

Research article

Accountability of Money Management Implementation Through the Banking Application System

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Abstract.

Rukun Tetangga and Rukun Warga are the embodiments of community empowerment in the roles and functions of government administration, development, and community services. In DKI Jakarta Province, a new mechanism for reporting accountability of the implementation of the duties and functions of Rukun Tetangga and Rukun Warga has been applied. However, the community is not well informed about the accountability of the use of money for the implementation of these tasks and functions. The goal of this research was to examine the relationship between the responsibility reporting mechanism and accountability. This study used descriptive qualitative methods. Interviews were conducted with informants who were directly related to the research topic. In addition, community members were given document studies and questionnaires to collect secondary data. Based on the findings, it can be concluded that this program has not run optimally, even with as many as 123 RTs opening RT institutional accounts. A limitation of the program is that not all RTs in Kelurahan Menteng Dalam have taken part. Socialization of application implementation should be implemented.

Keywords: accountability, mechanism, application

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1. INTRODUCTION

The implementation of Regional Government aims to improve community welfare through improved services, empowerment, and community engagement, as well as increase regional competitiveness by incorporating democratic, fairness, and justice principles, as well as a region's distinctiveness, according to Law Number 23 of 2014.

Jakarta, being the Republic of Indonesia's capital, is a bustling metropolis. It has its own characteristics because of its position as a city center for government, trade, industry, and services. To build the city, the Regional Government and the Community must work together. Community empowerment is one of the strategic steps toward achieving ability and independence in societal and state life. This has an impact on the city management sector, allowing it to perform more effectively and efficiently. As stated


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previously, the benchmark for accountability is government effectiveness, efficiency, and productivity based on established standards, including input standards, output standards, throughput standards, and outcome standards. (Ndraha, 2011).

The President is assisted by the Governor, as the Central Government's Representative, in directing and supervising the work of the Governmental Affairs Administration under the Regency/City Region's authority, as well as the Assistance Tasks of the Regency/City Region. Kelurahan is Lurah's working area as a Regency/City regional apparatus domiciled and fully responsible to Camat. Kelurahan has several duties and functions, as mandated by Governor Regulation Number 152 of 2019 concerning Organization and Administration of City Administration, including carrying out government activities, community empowerment, as well as other government responsibilities in compliance with rules and regulations that apply.

Lurah is assisted by Rukun Tetangga (RT)/Rukun Warga (RW) in the administration of government affairs, development, social, and community empowerment. According to Governor's Regulation Number 171 of 2016 concerning Guidelines for Rukun Tetangga and Rukun Warga, RT/RW management consists of the Chairman, Secretary, Treasurer, and Sectors as needed. RT/RW management is appointed for a three-year term beginning with the election of RT/RW Chair. In accordance with Governor Decree Number 1674 of 2018, the DKI Jakarta Provincial Government provides funds for the implementation of RT/RW tasks and functions in order to support the implementation of RT/RW activities.

Several phenomena were identified as a result of the preliminary findings, including the lack of information on the management of money for the implementation of the RT/RW tasks and functions, as well as the community's lack of access to this information. Not all RT/RW chairman have held an RT/RW deliberation that is attended by the community at least once in the last 6 (six) months. The chairman of RT/RW have not realized that open, comprehensive and honest financial information to the community is proof of the accountability of the RT/RW Chair to the community and the Regional Government. Management of Money The implementation of RT/RW duties and functions in an accountable manner can help to form a positive image of the RT/RW, particularly in the public's eye. Unaccountable management, on the other hand, can have a negative impact on the RT/RW, leading community members to question whether the RT/RW's Duties and Functions are being used for the benefit of the community or if there is an unexpected abuse.

Bank DKI launched the JakOne Erte application in March 2021 to enhance the operational activities of RT administrators and residents. The first RT Management Application to integrate Non-Cash Services through the use of electronic money. Community members also have access to the use of the RT institutional budget.

Previous research by Septi Nurma Pratiwi and Indah Pertiwi from Pamulang University in 2020, titled Analysis of the Operational Fund Payment System for RT and RW Kelurahan Cipedak, aims to examine the implementation of the cash payment system for RT/RW operational funds and non-cash, as well as the payment system's advantages and disadvantages.

Based on this context, we want to learn about the accountability mechanism for money management in carrying out the duties and tasks of the Rukun Tetangga (RT) and Rukun Warga (RW) using the Banking Application System in Kelurahan Menteng Dalam.

2. THEORITICAL REVIEW

The practice of accountability shows a bias toward the interests of the ruling class throughout its early history. Domesday Book, a well-known book for recording the holding of a census of all property owners. In this case, accountability is directed from the community to the government. (Bovens, 2007). Of course, in the modern day, the concept of accountability has altered, matured, or changed in comparison to its origins.

Accountability has evolved from democratic responsibility to managerial accountability, and from professional accountability to market accountability (Nyamori, 2009). This does not imply a lack of democratic accountability criterion. (Haque, 2007). Because public organizations must always relate to the community and organizations outside of themselves as part of their obligations and activities, the external component remains a part of responsibility. In the context of these social interactions, public organizations have an obligation to be able to respond to stakeholders' wishes and expectations, as well as account to stakeholders for the use of public resources and job accomplishments. (M. J. Dubnick, 2003).

