

Optimizing Regional Financial Management with the Pentahelix Model in the Kupang City Government

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ABSTRACT

This paper aims to describe and analyze the condition of financial management, identify supporting and inhibiting factors in improving the capacity of SKPD Expenditure Treasurers, develop strategies for optimizing regional financial management through a collaborative governance approach using the Pentahelix model, and describe and analyze appropriate strategies for optimizing regional financial management in Kupang City. The approach used in this paper is a qualitative approach of an exploratory nature, with documentation used as the data collection technique. The main findings of the study are that regional financial management in Kupang City has the potential to be improved in terms of implementation and administration, as well as accountability, by optimizing the capacity of the apparatus' resources. Furthermore, the challenges faced are 1) technological advances that are not matched by digital skills; 2) limited training and ongoing coaching; 3) unplanned job transfers and rotations; 4) high and unbalanced workloads; 5) low incentives and appreciation; and 6) low literacy in regional financial regulations. In facing these challenges, the following strategies can be implemented: 1) strengthening coordination between institutions; 2) providing incentives and rewards; 3) restructuring institutions and task management; 4) utilizing information technology for independent learning; 5) updating and disseminating financial regulations; 6) strengthening coaching and mentoring systems; 7) treasurer certification; and 8) competency development through structured and continuous training.

Keywords: Local Financial Management, Human Resources, Strategic

INTRODUCTION

A fundamental aspect of effective, efficient, transparent, and accountable governance is regional financial management. Regional finances are a key instrument in supporting the implementation of development programs and policies aimed at improving public welfare. With the implementation of fiscal decentralization, regional governments have greater authority in managing financial resources, including budget planning, implementation, and financial reporting and accountability. Advances in information technology have brought fundamental changes to the government administration system, particularly in terms of the effectiveness and efficiency of public services. The Indonesian government encourages digitization in various areas of bureaucracy as a national strategy to achieve good governance. This push for digitization is supported by various important regulations, such as Law No. 23/2014, Law No. 1/2022, and Government Regulation No. 12/2019.

To strengthen oversight and accountability, Presidential Instruction No. 10/2016 and Presidential Decree No. 3/2021 were also issued. Technically, the strengthening of regional financial digitization is regulated in Minister of Home Affairs Regulation No. 77/2020, Minister of Home Affairs Regulation No. 56/2021, and Minister of Home Affairs Circular Letter No. 910/1867/SJ. At the local level, the Kupang City Government's commitment to the

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digitization of financial management is reflected in several regulations, including Kupang City Regulation No. 1/2024, Kupang City Regulation No. 2/2020, Kupang City Regulation No. 30/2022, and Kupang City Regulation No. 11/2025.

All of these regulations show that the digitization of financial management is not only a technical necessity, but also a strategic regulatory mandate, both at the national and regional levels. In this context, the digitization of regional finances is an important step to promote efficiency, accuracy, transparency, and strengthen the integrity of the financial bureaucracy, especially in the Kupang City Government. In response to the challenges of the digital age, the Ministry of Home Affairs has developed and implemented the Local Government Information System (SIPD). This system is designed to simplify, integrate, and accelerate the processes of planning, budgeting, administration, reporting, and accountability of local finances. With SIPD, local governments are expected to improve the quality of financial management to be more transparent, accountable, and efficient, while also promoting bureaucratic reform in the public finance sector.

At the regional level, the Regional Finance and Asset Agency (BKAD) of Kupang City have a strategic role as the spearhead in managing the Regional Revenue and Expenditure Budget (APBD), managing Regional Property (BMD), and preparing regional financial reports. Kupang City, as the capital of East Nusa Tenggara Province (NTT), with a high level of administrative complexity, is one of the regions that has adopted SIPD since 2021 and continues to strive to implement it gradually in all regional financial processes. However, the implementation of SIPD in various regions, including Kupang City, has not been without challenges. These include the readiness of human resources, limitations in technological infrastructure, bureaucratic resistance to change, and weak coordination between work units. In some cases, this information system is only used as an administrative tool, without being able to be utilized as an effective managerial instrument to support decision making.

Over the past three years, the BKAD of Kupang City has carried out various system updates and administrative reforms, including the digitization of financial processes through SIPD. However, the challenges faced show that technology implementation alone is not enough. A comprehensive evaluation of the effectiveness of SIPD is needed, not only from a technical perspective, but also from a managerial, operational, and institutional perspective. This is important so that the system that has been developed can have a real impact on organizational performance and the quality of public services in the financial sector. Efforts to digitize regional financial management through the Regional Government Information System (SIPD) directly support the achievement of Sustainable Development Goals (SDGs), particularly Goal 16: Peace, Justice and Strong Institutions. Digitalization reinforces the principles of good governance, including transparency, accountability, and integrity of public institutions, which are important pillars in creating effective and responsible government institutions. In addition, the implementation of SIPD also accelerates public service processes and budget efficiency, thereby supporting Goal 11: Sustainable Cities and Communities, namely the creation of inclusive, safe, resilient, and sustainable cities and settlements.

As an institution that has a vertical working relationship with the central government and a horizontal relationship with all Regional Apparatus Organizations (OPD), BKAD Kota Kupang is required to have a modern and adaptive financial system. Therefore, an evaluation of the implementation of SIPD in Kupang City is highly relevant to assess the extent to which this system has functioned in accordance with its original objectives. This evaluation can also serve as a learning tool and model for improvement for other regions that are still facing obstacles in implementing similar systems. Furthermore, there is a striking gap between the normative design of SIPD as a national system that is mandatory throughout Indonesia, and the reality of its implementation in the field. The lack of practical studies that examine SIPD

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from the perspective of end users, especially in areas that are relatively advanced in its implementation such as Kupang City, reinforces the urgency of this research. In addition, as a strategic information system, SIPD has great potential to drive comprehensive transformation of regional financial management, a potential that can only be achieved if implementation is carried out optimally, participatively, and supported by a bureaucratic ecosystem that is adaptive to change.

