

ABSTRAK

NOR AZMI, NPM : 2022037. “EFEKTIVITAS PENGGUNAAN CASH MANAGEMENT SYSTEM PERBANKAN (CMSP) DALAM PENATAUSAHAAN KEUANGAN DESA DI KANTOR DESA BANGKILING KECAMATAN BANUA LAWAS KABUPATEN TABALONG”. Dibimbing oleh **Ramona Handayani, S.Pd., M.A.** sebagai Pembimbing I dan **Nida Urahmah., M.Pd.** sebagai Pembimbing II

Penelitian ini dilatarbelakangi beberapa fenomena masalah, yaitu: Pertama, sering terjadi kendala teknis pada aplikasi *Cash Management System Perbankan* sehingga menghambat efisiensi. Kedua, sering terjadi ketidaksinkronan data. Ketiga, kurangnya kegiatan bimbingan teknis (Bimtek) bagi operator. Keempat, sering mengalami koneksi internet yang tidak stabil. Adapun tujuan penelitian ini adalah untuk Mengetahui tingkat efektivitas Penggunaan *Cash Management System Perbankan* (CMSP) dalam mendukung transparansi dan kecepatan penatausahaan keuangan desa serta Mengetahui faktor-faktor yang mempengaruhi kendala transaksi melalui *Cash Management System Perbankan* (CMSP) di Kantor desa Bangkiling

Penelitian ini menggunakan pendekatan kualitatif dengan tipe deskriptif. Teknik pengumpulan data dilakukan melalui observasi, wawancara, dan dokumentasi. Sumber data ditentukan melalui teknik *purposive sampling* yang berjumlah 14 orang informan. Data yang terkumpul kemudian dianalisis melalui teknik reduksi data, penyajian data, penarikan kesimpulan, dan verifikasi. Kredibilitas data diuji melalui perpanjangan pengamatan, peningkatan ketekunan, triangulasi, diskusi dengan teman sejawat, analisis kasus negative, *membercheck*.

Hasil penelitian menunjukkan bahwa penggunaan *Cash Management System Perbankan* (CMSP) di Kantor Desa Bangkiling kurang efektif. Berdasarkan teori Duncan (dalam Amrizal, dkk 2018:51-52). Pertama sub variabel pencapaian tujuan dimana indikator kurun waktu aplikasi efektif, sedangkan pada indikator waktu penyelesaian aplikasi kurang efektif, indikator sasaran pengguna aplikasi efektif. Kedua, sub variabel integrasi dengan indikator sosialisasi pengguna aplikasi kurang efektif, sedangkan indikator komunikasi antar organisasi efektif. Ketiga, sub variabel adaptasi dengan indikator proses pengelolaan aplikasi kurang efektif, indikator proses penggunaan aplikasi kurang efektif, indikator pengisian tenaga kerja yang mengoperasikan CMS kurang efektif. Adapun faktor-faktor yang mempengaruhi yaitu faktor pendukung berupa memudahkan pengelolaan menjadi lebih terarah dan pengguna aplikasi *Cash Management System Perbankan* (CMSP) memahami penggunaan aplikasi, sedangkan factor penghambat berupa kendala jaringan internet tidak stabil dan perubahan pada fitur aplikasi yang terus berkembang.

Saran ditunjukkan kepada pemerintah desa agar meningkatkan pelatihan dan bimbingan teknis bagi operator *Cash Management System Perbankan* (CMSP), memperkuat koordinasi dengan pihak bank dan instansi terkait, serta meningkatkan kualitas jaringan internet dan dukungan sarana prasara

ABSTRACT

NOR AZMI, NPM : 2022037. “EFFECTIVENESS OF USING BANKING CASH MANAGEMENT SYSTEM (CMSP) IN VILLAGE FINANCIAL ADMINISTRATION IN BANGKILING VILLAGE OFFICE, BANUA LAWAS DISTRICT, TABALONG REGENCY”. Supervised by *Ramona Handayani, S.Pd., M.A. as Supervisor I and Nida Urahmah., M.Pd. as Supervisor II*

This research was motivated by several problematic phenomena: First, technical issues frequently occur in the Banking Cash Management System application, hindering efficiency. Second, data asynchronous data is common. Third, there is a lack of technical guidance (Bimtek) for operators. Fourth, unstable internet connections are common. The purpose of this study was to determine the effectiveness of the Banking Cash Management System (CMSP) in supporting transparency and speed in village financial administration and to identify factors influencing transaction constraints through the Banking Cash Management System (CMSP) at the Bangkiling Village Office.

This study used a qualitative, descriptive approach. Data collection techniques included observation, interviews, and documentation. Data sources were determined using purposive sampling, involving 14 informants. The collected data were then analyzed using data reduction, data presentation, conclusion drawing, and verification techniques. Data credibility was tested through extended observation, increased diligence, triangulation, discussions with colleagues, negative case analysis, and member checking.

The results showed that the use of the Banking Cash Management System (CMSP) at the Bangkiling Village Office was ineffective. Based on Duncan's theory (in Amrizal et al. 2018:51-52), the first sub-variable is goal achievement, with the application time indicator being effective, while the application completion time indicator is less effective, and the application user target indicator is effective. Second, the integration sub-variable, with the application user socialization indicator being less effective, while the inter-organizational communication indicator is effective. Third, the adaptation sub-variable, with the application management process indicator being less effective, the application usage process indicator being less effective, and the CMS workforce being less effective. The influencing factors include supporting factors such as facilitating more focused management and understanding of Banking Cash Management System (CMSP) application users, while inhibiting factors include unstable internet network constraints and constantly evolving application feature changes.

Recommendations are given to village governments to improve training and technical guidance for Banking Cash Management System (CMSP) operators, strengthen coordination with banks and related agencies, and improve internet network quality and infrastructure support