



INTISARI

Dalam beberapa tahun terakhir, pemerintah semakin mendorong tata kelola keuangan desa yang transparan dan akuntabel melalui program digitalisasi desa. Kebijakan ini hadir untuk menjawab maraknya penyalahgunaan dana desa dan kebutuhan akan sistem keuangan yang efisien serta mudah diawasi. Di Jawa Tengah, Bank Jateng berperan strategis dalam mendukung implementasi transaksi non tunai melalui integrasi sistem keuangan desa dengan *Cash Management System* (CMS) dan Siskeudes milik Kemendagri. Langkah ini tidak hanya memperkuat pengawasan dan efisiensi keuangan desa, tetapi juga menjadi peluang bagi Bank Jateng dalam memperluas inklusi keuangan dan meningkatkan dana murah (CASA) yang berdampak positif pada kinerja keuangan jangka panjang.

Hasil analisis berbasis *Stakeholder Theory* dan *Balanced Scorecard* menunjukkan bahwa digitalisasi desa membawa manfaat nyata seperti efisiensi administrasi, transparansi, dan peningkatan akses keuangan, meski masih terkendala rendahnya literasi digital, infrastruktur terbatas, dan resistensi terhadap perubahan. Optimalisasi program ini menuntut strategi terpadu dari Bank Jateng, meliputi peningkatan CASA, kepuasan mitra desa, efisiensi proses internal, serta penguatan literasi digital. Keberhasilan digitalisasi desa bergantung pada kolaborasi lintas *stakeholder*, dukungan kebijakan yang berkelanjutan, dan komitmen Bank Jateng dalam menjadikan teknologi digital sebagai sarana pemberdayaan desa yang inklusif dan berkelanjutan.

Kata Kunci: Bank Jateng, Digitalisasi Desa, *Stakeholder Theory*, *Balanced Scorecard*, CASA, Inklusi Keuangan, Literasi Digital



ABSTRACT

In recent years, the Indonesian government has strengthened efforts to promote transparent and accountable village financial management through the village digitalization program. This initiative responds to the increasing misuse of village funds and the need for a more efficient and traceable financial system. In Central Java, Bank Jateng plays a strategic role in implementing non-cash transactions by integrating village financial systems with the Cash Management System (CMS) and the Ministry of Home Affairs' Siskeudes platform. This initiative not only enhances financial oversight and efficiency at the village level but also provides an opportunity for Bank Jateng to expand financial inclusion and increase low-cost funds (CASA), contributing positively to its long-term financial performance.

Based on Stakeholder Theory and the Balanced Scorecard framework, the study reveals that village digitalization brings tangible benefits such as administrative efficiency, financial transparency, and broader access to financial services, despite ongoing challenges like limited digital literacy, inadequate infrastructure, and resistance to change in some areas. The optimization of this program requires an integrated strategy from Bank Jateng, focusing on improving CASA, strengthening customer satisfaction, enhancing internal efficiency, and expanding digital literacy training. The success of village digitalization ultimately depends on multi-stakeholder collaboration, consistent policy support, and Bank Jateng's commitment to leveraging digital technology as an inclusive and sustainable tool for empowering rural communities.

Keywords: Bank Jateng, Village Digitalization, Stakeholder Theory, Balanced Scorecard, CASA, Financial Inclusion, Digital Literacy