

**INOVATION OF FINANCIAL MANAGEMENT THROUGH *DIGIPAY* AT THE OFFICE OF THE MINISTRY OF RELIGIOUS AFFAIRS OF LAMANDAU REGENCY****Munawarah, Farid Zaky Yopiannor**

Universitas Muhammadiyah Palangka Raya, Indonesia

Email: munawarahsujana1977@gmail.com, f.zakyopiannor@gmail.com

**Abstract**

The boom in online transactions has also become a momentum for MSMEs to be able to go public or become better known to the public. By entering the marketplace, MSMEs have the opportunity to move up in class because they have shifted from initially only carrying out conventional (cash) transactions to digital (cashless). Digipay is a digital payment application system using Government Credit Cards (KKP) and/or CMS Virtual Accounts developed by the Ministry of Finance in collaboration with Himbara Bank. The ecosystem is formed from the APBN Money Supply (UP) Management Working Unit and vendors/shops/stalls/etc. (MSMEs) based on accounts at the same bank. Digital Payment - Marketplace integrates APBN user spending units, MSMEs as providers of goods/services, and banking in one ecosystem. This research aims to find out how Digipay Management Innovation is at the Lamandau Regency Ministry of Religion Office? And What are the supporting and inhibiting factors for implementing digipay at the Lamandau Regency Ministry of Religion Office. This research is descriptive research using a qualitative approach to library research and field research and in an effort to obtain real data using observation techniques and interview techniques. The research results show that financial management through Digipay at the Ministry of Religion, Kab. Lamandau in 2023 is not yet optimal and still needs to be further improved. The inhibiting factors include the mindset of the work unit and business actors, limited human resources for financial managers/lack of user capacity on the part of the financial management work unit which only focuses on a handful of employees. To further optimize and expand the use of the Digipay application, there are three things that need to be done. Firstly, regulations for imposing sanctions on work units that do not use Digipay are established. Second, more massive socialization, to business actors (MSMEs) and cooperatives so that they are more familiar with the Digipay application and become involved as vendors in procuring government goods and services. The three additional employees who have the capacity to manage finances at the Ministry of Religion of Lamandau Regency

Keywords: Government Marketplace, Digital Payments, Government Credit Card (KKP)/CMS Virtual Account

**INTRODUCTION**

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The development of online shopping using marketplace platforms has become the trend of people's choice when they make transactions to meet their needs (Andika, Masithoh, Kholiq, Nisa, & Rohmah, 2021). It happens in any part of the world, including Indonesia, people can easily conduct economic transactions online more effectively both in terms of time and in terms of preferences for the needs of goods / services they need (Nasution, Aminy, & Ramadani, 2019). This is increasingly getting "justification" when the Covid-19 Pandemic hit the world, including Indonesia, "Keep your distance", making online transactions increasingly get a place to be an option in transactions (Sudrajat & Ant, 2016).

The development of MSMEs is inseparable from the supporting technology of development, including the use of technology, communication and information media Ningsih, (2023), The boom in online transactions is also a momentum for MSMEs to be able to go public or better known to the public, by entering the marketplace MSMEs can have the opportunity to upgrade because they have shifted from initially only doing transactions conventionally (cash) to digital (cashless) (Daga, Gunawan, & Ramli, 2023).

Quoted from the press release of the Coordinating Ministry for Economic Affairs of the Republic of Indonesia Number HM.4.6/81/SET. M.EKON.3/03/2023 that the MSME sector has a large contribution to the Indonesian economy with more than 64.2 million business units, MSMEs contribute 61.9% to Gross Domestic Product (GDP) and absorb 97% of the workforce (Rabah & Ardiansyah, 2023). This figure shows an increase in the influence of MSMEs on the economy in Indonesia, previously in 2022 the contribution of MSMEs to GDP was 60.5% with an influence on employment of 96.9%. So it can be concluded that in 2023 there has been an increase in the contribution of MSMEs to GDP by 1.4% and an increase in employment by 0.1%. The data on the increase in MSME Contribution to GDP above shows that the development and empowerment of MSMEs can be one way to increase Indonesia's Domestic Product (Sofyan, 2017).

