter of the Minister of Home Affairs No.910/1867/SJ2017, regarding the implementation of non-cash transactions, in district/city governments throughout Indonesia. To achieve good governance, a reference is needed in the development and use of Online Regional Cash. The usefulness of this application is to greatly simplify work and speed up the financial management process (Bank SulutGo, 2017). Lindsay (2018) The process of accelerating North Sulawesi Regional financial management has a significant effect on online Regional Cash, which is related to disbursement from the Regional General Cash Account (RKUD) to the destination account which can be processed quickly because of the Online Regional Cash. Then Walewangko (2019) stated that the effectiveness of regional financial management has an influence on online regional cash. As well as Indah, (2013) providing training and opportunities for auditors to participate in courses or professional advancement, this is an effort to increase the competency of auditors, and this is done to increase audit quality.

The benefits of online Regional Cash (Kasda) include that it can be accessed from any device such as a PC, laptop, smartphone/tablet, which is connected to an internet network, no need to install a bank network, direct transactions to partner/third party accounts, easy to use and can print daily account mutations. However, in practice, online regional financial management based on Regional Kasda (Kasda) has not been implemented optimally, as happened in Bone Bolango Regency. This is based on the low competency of officers in operating the online Regional Treasury (Kasda).

As for what hinders the online Kasda management process at the Office of Social Empowerment of Women, Child Protection, Population Control and Family Planning in Bone Bolango Regency, the network factor is not so good that makes transactions carried out by officers often experience delays (loading) this results in work so it is neglected and takes quite a long time to process it. In addition, the lack of knowledge possessed by operators about the Kasda Online application makes the input process increasingly ineffective. This can be seen from several fields in the agency having to take the manual route again, where what should be given to the operator is the scan result, thus putting the operator at a loss in processing the data. In addition, the lack of training in the form of Technical Guidance in operating the Regional Treasury (Kasda) online will have an impact on the less-than-optimal work of Operators both in inputting Bills and Others.

METHODS

Descriptive research with a qualitative approach is the type of research used in this study. Where sample and population data in this study are used to describe the object to be studied. Meanwhile, to explore data in the form of what the informants say, feel, and do, is an "*emic perspective*" meaning that the data obtained is taken based on symptoms that occur in the field, felt, experienced, and thought by the informants, not data based on what the researcher thinks. (Sugiyono, 2013: 213)

RESULTS AND DISCUSSION

Online Regional Cash Financial Management (Kasda) which is the object of study in this study is to observe these variables in the field using factors or indicators: Internet Network, Implementing Capability, and Training. Presentation of research data in the form of interviews with research informants based on these indicators.

Internet Network

The Internet network provides access to financial management based on Regional Cash (Kasda) Online. Based on the overall results of interviews with several informants and in accordance with the author's observations the financial management of Regional Cash (Kasda) is not yet optimal. This is because the internet network experiences many problems, caused by

power outages which automatically make equipment in the office unable to be used, and frequent network errors make it difficult to access financial management. Online Regional Cash (Kasda) is disrupted.

Executing Ability

Implementing ability is *a Soft skill* or understanding of the Manager with managing financial applications Regional Treasury (Kasda) Online. Based on all interviews with several informants and in accordance with the author's observations the financial management Online Regional Cash (Kasda) is not yet optimal. This is due to the ability of the implementer, in this case, the Online Regional Cash Application Operator, to experience many obstacles, which is caused by the officer's lack of accuracy in inputting employee account data and the nominal amount of the transaction to create access to financial management. Online Regional Cash (Kasda) is disrupted.

Training

Training is Development *_somethingskills* in managing financial applications Regional Treasury (Kasda) Online. Based on all interviews with several informants and in accordance with the author's observation financial management Online regional cash (Kasda) is not very effective. This is because COVID-19 forced the budget allocated for the training program to be shifted for the recovery from COVID-19, apart from that there were changes related to the implementation system, causing this training to be postponed. In fact, this training will have an impact on effective financial management based on Regional Cash (Kasda) Online.

DISCUSSION

An important action that must be taken by the government is the implementation of accelerated bureaucracy, where this can be used as a barometer of the success of achieving a mission within an organization, one of which is Online Regional Treasury-based financial governance (Kasda) at the Office Social, Empowerment Woman, Protection Child, Population Control and Family Planning in Bone Bolango Regency. The link with this research is that online regional cash-based financial management (Kasda) is not optimal, this can be seen in terms of Internet Networks, Executor Capability, and Training. The first is the Internet network

indicator. Kustiyaningsih and Anamisa (2011: 2) something that connects computers in all parts of the world without being limited by the number of units in one network that can access each other is the internet (*Interconnection networking*). A collection of computer networks both large and small which are interconnected in nature and use communication networks throughout the world is the internet or international *networking*. (Prasojo and Riyanto, 2011: 178).

