

ANALISIS INOVASI PLATFORM INTEGRASI BELANJA PEMERINTAH (*DIGIPAY ECOSYSTEM*) DALAM PERSPEKTIF *NEW PUBLIC MANAGEMENT*

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Abstrak

Revolusi Industri 4.0 mendorong digitalisasi, termasuk dalam transaksi non-tunai. Pemerintah Indonesia telah mempromosikan digitalisasi sistem pembayaran melalui Gerakan Nasional Non Tunai (GNNT) sejak 2014, dengan pandemi COVID-19 semakin mempercepat adopsinya. Untuk meningkatkan efisiensi pengelolaan keuangan negara dan mendukung UMKM, Ditjen Perbendaharaan meluncurkan Digipay, platform yang menghubungkan Satuan Kerja Pemerintah dengan UMKM. Penelitian ini menganalisis implementasi Digipay dalam meningkatkan efisiensi, efektivitas, transparansi, dan akuntabilitas belanja pemerintah menggunakan kerangka New Public Management (NPM). Metode yang digunakan adalah analisis kualitatif dari diskusi online, laporan kinerja tahunan DJPb, serta tinjauan literatur. Hasil penelitian menunjukkan Digipay meningkatkan efisiensi melalui integrasi pembayaran dan pengadaan elektronik, serta perhitungan pajak otomatis. Namun, adopsinya masih rendah, dengan transaksi hanya 0,16% dari total Uang Persediaan. Tantangan utama meliputi: 1) mindset konvensional satker dan vendor; 2) literasi digital yang belum merata; 3) keterbatasan platform terkait segmentasi aplikasi dan aksesibilitas; 4) keterbatasan interoperabilitas rekening antarbank; dan 5) biaya tambahan seperti Merchant Discount Rate (MDR). Penelitian ini merekomendasikan: 1) pengembangan aplikasi berbasis prinsip COBIT untuk memenuhi kebutuhan stakeholder; 2) kolaborasi dengan BUMN seperti Pos Indonesia dan Kereta Api Logistik untuk menekan biaya pengiriman; 3) peningkatan literasi digital dan sosialisasi; serta 4) optimalisasi platform dengan peningkatan user experience dan interoperabilitas dengan berbagai bank digital.

Abstract

The Industrial Revolution 4.0 encourages digitalization, including in non-cash transactions. The Indonesian government has been promoting the digitalization of the payment system through the National Non-Cash Movement (GNNT) since 2014, with the COVID-19 pandemic further accelerating its adoption. To improve the efficiency of state financial management and support MSMEs, the Directorate General of Treasury launched Digipay, a platform that connects Government Work Units with

MSMEs. This study analyzes the implementation of Digipay in improving the efficiency, effectiveness, transparency, and accountability of government spending using the New Public Management (NPM) framework. The methods used are qualitative analysis from online discussions, DJPb annual performance reports, and literature reviews. The results of the study show that Digipay improves efficiency through the integration of electronic payments and procurement, as well as automatic tax calculations. However, adoption is still low, with transactions of only 0.16% of total Reserve Money. The main challenges include: 1) the conventional mindset of task forces and vendors; 2) uneven digital literacy; 3) platform limitations related to application segmentation and accessibility; 4) limited interoperability of interbank accounts; and 5) additional fees such as the Merchant Discount Rate (MDR). This study recommends: 1) development of applications based on COBIT principles to meet the needs of stakeholders; 2) collaboration with SOEs such as Pos Indonesia and Kereta Logistik to reduce shipping costs; 3) increasing digital literacy and socialization; and 4) platform optimization by improving user experience and interoperability with various digital banks.

Kata Kunci: *pembayaran digital, digipay, new public management, belanja pemerintah*