The implementation of SIPD also reflects the spirit of Goal 9: Industry, Innovation and Infrastructure in the SDGs, which encourages the adoption of information technology to build efficient and innovative public infrastructure. In this context, digital infrastructure is not only a technical support, but an integral part of the transformation of a more open and data-driven government system. On the other hand, obstacles such as infrastructure limitations, human resource quality, and bureaucratic resistance need to be addressed collaboratively so that digitization can truly have a real impact on sustainable regional development. Previous studies support the importance of strengthening local government financial information systems. Ritonga (2024), found that internal audits can identify weaknesses in system controls, improve compliance with procedures, and present relevant information, which ultimately strengthens stakeholder confidence. In line with this, Sudrajat (2021), showed that the implementation of lean and agile management can improve service performance, work effectiveness, and efficiency in the Sumedang Regency Civil Service Office.

Septiani & Isnawaty (2025), states that although SIPD has helped to manage financial data in a more structured manner and improve administrative efficiency, there are still various obstacles. These include manual input errors, limited features compared to previous applications such as SIPKD, server instability, and minimal integration between systems. These challenges are exacerbated by the launch of SIPD RI in 2025, which requires a manual transition process and full readiness from users. Therefore, optimizing financial management through SIPD requires system improvements, feature integration, intensive training, and responsive and sustainable technical support. Similar findings were also reported by Pratama (2017), who evaluated the implementation of the Regional Management Information System (SIMDA) in East Kalimantan. He concluded that the implementation of this system provided significant benefits in terms of speed, accuracy, and ease of financial reporting. However, challenges in terms of human resources, infrastructure, and technology remain obstacles that need to be overcome.

From an international perspective, research by Chen et al. (2016), shows that financial transparency encourages public oversight and enhances government credibility, which leads to lower debt financing costs. However, this effect becomes more complex when linked to government economic intervention and high audit deterrence, which can actually weaken this relationship. Meanwhile, Bao et al. (2024) utilized financial data on local government financing vehicles in China and found that local governments became more responsive to private development activities in their debt issuance decisions after the 2013/14 regulations. This study provides a comprehensive understanding of how infrastructure financing works in the context of the involvement of three major forces: the central government, local governments, and the market (Capuno et al., 2024; Cano-Rodríguez et al., 2025).

Other studies, such as those conducted by Peruzzi et al. (2023), highlight that the presence of cooperative banks in a region can mitigate the increase in income inequality after a crisis, especially in areas with higher industrial and financial development. The study Chuluunbaatar et al. (2024), also shows that local budget investments and regional taxes contribute positively to reducing regional fiscal dependence, even though increased spending and GDP actually worsen this dependence. Capuno et al. (2024), found that regional public revenue and spending were relatively stable after a disaster, despite an increase in local

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spending thanks to external assistance. This shows that assistance does not always cause moral hazard in regional government spending. Finally, Cano-Rodríguez et al. (2025), criticize the validity of Benford's score (FSD score) in assessing the quality of financial reports. They show that accounting manipulation can have varying effects on this score and that the assumption of data conformity with Benford's law does not necessarily accurately reflect the quality of financial reports.

Overall, these findings reinforce the urgency of evaluating local government financial information systems such as SIPD. This evaluation is important not only to improve technical systems and infrastructure, but also to build transparent, efficient, and credible financial management at the local level.

To overcome these problems, a more innovative and collaborative strategy is needed to optimize regional financial management. One approach that can be applied is the Pentahelix Model, which is a cooperation model involving five main elements:

- a) The government as the regulator and implementer of regional financial management policies.
- b) Academics as providers of research, training, and innovation in public financial management.
- c) The business world as a partner in the development of technology-based financial systems.
- d) The community as the party entitled to transparency and efficiency in budget management.
- e) The media as a watchdog and disseminator of information on regional financial management.

Considering the complexity and challenges involved, strengthening regional financial information systems such as SIPD is an important strategy in creating transparent, efficient, and results-oriented regional governments. The implementation of the Pentahelix Model approach, which involves the government, academia, the business world, the community, and the media, is in line with Goal 17: Partnerships for the Goals, which emphasizes the importance of multi-stakeholder partnerships in achieving sustainable development targets. Therefore, the evaluation and optimization of SIPD is not merely a technocratic agenda, but also a tangible contribution to realizing the global SDGs agenda locally (localizing the SDGs).

Based on the above description, the problem formulation is as follows:

- a) What is the current state of regional financial management and the role of SKPD Expenditure Treasurers?
- b) What are the challenges in improving the capacity of Expenditure Treasurers?
- c) How can the collaborative governance approach, particularly through the Pentahelix Model, be applied to optimize regional financial management?
- d) What is the appropriate strategy for optimizing regional financial management in Kupang City?

The objectives of this paper are as follows:

- a) To describe and analyze the condition of regional financial management in Kupang City.
- b) To identify the supporting and inhibiting factors in increasing the capacity of SKPD Expenditure Treasurers.
- c) To develop strategies for optimizing regional financial management through a collaborative governance approach using the Pentahelix model.
- d) To describe and analyze the appropriate strategies for optimizing regional financial management in Kupang City..