One of the ministries that supports the empowerment of MSMEs is the Ministry of Finance to answer these challenges and needs, the Ministry of Finance in this case the Directorate General of Treasury with the development of Government Credit Cards and virtual accounts issued a new policy in the form of a Digital Payment Marketplace or hereinafter referred to as DigiPay as outlined in the Regulation of the Director General of Treasury number PER-20 / PB / 2019 concerning Trials of the Use of Money Inventory Through the Marketplace System and Digital Payment at the Work Unit (Nuranindita, 2023).

Digipay is a digital payment application system using Government Credit Cards (KKP) and/or CMS Virtual Accounts developed by the Ministry of Finance in collaboration with Bank Himbara. The ecosystem is formed from the Satker managing Money Supply (UP) APBN and vendors / shops / stalls / etc. (MSMEs) based on accounts at the same bank.

Digital Payment - Marketplace integrates state budget users, MSMEs as providers of goods/services, and banks in one ecosystem, with the legal basis of the Regulation of the Director General of Treasury Number PER-7/PB/2022 concerning the Use of Supply Money Through Digipay in the Work Unit of State Ministries/Institutions (Mubarak, Akhmadi, & Wati, 2022).

The categories of goods and services products on digipay consist of ATK and Machine Tools, Food Services / Catering, Food snack products / rice boxes, Electronic Services / others.

The Ministry of Finance as the State General Treasurer (BUN), in this case the State Treasury Service Office (KPPN) has a task, one of which is the distribution of financing for the burden of the State Budget (APBN) to work units (satker) Ministries / Institutions (K / L) and to third parties based on bills / requests for payment from the K / L satker (Setyawan, 2017). Payment to Satker is made by transferring books from the State General Cash account to the Treasurer's account for Work Unit Expenditure, as well as in the form of Supply Money (UP), both Pure Rupiah Supply Money (UP RM) and Inventory Money PNBPN (UP PNBPN) (Zahra, 2022).

The Ministry of Religious Affairs in this case the Ministry of Religious Affairs of Lamandau Regency is a partner unit of KPPN Pangkalan Bun which manages UP RM. As a KPPN partner satker who manages UP RM, it is required to actively participate in utilizing the facilities provided by the government (government marketplace), in the framework of the National Non-Cash Movement / Cashless Society (GNNT) and the acceleration of Digipay implementation and the acceleration of economic recovery, the Ministry of Finance urges all satkers to be more active in using Digipay one by making a minimum of 2 transactions every month with a transaction value minimum 15% (Satker Kemenkeu) and 10% (Satker Non Kemenkeu) of the UP value given each month.

Ministry of Religious Affairs of Lamandau Regency KPPN Pangkalan Bun partner satker The scope of the Regional Office of the Directorate General of Treasury of Central Kalimantan Province, consisting of 7 work units in it, has just begun to join in implementing Digipay in the third quarter of 2023.

This study aims to find out about how the Digipay Management Innovation at the Lamandau Regency Ministry of Religious Affairs Office and what are the supporting and inhibiting factors for the implementation of digipay at the Lamandau Regency Ministry of Religious Affairs Office.

## **METHOD RESEARCH**

This research is a descriptive research using a qualitative approach to explain matters related to Financial Management Innovation through Digipay Satu. The use of this qualitative approach is intended so that more in-depth information is in accordance with the research background. Quote Lexy, (2002) Qualitative research is research that intends to understand phenomena about what is experienced by research subjects such as behavior, perception, motivation, action and others, holistically, and by means of description in the form of words and language, in a special natural context and by utilizing various natural methods.