Likewise in this study access to financial management based on Regional Cash (Kasda) Online at the Social Service, Empowerment Woman, Protection Child, Population Control and Family Planning in Bone Bolango Regency is the purpose of this research. The results show that financial management based on Regional Cash (Kasda) Online is not optimal. This is because the internet network experiences many problems, caused by power outages which automatically make equipment in the office unable to be used, and frequent network errors make it difficult to access financial management. Online Regional Cash (Kasda) is disrupted. Furthermore, in indicators of implementing ability, the word "skill" is a term that is standard and commonly used and is often translated as "skill". This is different from the fact that the use of the word "capable" in the KBBI in everyday conversation has become almost standard.

According to Robert R. Katz, there are 3 types of abilities that a person must have in carrying out his duties and work so that the results are maximized, including:

Technical Capability

This ability is a technique for mastering *the technical* implementation of certain tasks. Where mastery of the techniques methods and tools used is included in this skill or ability.

Human Ability

This ability is *a team technique* or working as a team. The ability to motivate, coordinate, communicate, lead, and complete work and being able to make other people interconnected is a reflection of these skills.

Conceptual Ability

This ability is a cognitive technique, organization as a system and interconnected with its parts. The ability to plan, think, and information is the scope of this conceptual ability.

Soelaiman (2007: 112)) the nature or stature that is innate or learned that allows a person to carry out his work, both physically and non-physically is referred to as ability or expertise. Employees in an organizational environment will not be able to work well if they do not have the ability or expertise, even if they are well motivated. Therefore ability or expertise plays an important role in performance and behavior. Skills that are used by someone at the right time and the tasks carried out have a relationship with each other is a skill.

This is the case in this research where the ability of the implementer referred to in this research is *Soft skills* or understanding in managing Online Regional Cash (Kasda) financial applications at the Department Social, Empowerment Woman, Protection Child, Population Control and Family Planning in Bone Bolango Regency. The results of the study show that online regional cash (Kasda)-based financial management is not optimal. This is due to the ability of the executor, in this case, the Online Regional Cash Application Operator, to experience many obstacles, which are caused by the officers' inaccuracy in inputting employee account data and the Nominal Amount of Transactions, which disrupts access to online Regional Cash (Kasda)-based financial management.

Lastly, the training indicator, according to Mangkunegara, (2012), is the process of teaching a skill or knowledge and behavior to become more skilled and able to carry out responsibilities better, in accordance with standards is called training. Pramudyo (2017) states that the process of reducing people's performance to do their work is called a learning or training process, where the training process, work, performance, and training participants are four things that must be considered. So it must be understood that the changes that occur in training participants are a training process.

This research is meant is develop in managing financial applicationsRegional Treasury (Kasda) Online. The research results show that the financial management of Regional Cash (Kasda) is not very effective. This is because COVID-19 forced the budget allocated for the training program to be shifted for the recovery from COVID-19, apart from that there were changes related to the implementation system, causing this training to be postponed. In fact, this training will have an impact on effective financial management based on Regional Cash (Kasda) online. Overall it can be concluded that financial management on Regional Cash (Kasda) Online

at the Office Social, Empowerment Woman, Protection Child, Population and Family Planning Control in Bone Bolango Regency is not yet optimal. based on Regional Cash (Kasda) Online.

CONCLUSION

From the results of the research and discussion above, conclusions are then drawn from the existing problems, including; Judging from the indicators of the Internet network is not optimal. Power outages which automatically make equipment in the office unusable and frequent network errors make access to financial management regional cash (Kasda) disrupted. Judging from the Performance Indicators, the Executor's Capability is not Optimal. This is due to the Executor's ability, in this case, the Operator, is less thorough in inputting employee Account data and Nominal Transaction Amounts to gain access to financial management regional cash (Kasda).

Judging from the indicators, the training has not been effective. This is because COVID-19 has forced the budget allocated for the training program to be shifted for COVID-19 recovery, apart from that there have been changes related to the implementation system, making training postponed. Overall Research on financial management based on Regional Cash (Kasda) Online at the Office Social, Empowerment Woman, Protection Child, Population and Family Planning Control in Bone Bolango Regency is not yet optimal. based on Regional Cash (Kasda) Online.

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