LITERATURE REVIEW

1) Good governance

According to the UNDP in Barokah et al. (2018), state that "Good governance refers

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to governing systems which are capable, responsive, inclusive, and transparent. Good, or democratic governance as we call it at UNDP, entails meaningful and inclusive political participation. Improving governance should include more people having more of a say in the decisions which shape their lives." Good governance emphasizes the principles of transparency, accountability, public participation, and responsiveness to community needs. Organization for Economic Cooperation and Development in Gisselquist (2014), reveal that "in its work on public governance, the OECD focuses in particular on the principal elements of good governance, namely Accountability, Transparency, Efficiency and effectiveness, Responsiveness, forward vision, and rule of law". Furthermore, UNDP in Sentanu, et al., (2023) states that "there are eight principles of good governance, namely participation, upholding the rule of law, transparency, responsiveness, consensus orientation, equality and inclusiveness, effectiveness and efficiency, and accountability."

Discussions of good governance in development combined theoretical and policy-oriented strands. The theoretical strand concerned the relations between the state and a democratic civil society; it concentrated on the ways in which power and authority impact on development. The policy-oriented strand concerned the relations between the state and the market; it concentrated on the ways in which the effectiveness of economic aid by donors varies with the institutional arrangements in the recipient state. These theoretical and policy-oriented strands came together in a liberal view of development, according to which liberal democratic institutions help protect market freedoms and combat corruption thereby promoting development and increasing the effectiveness of aid (Bevir, 2012).

The concept of good governance refers to the administration of government that is oriented towards the interests of the people and based on applicable norms in order to achieve national objectives. Sadijono in Rende (2016), states that "good governance means the activities of a government institution that are carried out based on the interests of the people and applicable norms in order to achieve the ideals of the state". In line with this, IAN and BPKP in Rende (2016), emphasize that "good governance is reflected in how the government interacts with the community and manages resources in the development process." Furthermore, Thoha (2017) asserts that "good governance is characterized by the formation of a democratic system of government that is implemented in a clean, transparent, orderly, and authoritative manner".

2) Public Financial Management

Public finance is divided into two main categories. First, public finance in the form of state assets, the management of which can be based on public law or civil law. Second, public finance managed directly by the government, such as the State Budget which is determined annually through legislation, as well as state property which includes fixed assets, movable assets, and supplies (Domai in Pattimau, 2025).

According to Amin (2019), "public financial management is simply defined as how the government obtains sources of revenue and how the government allocates these funds (how to get the fund and how to allocate the fund)". Furthermore, Domai (2010) emphasizes that "the principles of public financial management, both at the central and regional levels, must be carried out in an orderly manner, in compliance with regulations, and responsibly, while still paying attention to fairness and propriety. This management covers the entire process from planning, control, use, supervision, to public financial accountability, as the main foundation in realizing transparent and accountable governance."

Devas in Domai (2010) states that "the main objectives of regional financial management include: (1) accountability of regional governments; (2) ability to fulfill obligations; (3) honesty; (4) effectiveness and efficiency; and (5) control by regional

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government financial officials." Domai also argues that "the approach to formulating regional financial policy can be viewed from four aspects, namely object, subject, process, and purpose. Meanwhile, the principles of regional financial management include professionalism, transparency, and accountability."

Thus, public financial management can be defined as the process by which the government obtains and allocates funds in accordance with the principles of compliance with regulations, accountability, professionalism, transparency, honesty, and consideration of propriety and fairness, in order to achieve effective and efficient regional development objectives.

3) Local Financial Management

Based on Government Regulation No. 12/2019, "regional finance is all regional rights and obligations in the context of regional administration that can be valued in monetary terms, as well as all forms of wealth that can become regional property in relation to these rights and obligations". Regional financial management encompasses all processes consisting of planning, budgeting, implementation, administration, reporting, accountability, and financial supervision (Pattimau, 2024).

Regional financial management is carried out based on the principles of orderliness, efficiency, economy, effectiveness, transparency, and accountability, while still paying attention to fairness, propriety, benefits for the community, and compliance with the provisions of laws and regulations. This management is realized through the Regional Revenue and Expenditure Budget, which is the local government's annual financial plan. The APBD is discussed and agreed upon by the local government and the Regional Representative Council and is stipulated by regional regulations. The APBD includes the revenue budget, expenditure budget, and regional financing, which are prepared in accordance with the needs of government administration and the financial capabilities of the region. (Pattimau, 2024).

Thus, regional financial management is a crucial aspect of governance that demands accountability, efficiency, and transparency. This process serves not only as a fiscal tool, but also as an instrument to ensure the effective implementation of regional development programs in accordance with the public interest.

4) Regional Revenue and Expenditure Budget

The APBD is a regional annual financial plan established by Regional Regulations. This definition is explained in various regulations, including Law No. 1/2022, Government Regulation No. 12/2019, and Minister of Home Affairs Regulation No. 77/2020. These three regulations emphasize that the APBD is the main instrument in regional financial management, which is prepared annually to support the effective, efficient, transparent, and accountable administration of government and public services in the region.

The APBD is the main instrument in regional financial management that serves as the legal basis for the Regional Government in carrying out regional revenue and expenditure activities. The APBD is prepared based on the needs of the administration of government affairs under regional authority and takes into account the capacity of regional revenue.

The APBD is prepared in accordance with the General Budget Policy (KUA) and the Provisional Budget Priorities and Ceilings (PPAS), which are aligned with the annual planning document, namely the Regional Government Work Plan (RKPD). In its implementation, the APBD has six main functions, namely:

- a) Authorization function, which gives local governments the authority to carry out expenditures;
- b) Planning function, as a reference in designing government programs and activities;

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- c) Supervisory function, which enables control over budget implementation;
- d) Allocation function, to distribute resources efficiently;
- e) Distribution function, in order to achieve economic justice and equity;
- f) Stabilization function, to maintain regional economic stability.