Consideration of choosing a qualitative approach because it is carried out in natural conditions, or focused directly on data sources so that in-depth information and more valid data will be obtained in accordance with the research background and field conditions (Rijali, 2019). In addition, the results of qualitative research always try to reveal a problem, event or actual situation in the field. The data collection techniques needed in this study were taken through several channels / methods, including the following: first Library Research. Data collection is carried out Collection of

information and data with the help of various kinds of materials that can be sourced from a journal, book, regulations, and other sources both in print and electronic media, the use of literature studies as an effort to strengthen ideas in analyzing and evaluating conditions in the field. Both Field Research is carried out by studying the background, current conditions, and social interactions, individuals, groups, institutions, and communities through a review of the object of research, namely the satker, vendors on various occasions. Meanwhile, efforts are made to obtain accurate real data, through the use of the following techniques, first observation is carried out by visiting or observing problems that exist in the satker and vendor. Second with the interview technique, the author conducted interviews with the Treasurer of the Office of the Ministry of Religious Affairs Lamandau Regency, vendors and employees at KPPN Pangkalan Bun, to meet the data needed in the research.

## **RESULTS AND DISCUSSION**

Based on the provisions of article 22 of the Minister of Finance Regulation Number 230 / PMK.05 / 2016 concerning amendments to the Minister of Finance Regulation number 162 / PMK.05 / 2013 concerning the position and responsibility of the Expenditure Treasurer in the State Budget Management work unit and article 3 of the Minister of Finance Regulation Number 196 / PMK.05 / 2018 concerning procedures for payment and use of Government Credit Cards, The expenditure treasurer can carry out payments or bills to the state through the Money Supply mechanism using Debit Cards, *Cash Management System*, and Government Credit Cards. Based on the provisions of article 43 of the Minister of Finance Regulation Number 190 / PMK.05 / 2012 concerning payment procedures in the context of implementing the State Budget as amended by the Minister of Finance Regulation Number 178 / PMK.05 / 2018, Inventory Money is used for the purposes of financing the daily operational activities of the work unit and financing expenses that cannot be made through the LS payment mechanism.

Based on the Decree of the Minister of Religious Affairs Number 814 of 2018 concerning Guidelines for Non-Cash Payment Transactions at the Ministry of Religious Affairs, it is a Technical guideline prepared in the context of implementing the Circular Letter of the Minister of Religious Affairs number 3 of 2017 concerning Non-Cash Payment Transactions at the Ministry of Religious Affairs.

### **Digital Payment Application System ( Digipay )**

*Digipay* is a digital payment application system using Government Credit Cards (KKP) and/or CMS *Virtual Accounts* developed by the Ministry of Finance in collaboration with Bank Himbara. The ecosystem is formed from the Satker managing Money Supply (UP) APBN and vendors / shops / stalls / etc. (MSMEs) based on accounts at the same bank. *Digital Payment - Marketplace* integrates state budget users, MSMEs as providers of goods/services, and banks in one ecosystem. Based on the Regulation of the Director General of Treasury Number PER-7 / PB / 2022 concerning

the Use of Supply Money Through *Digipay* in the Work Unit of State Ministries / Institutions. Digipay provides many benefits. First, Benefits for Satker Automation & efficiency (the whole process is run automatically), Integration of procurement, payment, taxation & reporting. Simplification of SPJ (*platform* produces SPJ documents) and eliminates *moral hazard* (transparent and accountable). Second, Benefits for Vendors or MSMEs, Payment certainty (*the platform* provides *scheduled payments*), Opportunities to become partners in many satkers (*open and free marketing*), and *Bank lending facilities* (loans for vendors from partner banks). These three benefits are for new Market Credit Banks (taking into account *the vendor's record* on *Digipay*), Services for *targeted segments*; and *Government partner brands*. The four benefits for the Directorate General of Treasury, more efficient liquidity management (monitored cash balances), more effective cash planning, and *data analytics*. Fifth, benefits for Auditors / APH / DGT. Reduce *fraud* (transactions are run through the system, no direct satker-vendor meetings), E-audit (*Digipay* data can be used for e-audit); and ensure taxpayer compliance.

