



INTISARI

Keterbatasan akses terhadap layanan keuangan masih menjadi persoalan yang kerap dihadapi oleh penyandang disabilitas. Realitanya akses terhadap layanan tersebut sangat dibutuhkan guna menunjang keberlangsungan hidup dan kemandirian ekonomi mereka. Stigma sosial yang melekat turut mempersempit peluang penyandang disabilitas dalam memperoleh layanan keuangan yang layak. Kondisi ini mendorong lahirnya inisiatif masyarakat, salah satunya melalui pembentukan KSP Bank Difabel oleh PPDI Kecamatan Ngaglik, sebagai bentuk upaya menyediakan layanan keuangan yang inklusif.

Penelitian ini menggunakan metode kualitatif dengan pendekatan studi kasus untuk memahami bagaimana pengelolaan *public value* dilakukan oleh KSP Bank Difabel dalam memenuhi kebutuhan keuangan penyandang disabilitas. Analisis dilakukan menggunakan konsep *strategic triangle* yang meliputi aspek *legitimacy and support*, *organizational capabilities*, serta *public value*, dan diukur menggunakan konsep *Public Value Mapping* (Bozeman, 2007) melalui empat dimensi utama: *economic value*, *social value*, *educational value*, dan *political value*.

Hasil penelitian menunjukkan bahwa pengelolaan nilai publik oleh KSP Bank Difabel telah berjalan efektif. Hal ini tercermin dari penciptaan manfaat pada keempat dimensi nilai publik tersebut. Berdasarkan hasil pemetaan *Public Value Mapping Grid*, KSP Bank Difabel berada pada kuadran *market success* dan *public success*, yang menunjukkan keberhasilan baik dari sisi pasar maupun nilai publik yang dihasilkan.

Kata kunci: *Public Value*, *KSP Bank Difabel*, *penyandang disabilitas*, *koperasi*, *PVM Grid*



ABSTRACT

Limited access to financial services remains a frequent issue for people with disabilities. Access to these services is crucial to support their livelihoods and economic independence. The inherent social stigma also limits opportunities for people with disabilities to obtain adequate financial services. This situation has led to community initiatives, one of which is the establishment of the KSP Bank Difabel (Citizens' Cooperatives and Financial Institutions) by the PPDI (Indigenous People's Financial Institutions) of Ngaglik District, as an effort to provide inclusive financial services.

This research uses a qualitative method with a case study approach to understand how KSP Bank Difabel manages public value to meet the financial needs of people with disabilities. The analysis utilizes the strategic triangle concept, encompassing legitimacy and support, organizational capabilities, and public value. This is measured using the Public Value Mapping concept (Bozeman, 2007) across four main dimensions: economic value, social value, educational value, and political value.

The results indicate that KSP Bank Difabel's public value management has been effective. This is reflected in the creation of benefits across these four dimensions. Based on the results of the Public Value Mapping Grid mapping, KSP Bank Difabel is in the market success and public success quadrants, which indicates success both in terms of the market and the public value generated.

Keywords: Public Value, KSP Bank Difabel, people with disabilities, cooperative, PVM Grid