Based on the provisions of laws and regulations, the APBD, changes to the APBD, and accountability for the implementation of the APBD are determined each year through Regional Regulations. The APBD structure consists of three main components, namely Regional Revenue, Regional Expenditure, and Regional Financing. Regional Revenue includes all cash receipts that enter the Regional General Cash Account that do not need to be returned by the region, as well as other receipts in accordance with the provisions of laws and regulations and recognized as an increase in equity in one fiscal year.

Meanwhile, Regional Expenditures are all expenditures from the Regional General Cash Account that do not result in a return obligation and are recognized as a reduction in regional equity in the current fiscal year. Regional Financing includes all revenues that must be returned and/or expenditures that will be received back, either in the same fiscal year or in the following fiscal year. These three components are interrelated in supporting transparent, accountable, and regulatory-compliant regional financial management.

5) Local Financial Management Index

IPKD is a unit of measurement established based on a set of dimensions and indicators to assess the quality of effective, efficient, transparent, and accountable regional financial management performance within a certain period. The IPKD dimension is a measure consisting of indicators for measuring the regional financial management index (Permendagri No. 19/2020).

IPKD is measured using six dimensions, namely: 1) the suitability of planning and budgeting documents; 2) the allocation of expenditure budgets in the APBD; 3) the transparency of regional financial management; 4) budget absorption; 5) regional financial conditions; and 6) the opinion of the Supreme Audit Agency on the Regional Government Financial Report.

The conformity of planning and budgeting documents includes the following indicators: 1) conformity of the nomenclature of the RPJMD and RKPD programs; 2) conformity of the nomenclature of the RKPD and KUA-PPAS programs; 3) consistency of program nomenclature in the KUA-PPAS and APBD; 4) consistency of program ceilings in the RKPD and KUA-PPAS; and 5) consistency of program ceilings in the KUA-PPAS and APBD.

The allocation of expenditure in the APBD includes: 1) provision of expenditure allocation for education functions amounting to 20% (twenty percent); 2) provision of expenditure allocation for health amounting to 10% (ten percent) excluding salaries; 3) provision of a budget allocation for infrastructure amounting to 25% (twenty-five percent) of transfer fund receipts; and 4) provision of a budget allocation to meet the Minimum Service Standards in accordance with the provisions of laws and regulations.

Transparency in regional financial reporting includes: 1) timeliness; and 2) accessibility. Furthermore, absorption includes indicators that are adjusted to the expenditure budget structure in the APBD, covering the absorption of: 1) operational expenditure budget; 2) capital expenditure budget; 3) unexpected expenditure budget; and 4) transfer expenditure budget.

Regional financial conditions include the following indicators: 1) financial independence; 2) financial flexibility; 3) operational solvency; 4) short-term solvency; 5) long-term solvency; and 6) service solvency. The Audit Board's opinion on the LKPD is based on the Audit Board's opinion on the LKPD for the last 3 (three) consecutive years.

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6) Collaborative Governance

Ansell dan Gash (2008) state that “collaborative governance is a governing arrangement where one or more public agencies directly engage non-state stakeholders in a collective decision-making process that is formal, consensus-oriented, and deliberative”. This definition emphasizes the direct involvement of actors from the public, private, and civil society sectors in the decision-making process, with the aim of collectively resolving public policy issues. In the context of regional financial management, collaborative governance is an important approach to improving the accountability and effectiveness of budget management because it enables local governments to build consensus with stakeholders on the priorities for the use of public funds (Purwanto, 2015).

The main characteristics of collaborative governance according to Ansell and Gash (2008) include: (a) direct involvement of cross-sector actors in the decision-making process; (b) deliberative and consensus-based processes; (c) trust and communication between stakeholders; and (d) sustainable coordination mechanisms. Emerson, Nabatchi, and Balogh (2012) emphasize that "the success of this collaboration is highly dependent on principled engagement, shared motivation, and capacity for joint action, which in regional financial management can be realized through public consultation forums, participatory budgeting, and budget data transparency.

The implementation of collaborative governance in regional finance not only strengthens the legitimacy of public policy, but also increases the community's sense of ownership of development programs (Setiawan & Pratiwi, 2020). This is in line with Minister of Home Affairs Regulation No. 70/2019, which encourages information disclosure and community participation in regional government information systems.

With this approach, regional financial management is not only the domain of the government, but also involves non-governmental actors to ensure transparency and effectiveness in the use of the budget.

7) The Pentahelix Model in Government

The Pentahelix Model is a concept of collaboration and synergy involving five key stakeholders in efforts to achieve sustainable development and innovation. This model emphasizes the importance of strong synergy and partnerships between various sectors to produce comprehensive and effective solutions in addressing development challenges. The five stakeholders in the ABGCM pentahelix model are:

a) Academia

Higher education institutions serve as sources of knowledge, research, and innovation development. They produce high-quality human resources, conduct research relevant to the needs of society and industry, and transfer knowledge through education and training. In other words, academics provide training and research.

b) Business

The business sector is the driving force of the economy, creating jobs, producing goods and services, and making investments. In the context of the pentahelix, the business world is expected to be oriented not only towards profit, but also towards social and environmental responsibility, as well as openness to innovation and collaboration.

c) Government

The government plays the role of facilitator, regulator, and policy maker. It creates an environment conducive to economic growth and sustainable development through clear regulations, incentives, and infrastructure support. The government also coordinates various stakeholders and ensures that development proceeds in accordance with the established vision

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and mission.

d) Civil Society

The community is the main beneficiary of development. Community involvement in the planning and implementation of development is very important to ensure that the programs and policies produced are in line with their needs and aspirations. Communities can be a forum for voicing the interests of the community and actively participating in development.

e) Media

The media plays an important role in disseminating information, raising public awareness, and facilitating dialogue between various stakeholders. The media can serve as an effective bridge of communication between stakeholders and build a common understanding of development issues.