### **Digipay Management Innovation at the Ministry of Religious Affairs**

The development of Digipay was motivated by the government's need to modernize cash management, provide convenience for treasurers related to tax obligations, support fraud mitigation initiatives for goods/services procurement transactions, and at the same time provide full support for the MSME sector to go *digital*.

With these diverse needs, it is important for the government to create a digital-based and multifunctional platform. A platform that is able to integrate the interests of the government, banks, and MSME vendors in one ecosystem.

Digipay is a platform that integrates the *marketplace* system with *the digital payment* system, in order to use Money Supplies.

Digipay digitizes the process of procurement of goods/services, transaction payments, and taxation. The flow of activity stages is the same as the conventional flow, but the entire process is done digitally. Since April 1, 2023, the use of Digipay Satu has been implemented on the [Digipaysatu.kemenkeu.go.id](https://digipaysatu.kemenkeu.go.id) page which has the advantage of interoperability to bridge the differences between satker accounts and vendors providing service goods using payment gateways (not necessarily at the same bank).tax calculation automation, user simplification, ceilings connected to SAKTI and fully developed and managed by the ministry of finance

Experts even put forward some of the advantages of using *Digital payments*. One of them is Humphrey, citing in the journal Budi Raharjo, (2022) Explain that the payment system or method is a mechanism that will show the flow of a certain amount of value sourced from the buyer to the seller in a particular transaction. If we can relate to the development issue of electronic-based payment systems which turned out to be proven that they are indeed more efficient than *paper-based* payment systems, therefore

it can be said that payment systems or methods will experience a process towards being even more efficient.

The Ministry of Religious Affairs uses Digipay in cash management through a platform developed by the Directorate General of Treasury (DJPb) with a payment system using Government Credit Cards (KKP) and/or CMS (Cash Management System) in collaboration with Bank Himbara (Association of State-Owned Banks) involving Work Units (Satker).

The growth of Digipay implementation in Central Kalimantan is quite good The Ministry of Religious Affairs of Lamandau Regency is a partner Satker of KPPN Pangkalan Bun Scope of the Regional Office of the Directorate General of Treasury of Central Kalimantan Province, the Work Unit at the Ministry of Religious Affairs of Lamandau Regency consists of 7 work units in it, has only joined the implementation of Digipay one in the third quarter of 2023, out of 7 (seven) satkers only 6 satker have Cash UP while 1 Satker UP cash is worth Nil (0).

According to Moekijat (2008) in (Ferdiani, 2018), Standard Operating Procedure (SOP) is a sequence of stages of implementation of a job, where the work is done, how to do it, when to do it, where to do it, and who does it. While Atmoko, (2011), said that Standard Operating Procedure (SOP) is a guide or guideline used to carry out a job task in accordance with the functions and performance assessment tools of non-government or government, non-business or business agencies, which are based on administrative, technical indicators, and work procedures, procedural according to work procedures, and work systems in interrelated work units.

The Ministry of Religious Affairs of Lamandau Regency prepares work procedures (SOPs) that must be carried out in the management of Digipay Satu as a guideline used in the implementation of Financial Management (UPRM) through Digipay Satu, this helps maintain the consistency of each officer's work and facilitates the process of assigning, controlling and evaluating.

**Table 1 Management Mechanism of Digipay Satu in the Ministry of Religious Affairs of Lamandau Regency**

<b>Activity</b>	<b>Equipment</b>	<b>Output</b>	<b>Information</b>
Bookers, check the availability of goods on the Digipay application one according to the needs of Inventory items / inventory items.	Memorandum of Service request for goods from the Head of Sub Division of Administration	Report on the availability of goods in the Digipay Satu Application catalog	Booker account set by KPA, Access Digipay application one on the link <a href="https://digipaysatu.kemenkeu.go.id">https://digipaysatu.kemenkeu.go.id</a> , Akun pemesan
PPBJ orders goods, negotiates prices, and	Memorandum of Service request for procurement of	Bill details, consisting of details of goods, receipts, vendor names,	

Activity	Equipment	Output	Information
determines payment with KKP/Virtual Account ( VA )	goods from the Head of the Administration subdivision	payment amounts	
PPBJ orders goods, negotiates prices, and determines payment with KKP/Virtual Account	Bill details, consisting of details of goods, receipts, vendor names, payment amounts	Approval/Signature , Order Memo pay	When there is correction, returned to PPBJ for revision, when appropriate, forwarded back to PPBJ for payment
Make payments in 2 (two) ways: make a payment method for a Government Credit Card (KKP) when the goods are received directly debit the Credit Card, Pay Cash Management System (CMS) Virtual Account (VA) when the Government Credit Card (KKP) balance is insufficient to pay for scheduled payments	Government Credit Cards	How to pay KKP : Proof of order how to pay CMS: Approval / signature, minutes of handover of goods	Access the Digipay One application on the link <a href="https://digipaysatu.kemenkeu.go.id">https://digipaysatu.kemenkeu.go.id</a>
Buyer received the ordered goods Y1 : How to pay KKP directly debit when the goods are received. Y2 : How to pay CMS VA,	Cara bayar KKP: Bukti pemesanan  Cara bayar CMS : Approval/tanda tangan, Berita Acara serah terima	How to pay KKP : Proof of KKP payment (when goods are received)  How to pay CMS : Goods ordered, Approval/Signature, order acceptance letter Invoice	The standard time when goods are received follows the SOP for Digipay One Service / Vendor, the recipient of goods / services is KDP staff / receiving officials, SOP for bill resolution and government credit card responsibility.

Activity	Equipment	Output	Information
extended by payment process by Withdrawal Treasurer	barang/jasa, Memo Perintah Bayar		
The Expenditure Treasurer inputs proof of payment / receipt into the SAKTI application	Approval/Tand a tangan, Berita acara serah terima barang/jasa, Memo Perintah Pay, Billing Documents and goods documentation (Order letter, tax invoice, order acceptance letter)	Proof of CMS VA Payment	Payment is made after the goods/services are received by the customer
Production Treasurer performs input Proof of payment/receipt into SAKTI app	Proof of CMS VA Payment	Data entry in SAKTI app	Access the SAKTI application on link <a href="https://sakti.kemenkeu.go.id">https://sakti.kemenkeu.go.id</a>
The Financial Administration performs archiving procurement payment documents through the Digipay Satu application	Bill Details, Receipt of Proof of Payment, Tax Deposit Letter (SSP) Report	Arsip	Bill Details, Receipt of Proof of Payment, Tax Deposit Letter (SSP) Report

In 2023, the number of Digipay Satu transactions that have been carried out by the Lamandau Regency Ministry Office scope work unit consisting of **6** work units that have UP RM and that have made transactions as many as 3 work units in total 7 transactions with a transaction value of **IDR 14,075,840**.

In the implementation of Digipay one, ideally each work unit that owns UP RM can carry out 2 transactions / month with a transaction value of 15% (Satker Kemenkeu) and 10% (Satker Non Kemenkeu) of the value of UP given every month, so that the overall number of transactions that should be the target of the work unit at the



Kankemenag Lamandau Regency consisting of 6 work units of UP RM owners in 2023 is:  $6 \text{ satker} \times 2 \text{ transactions} \times 12 \text{ months} = \mathbf{144 \text{ transactions}}$ .

Judging from the data above, we can know that Financial Management through Digipay at the Ministry of Religious Affairs of Lamandau Regency in 2023 is not optimal and still needs to be improved.

### **Digipay Implementation Inhibitory Factors**

There are several inhibiting factors in the implementation of Digipay at the Ministry of Religious Affairs of Lamandau District. The inhibiting factors for the implementation of Digipay include.