This model offers a more holistic and inclusive approach to development, particularly in regional financial management. By involving the views and expertise of five stakeholders, it is hoped that more innovative, sustainable, and responsive solutions to community needs can be produced. Collaboration and synergy in this model enable the exchange of knowledge, resources, and networks that are mutually beneficial.

8) The Role of the Regional Apparatus Organization Expenditure Treasurer

Ministry of Home Affairs Regulation No. 77/2020 states that the Expenditure Treasurer has the following duties and authorities:

- a) submit payment requests using SPP UP, SPP GU, SPP TU, and SPP LS;
- b) receive and store UP, GU, and TU;
- c) make payments from the UP, GU, and TU that they manage;
- d) rejecting payment orders from the PA that do not comply with the provisions of laws and regulations;
- e) examining the completeness of payment documents;
- f) preparing periodic administrative accountability reports to the PA and functional accountability reports to the BUD; and
- g) collecting and depositing taxes in accordance with the provisions of laws and regulations.

In addition to the duties and authorities mentioned above, the Expenditure Treasurer shall perform other duties and authorities, including:

- a) conducting reconciliation with the Bank designated by the Regional Head;
- b) periodically checking cash;
- c) receiving electronic or physical transaction documents from the bank;
- d) receiving and depositing refunds for expenditures due to corrections or the results of internal and external audits;
- e) preparing deposit slip documents for refunds of expenditures due to corrections or the results of internal and external audits; and
- f) implementing the expenditure budget for financing in SKPDs that carry out BUD functions.

The Expenditure Treasurer is administratively responsible for preparing administrative accountability reports on expenditures at SKPDs and submitting them to the PA. Furthermore, the Expenditure Treasurer is functionally responsible for preparing functional accountability reports on expenditures at SKPDs and submitting them to the PPKD as the BUD.

Furthermore, Permendagri No.77/2020 states that in the event that the Budget User delegates his authority to the Budget User Authority, the regional head, upon the recommendation of the PPKD, shall appoint an Assistant Expenditure Treasurer. The

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appointment of an assistant expenditure treasurer shall be based on the following considerations:

- a) budget amount; and
- b) control range and/or location.

The Assistant Expenditure Treasurer has the following duties and authorities:

- a) submitting payment requests using SPP TU and SPP LS;
- b) receiving and storing UP transfers from the Expenditure Treasurer;
- c) receiving and storing TU from BUD;
- d) executing payments for UP and TU transfers under their management;
- e) rejecting payment orders from the KPA that do not comply with the provisions of laws and regulations;
- f) examining the completeness of payment documents;
- g) collecting and depositing taxes in accordance with the provisions of laws and regulations; and
- h) prepare administrative accountability reports to the KPA and functional accountability reports to the Expenditure Treasurer on a periodic basis.

In addition to the duties and authorities of the Assistant Expenditure Treasurer, they have other duties and authorities, including:

- a) conducting reconciliation with the bank designated by the Regional Head;
- b) checking cash periodically;
- c) receiving electronic or physical transaction documents from the bank;
- d) receiving and depositing refunds for corrections or results of internal and external audits in the current year; and
- e) preparing deposit slip documents for refunds due to corrections or results of internal and external audits in the current year.

The Assistant Expenditure Treasurer is administratively responsible for the performance of his/her duties to the KPA. The Assistant Expenditure Treasurer is administratively responsible for preparing administrative accountability reports on expenditures in SKPD units and submitting them to the KPA. The Assistant Expenditure Treasurer is functionally responsible for preparing functional accountability reports on expenditures in SKPD units and submitting them to the Expenditure Treasurer.

The Head of SKPD, upon the recommendation of the Expenditure Treasurer, may appoint an employee to assist the Expenditure Treasurer in improving the effectiveness of expenditure and/or financing expenditure management. Employees who assist the Expenditure Treasurer carry out their duties and authorities in accordance with the scope of assignment determined by the Head of SKPD. Employees who assist the Expenditure Treasurer are responsible to the Expenditure Treasurer. The Expenditure Treasurer and Assistant Expenditure Treasurer are prohibited from:

- a) conducting trading activities, contracting work, and selling services;
- b) acting as a guarantor for work activities and/or the sale of services;
- c) depositing money in a bank or other financial institution in their own name, either directly or indirectly; and
- d) the prohibition also applies to Assistant Revenue Treasurers, Assistant Expenditure Treasurers, and Special Treasurers.

In the event that a special organizational unit is established in accordance with the provisions of laws and regulations, the regional head shall appoint a treasurer for the special organizational unit. The treasurer of the special organizational unit shall have duties and authorities equivalent to those of the Expenditure Treasurer.

Based on the roles and authorities granted to the Expenditure Treasurer and/or Assistant

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Expenditure Treasurer, they are required to have the appropriate capacity to carry out these duties and authorities, so that the Expenditure Treasurer and/or Assistant Expenditure Treasurer are at the forefront of regional financial management in realizing good governance.

METHOD

This study employs a qualitative research approach with an exploratory design aimed at obtaining an in-depth understanding of local financial governance practices in Kupang City. The exploratory approach is used to identify patterns, processes, and contextual factors related to the implementation and assessment of regional financial performance.

Data collection is conducted through documentation techniques, focusing on the analysis of official and authoritative documents relevant to the research objectives. The primary documents analyzed include: (1) the Mayor's Decree of Kupang City, which serves as the legal and policy foundation for financial governance and institutional arrangements; (2) the Regional Financial Performance Index (IPKD) assessment documents, which provide indicators, scoring mechanisms, and evaluation results of regional financial management; and (3) the Strategic Plan of the Regional Financial and Asset Management Agency (BKAD) of Kupang City, which outlines strategic goals, programs, performance targets, and policy directions in regional financial management.

The collected documents are analyzed using qualitative content analysis techniques, involving document classification, data reduction, interpretation, and thematic analysis to identify key issues, policy orientations, and institutional dynamics. This approach allows the study to comprehensively capture the alignment between regulatory frameworks, performance assessment outcomes, and strategic planning in regional financial management.

RESULT AND DISCUSSION

The IPKD over the past three years has shown fluctuations, where in 2021, the index for the 2022 measurement year received a B grade with the predicate "Needs Improvement." Furthermore, in 2022, the index for the 2023 measurement year received an A rating with the predicate "Good," and in 2023, for the 2024 measurement year, it again received a B rating with the predicate "Needs Improvement." These fluctuations illustrate that the Kupang City Government's regional financial management still has potential for improvement, particularly in terms of implementation, administration, and accountability of regional finances.

Based on this, more intensive efforts are needed to optimize regional financial management, especially by increasing the capacity of the apparatus involved in financial management, such as the Expenditure Treasurer and/or Assistant Expenditure Treasurer. Better management will greatly depend on increasing the capacity and understanding of the apparatus involved, in order to support the achievement of more efficient, transparent, and accountable financial management. In the Kupang City Government, there are 40 (forty) officials who serve as Expenditure Treasurers and 21 (twenty-one) officials who serve as Assistant Expenditure Treasurers in various work units. The details are as follows:

a) Expenditure Treasurer

Consisting of 40 officials who serve as Expenditure Treasurers in existing regional agencies.

b) Assistant Expenditure Treasurer

Consisting of 21 officials who serve as Assistant Expenditure Treasurers in related work units.

Based on gender, the Expenditure Treasurer and Assistant Expenditure Treasurer officials in the Kupang City Government can be seen as follows:

a) Expenditure Treasurer

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- a. 19 (nineteen) male officials.
- b. 21 (twenty-one) female officials.
- b) Assistant Expenditure Treasurer
 - a. 5 (five) officials are male.
 - b. 16 (sixteen) officials are female.

Based on rank, data on the ranks of Expenditure Treasurer and Assistant Expenditure Treasurer in the Kupang City Government can be seen as follows:

- a) Expenditure Treasurer:
 - a. 11 (eleven) officials with rank II.
 - b. 29 (twenty-nine) officials with rank III.
- b) Assistant Expenditure Treasurer:
 - a. 1 (one) civil servant with rank II.
 - b. 20 (twenty) civil servants with rank III.

Based on educational level, data on the education of Expenditure Treasurers and Assistant Expenditure Treasurers in the Kupang City Government can be seen as follows:

- a) Expenditure Treasurers
 - a. 1 (one) official with a postgraduate degree.
 - b. 15 (fifteen) officials with a bachelor's degree.
 - c. 7 (seven) officials with a Diploma level of education.
 - d. 17 (seventeen) officials with a high school level of education.
- b) Assistant Expenditure Treasurer
 - a. 14 (fourteen) officials with a Bachelor's degree.
 - b. 7 (seven) officials with a high school level of education.

The varied educational backgrounds indicate potential for capacity building among officials, especially those with high school and diploma levels of education who may require further training in regional financial management. Improving knowledge and skills through training and continuing education will greatly support the improvement of regional financial management.

Based on length of service, the distribution of Expenditure Treasurers and Assistant Expenditure Treasurers is as follows:

- a) Expenditure Treasurers
 - a. 14 (fourteen) officials with 2-5 years of service.
 - b. 26 (twenty-six) officials with more than 5 (five) years of service.
- b) Assistant Expenditure Treasurer
 - a. 13 (thirteen) officials with 2-5 years of service.
 - b. 8 (eight) officials with more than 5 (five) years of service.

The number of officials with more than five years of work experience can be a strength in terms of financial understanding and management. However, officials with less work experience, especially those who have only been working for one year, require more attention in terms of guidance, training, and capacity building in order to keep pace with more experienced officials. Improving their skills and knowledge through more structured training will optimize regional financial management.

Based on the type of training attended, the distribution of training received by Expenditure Treasurer and Assistant Expenditure Treasurer officials is as follows:

- a) Expenditure Treasurers
 - 27 (twenty-seven) officials who have undergone training as treasurers.
- b) Assistant Expenditure Treasurer
 - 14 (fourteen) officials who have undergone training related to treasurer duties.

Relevant education and training are essential to improve the competence of officials in regional financial management. Therefore, capacity building for officials involved in regional financial management, especially those who have not yet undergone training, needs to be a priority. Specialized training in regional financial management, such as budget management, financial reporting, and accountability, will help improve weaknesses in regional financial management that are evident in IPKD fluctuations.