The first inhibiting factor, Mindset / mindset from the side of the work unit, the work unit is still reluctant to use a new digital-based, transparent and accountable system, still feels comfortable using the conventional goods/services procurement system that has been used, they think that the use of Digipay flow is longer and more complicated than using cash and there are no regulations for imposing sanctions for work units that do not use Digipay.

In terms of Vendors / Service providers (MSMEs), business actors are still reluctant to join as vendors on Digipay one because the transaction mechanism is considered longer, there are still many business actors (MSMEs) who do not have a business license and the basic thing that is still developing in the community is the reluctance to deal with government bureaucracy which has long been known to be difficult and convoluted, Moreover, this is a matter of financial transactions with government agencies. Of course, this is a special task to regain public trust in the government bureaucracy, this condition encourages related parties to make effective and massive educational efforts in order to provide understanding and foster confidence in all MSME business actors (vendors) benefits if they want to join the government *marketplace online* shopping system and DigiPay (Raharjo Raharjo, 2022).

The second inhibiting factor, the limited human resources of financial managers / lack of user capacity on the side of the financial management work unit is only focused on a handful of employees, the Ministry of Religious Affairs of Lamandau regency consists of 7 work units including the General Secretariat, Islamic Bimas Section, Christian Bimas Section, Islamic Education, Hajj and Umrah Organizers, Catholic Bimas Organizers, Hindu Bimas Organizers of the seven Satker there are only 3 expenditure treasurers, Each work unit should have its own expenditure treasurer. The expenditure treasurer at the General Secretariat concurrently serves as many as 5 work units which in addition to managing UP RM also manages Employee Expenditure, this situation greatly affects the implementation of digipay, this situation makes the financial manager / expenditure treasurer do not have enough time to study and explore new systems other than the main system used in financial management.

### **Faktor Pendukung Pelaksanaan Digipay**

Based on the results of interviews with resource persons identified several factors supporting the implementation of financial management through Digipay Satu at the Ministry of Religious Affairs of Lamandau Regency. The first factor is the Government's policy to implement non-cash payments on government expenditure transactions as a whole since 2019. The Government together with Bank Indonesia launched the Non-Cash Movement (Musdalifah, 2018). The second factor is the rapid advancement of information technology, especially in the banking sector, work units are encouraged to utilize the Digipay application as a forum for online transactions in fulfilling office operational needs without having to come to the place of business actors. The third factor is the difference between Digipay and *digital Marketplaces* in general such as shoope, tokopedia and other marketplaces, digipay is closed and empowers MSMEs as vendors who partner with work units in meeting the needs of satker such as ATK, computer equipment, consumption of meals and snacks in meetings / activities and so on. In addition to MSMEs, cooperatives can also join as vendors in the digipay application to market their products, in order to support the country's economic growth

## CONCLUSION

The implementation of Digipay one simplifies procurement and payment, increases transparency and efficiency of financial management for work units, provides opportunities for MSMEs to become vendors, supports new credit markets, and provides e-audit and data analytics services. Meanwhile, the management of Digipay at the Ministry of Religious Affairs of Lamandau Regency in 2023 is not optimal and still has to be improved in the following years.

There are still several inhibiting factors in its implementation, namely first the mindset, the work unit is still reluctant to use the new system, still feels comfortable using the conventional system and there are no regulations for imposing sanctions for work units that do not use Digipay. Meanwhile, from the vendor side, the basic thing that is still developing in the community is the reluctance to deal with government bureaucracy which has long been known to be difficult and convoluted, the limited human resources of financial managers / lack of user capacity on the side of the financial management work unit is only focused on a handful of employees. Some of the supporting factors for the implementation of Digipay include government policies encouraging non-cash payments, advances in banking information technology, and the Digipay Business model that encourages business actors and cooperatives to take part in the procurement of goods / services of work units.

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