Challenges in Capacity Building for Expenditure Treasurers and Assistant Expenditure Treasurers

Capacity building for Expenditure Treasurers and Assistant Expenditure Treasurers is an important aspect in realizing effective, efficient, accountable, and transparent regional financial management. However, in practice, there are various challenges faced by the Kupang City Government, including:

- a) Digital transformation in the regional financial management system, such as the use of the SIPKD, CMS, and SP2D Online applications, as well as SIPD RI, requires officials to have adequate information technology skills. However, not all treasurers have sufficient educational or training backgrounds in this field. There are still treasurers who have difficulty operating the system optimally, especially those with a secondary education or who have not undergone technical training.
- b) The training provided has not been evenly distributed and is still incidental in nature. Not all officials have undergone training as treasurers, either basic or advanced. In addition, post-training guidance is still minimal, so that knowledge transfer is not optimal. New officials are also often placed without sufficient technical preparation.
- c) There are frequent sudden changes or rotations in treasurer positions without adequate transition. This results in a knowledge gap and errors in financial management because the new treasurer does not yet fully understand the procedures and responsibilities. As a result, administrative processes become slow or even lead to findings during audits.
- d) Some expenditure treasurers in several regional agencies have to take on several other administrative tasks due to limited human resources. This results in a high workload and the potential for errors in financial recording, filing, or reporting.
- e) Although the responsibilities of treasurers are crucial, the rewards or incentives given do not fully reflect their workload and the risks they face. This can have an impact on work motivation, especially in the context of strict reporting requirements and legal risks for administrative errors.
- f) Some treasurers do not yet have a deep understanding of the latest regulations related to regional financial management, such as Permendagri No.77/2020. As a result, errors are still found in data entry, expenditure accountability, and financial reporting.

To overcome the above challenges, the Kupang City Government can take the following steps:

- a) Conduct regular practice-based training on the use of specific regional financial applications for treasurers.
- b) Develop a basic, intermediate, and advanced training curriculum that all treasurers must attend periodically.
- c) Develop a transfer SOP that requires a transition period and mentoring of at least two weeks before the new treasurer takes full office.
- d) Evaluate workloads and task distribution to prevent overlapping positions that distract treasurers from their focus.
- e) Develop a performance incentive or job risk allowance mechanism for expenditure treasurers.
- f) Provide regular regulatory refresher modules and sessions, including simulations and case

studies related to regional financial regulations.

By addressing these challenges systematically and continuously, it is hoped that the capacity of treasurers in Kupang City can be significantly improved, which will have an impact on improving the quality of regional financial management and improving the regional financial management index score in the future.

Implementation Strategy for Collaborative Governance using the Pentahelix Model Approach

To realize more accountable, transparent, and efficient regional financial management, a comprehensive strategy is needed to strengthen the capacity of officials serving as Expenditure Treasurers and Assistant Expenditure Treasurers in the Kupang City Government. This strategy includes strengthening human resources, institutions, and the use of technology. The strategies that can be implemented are as follows:

- a) Competency Development Through Structured and Continuous Training The Kupang City Government needs to develop a systematic treasurer training program that includes:
 - a. Basic training for new treasurers on budget management, financial reporting, and financial information systems.
 - b. Advanced training for senior treasurers to deepen their understanding of the latest regulations, financial risk management, and public financial integrity.
 - c. Technical training on applications such as the use of SIPKD, CMS, SP2D Online, SIPD RI, and other reporting systems so that officials can properly operate digital-based financial systems.
- b) Promote professional certification for treasurers as a form of competency standardization. This can be achieved through cooperation with the Financial and Development Supervisory Agency, Professional Certification Institutions, or the Financial Training Center. With certification, officials will have recognition of their competence and be motivated to maintain professionalism.
- c) Establishing an internal mentoring mechanism, where treasurers with more than 5 years of work experience are assigned as mentors to new treasurers. This approach will accelerate knowledge transfer and help reduce errors in practice.
- d) Conducting regular dissemination of regional financial regulations, either in the form of regular meetings, group discussions, or the provision of digital modules. This step is important so that treasurers are always up to date with the latest regulations, such as Permendagri No. 77 of 2020, Kupang City Regulation Number 1 of 2023 concerning Regional Financial Management, and other technical regulations.
- e) Develop an e-learning platform or utilize an LMS (Learning Management System) that contains training materials, video tutorials, application simulations, and online discussion forums for treasurers. This will support flexible and continuous learning, especially for officials who are unable to attend face-to-face training.
- f) Evaluate the structure of the treasurer's duties and functions to avoid overlapping roles. The treasurer's duties must be clear, accompanied by detailed SOPs (Standard Operating Procedures) ranging from budget planning and expenditure implementation to financial accountability.
- g) Providing performance incentives and rewards for treasurers with good performance is an important strategy to increase motivation and loyalty. The Kupang City Government can design an output-based incentive scheme, for example, timeliness of financial reports, accuracy of budget use, and no findings in audits.
- h) Encourage intensive coordination between the treasurer, BKAD, Inspectorate, and other technical OPDs to ensure that financial management flows according to procedure. This

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coordination forum can also be used to resolve technical and administrative obstacles.

By implementing the above strategies, the Kupang City Government will be able to strengthen the quality of its human resources in regional financial management. Strengthening the capacity of treasurers will not only have an impact on improving the IPKD score, but will also increase the accountability of APBD use and public trust in the regional government.

Strategy for Optimizing Regional Financial Management

Optimizing regional financial management in Kupang City is not merely interpreted as technical administrative improvements, but as a systemic transformation that requires a change in the bureaucratic paradigm, adaptive governance, and active participation of all stakeholders through a collaborative Pentahelix approach. The strategies that have been established are as follows:

1) Optimizing the implementation of SIPD as an integrated system that supports efficient and integrated financial planning, budgeting, implementation, administration, reporting, and accountability. Digital transformation is carried out through:

- a) Digitization of planning, budgeting, budget implementation, and reporting.
- b) Integration with supporting systems such as CMS Bank NTT, SP2D Online, e-Sign, e-BMD, KKI/KKPD.
- c) Development of a real-time data-based budget monitoring dashboard.

The integration of digitalization in regional financial management has the following implications:

- a) Eliminating manual practices and potential irregularities.
- b) Reducing the time required for budgeting, SP2D, and reporting, as well as financial supervision and control, by up to 80%. This also increases bureaucratic efficiency and accelerates the realization of regional development programs.
- c) Increasing public trust through the speed and accuracy of budget data. This supports the principles of transparency and public accountability in accordance with the principles of good governance.
- d) Reducing the time required for budgeting, SP2D, reporting, and financial supervision and control by up to 80%. This also improves bureaucratic efficiency and accelerates the realization of regional development programs.
- e) Increasing public trust through the speed and accuracy of budget data. This supports the principles of transparency and public accountability in accordance with the principles of good governance.

2) Improving internal control mechanisms through periodic audits, identification of operational risks, and the development of a performance reporting system based on outcome and even impact indicators. This strategy emphasizes:

- a) The development of standardized SOPs for regional financial management.
- b) Risk-based internal audits to assess the compliance and effectiveness of the system.
- c) Regular monitoring of program implementation and regional spending based on output and outcome indicators.

This strategy has the following implications:

- a) Reducing BPK findings and improving/maintaining a WTP opinion on an ongoing basis.
- b) Building a proactive and accountable work culture.
- c) Reducing potential state losses due to bureaucratic inefficiency.

3) Through SIPD training, digital literacy, and competency certification programs for regional financial management officials, accompanied by the creation of an innovative, responsive, and integrity-based work culture. This step includes:

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- a) Continuous technical training on SIPD and financial management.
- b) Competency certification for financial officials.
- c) Implementation of a merit system and performance-based incentive system.

This strategy has the following implications:

- a) Encouraging employees to be adaptive to technology and innovation.
- b) Improving the competence of civil servants in the field of SIPD management and financial accounting.
- c) Preventing stagnation in a bureaucratic culture that is resistant to change.

4) Expanding cooperation with academics, the business world, the community, and the media in creating inclusive, collaborative, and publicly transparent regional financial management. The following elements are involved:

- a) Academics in scientific studies and technical training.
- b) The business world in the utilization of technology and asset partnerships.
- c) The community in budget transparency and oversight.
- d) The media as a channel for the periodic publication of regional financial reports.

This strategy has the following implications:

- a) The government does not work alone, but is supported by a collaborative ecosystem.
- b) Academics play a role in innovative research and financial policy evaluation.
- c) The media and the community become independent overseers of regional budget management.

5) Optimization of the management and utilization of Regional Property. This strategy includes:

- a) Re-registration of all regional assets.
- b) Certification of assets to ensure legal certainty.
- c) Utilization of assets through strategic cooperation, leasing, or public investment.

This strategy has the following implications:

- a) Regional assets are not merely recorded, but utilized to increase regional revenue.
- b) Reducing the maintenance costs of idle assets.
- c) Encouraging public investment through joint asset utilization schemes.

With a phased strategy that addresses aspects of the system, human resources, asset management, and public participation, Kupang City strives to achieve regional financial management that is not only efficient and accountable, but also inclusive and sustainable. This transformation is expected to strengthen public trust, increase regional revenue, and encourage regional fiscal independence.

CONCLUSION

- 1) The financial management of Kupang City in the last three years has shown fluctuations in quality, with the regional financial management index varying between "Needs Improvement" and "Good". Although the Supreme Audit Agency's opinion on the regional financial statements has achieved a perfect score (without exception) for three consecutive years, there are still significant challenges in terms of budget planning, suboptimal fund allocation, especially for mandatory functions such as education, health, and infrastructure, budget implementation, and fiscal independence and flexibility. In other words, regional financial management still needs to be improved in terms of planning, budgeting, implementation, budget absorption, and efficient financial management.
- 2) Various challenges faced in improving treasurer capacity include limited digital skills,

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uneven and unsustainable training, unplanned job transfers, high workloads, inadequate incentives, and low regulatory literacy. Therefore, a comprehensive strategy is needed, including structured and tiered training, treasurer professional certification, a mentoring system, regulation socialization, the use of independent learning technology, institutional restructuring, the provision of incentives, and strengthened coordination between institutions.

- 3) The appropriate optimization strategy is systemic transformation of regional financial management through digitization and integration of financial systems with full implementation of SIPD, strengthening of internal control and risk-based auditing, improving the competence of financial officials through training and certification, and developing an innovative and ethical work culture. In addition, it is necessary to develop Pentahelix collaboration by involving academics, the business world, the community, and the media to increase transparency, accountability, and public participation in regional financial management. Optimizing the management and utilization of regional assets is also an important part of this strategy.

Suggestion

- a) Capacity building for civil servants through more structured and sustainable training is necessary to strengthen the competencies of Expenditure Treasurers and Assistant Expenditure Treasurers, particularly in terms of efficient and accountable regional financial management. Civil servants with more than five years of work experience should be involved in mentoring and coaching newer civil servants to accelerate the transfer of knowledge and skills.
- b) Given the fluctuations in the IPKD value, periodic evaluations of regional financial management and budget administration policies need to be conducted to ensure continuous improvement.
- c) In addition to formal training, it is important to hold coaching and socialization activities related to the latest regulations in regional financial management for all officials involved, to ensure that they always keep up with developments in applicable policies and regulations.
- d) The Kupang City Government must focus on improving the quality of financial management human resources through technical training, competency certification, and the implementation of a performance-based incentive system to increase the professionalism and effectiveness of regional financial management.
- e) It is recommended to build strong partnerships with various parties (academics, the business world, the community, the media) to strengthen public oversight and optimize regional assets in order to boost Regional Original Revenue (PAD) and strengthen fiscal independence.

With these steps, regional financial management in the Kupang City Government can be more optimal and sustainable, so that the Regional Financial Management Index value can increase steadily.

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