2.1. Definition of Accountability

What exactly is accountability? Accountability is a fundamental concept that no one can argue. Accountability is not a new concept in the field of public administration (Asropi, 2020). Accountability can mean different things to different individuals, as anyone who

studies it will quickly discover. (Behn, 2003), (Mulgan, 2004), (Pollitt, 2002). (Bovens, 2007) states that:

Accountability is derived from accounting, and it is defined as a partnership between a performer and a venue in which the performer is required to explain and justify his or her actions, the forum can ask questions and pass judgment, and the performer could face repercussions.

Accountability is widely viewed as a tool for citizens to convince them into who has the public power to speak the truth.

2.2. Accountability Approach

(M. J. Dubnick, 2003), divides the approach to accountability into 3 (three) approaches. There are three approaches to accountability, which include: historical, institutional, and sociological perspectives.

In historical perspectives, accountability has been tied to Anglican and Feudalistic foundations (Roberts, 1982), it was only lately that developed as a general principle government ideal (M. Dubnick, 1998). Similarly, the current accountability idea has its origins in Athens and Democracy (Elster, 1999). In viewpoints of the Anglican and Athenian, accountability offer insight into the present day accountability as well as benchmarks against which to compare the many methods that emerge from sociological research.

Accountability, from an institutional standpoint, is a form of feedback and control shaped by the governing frameworks of nations and corporate entities (Schedler et al., 1999). This position has emerged as the dominant viewpoint in the field of bureaucratic accountability research, including a wide range of phenomena ranging from constitutions to financial reporting standards. (Burke, 1986), (Gruber, 1987), (Rosen, 1989).

From a social frame of view, accountability is a sort of social activity that is a subset of a larger group of social mechanisms or processes associated to the necessity of repairing or overcoming relationship damage caused by “unexpected or unpleasant behavior.” (Scott & Lyman, 1968).

3. RESEARCH METHODOLOGY

This research took place in Kelurahan Menteng Dalam, Kecamatan Tebet, South Jakarta Administrative City. This study used descriptive qualitative method. In some conditions, all data are qualitative; which is used to describe the essence of individuals, things, and

situations (Berg, 1989) in (Miles & Huberman, 1994). There are two types of data in this collection: main data and secondary data. The core data is in the form of interviews with people who are knowledgeable about the topic mechanism of money management for the implementation of the duties and functions of RT/RW. While secondary data through document studies in the form of related reports. The informant interviewed was the chairman of the RT. 003 RW. 005 and the chairman of the RW. 005 Kelurahan Menteng Dalam. In addition, it also distributes online questionnaires to members of the public.

4. FINDINGS AND DISCUSSION

According to the findings of the research, the realization of community empowerment in the roles and activities of government administration, development, and community services is referred to as Rukun Tetangga (RT) and Rukun Warga (RW). RT and RW are founded on the initiative of the community, which is aided by the Regional Government through a deliberation/consensus method.

DKI Jakarta Province has 30,512 Rukun Tetangga (RT) and 2,742 Rukun Warga (RW) split throughout 5 Administrative Cities and 1 Administrative District, according to statistics from 2019 (data.jakarta.go.id). Each RT is made up of 80 - 160 family heads. Each RW is made up of 8-16 RT.

Kelurahan Menteng Dalam is situated in Kecamatan Tebet, South Jakarta, and has a population of 45,184 people as well as an area of 210,60 Ha. It is made up of 130 Rukun Tetangga (RT) and 12 Rukun Warga (RW).

According to the Regulation of the DKI Jakarta Province Governor Number 171 of 2016 concerning Guidelines for Rukun Tetangga and Rukun Warga, the purpose of the establishment of RT and RW is to assist Lurah in carrying out government affairs, development, community social, and community empowerment. While the goal of RT/RW is to keep the values of peace, mutual collaboration, and kinship alive in the environment.

Among the functions of RT and RW in carrying out their duties are: registering the population and serving government administration; maintaining security, order, and harmony among citizens; creating development ideas from citizens' aspirations and self-help; and encouraging collaboration and citizen participation.

The DKI Jakarta Provincial Government issued a Governor's Decree of DKI Jakarta Province Number 1674 of 2018 concerning the Provision of Money for the Implementation of the Duties and Functions of the Neighborhood Association and the Rukun Warga Residents to support the implementation of the duties and functions of RT and RW. For the fiscal year 2021, the funding granted by the Budget Implementation Document for

the Regional Apparatus Work Unit of Kelurahan Menteng Dalam are Rp. 3,504,000,000,- (Three Billion Five Hundred Four Million Rupiah).

The amount is as follows:

RT is given Rp. 2.000.000,- / month.

RW is given Rp. 2.500.000,- / month.

It is distributed no later than the 10th (tenth) of each month through the Kelurahan Treasurer's transfer.

This money is not intended to pay the fatigue/pocket money/salary of RT and RW chairman, but also to support RT and RW's operational activities in the neighborhood. In addition to the funds required to carry out the duties and functions of Rukun Tetangga (RT) and Rukun Warga (RW), it is possible to support the implementation of RT/RW activities through self-help RT/RW residents, other aid, or other legitimate businesses.

Accountability is documented in the RT/RW financial expenditure registration book. The records of RT/RW's monthly financial expenditures in the RT/RW Deliberation Forum are announced as an accountability report 1 (one) time every 6 (six) months.

In general, the study of documents shows that RT and RW administrators fulfilled their obligations to provide receipts for money distribution and reports on the use of money for carrying out the duties and functions of RT and RW in Kelurahan Menteng Dalam through Head of the Government Section on a regular schedule. *"Laporan tiap bulan ke kelurahan iya betul,"* said the Chairman of RW. 005, *"tapi ke kelurahannya per tiga bulan, jadi tetap kita tiap bulannya bikin laporan dan penyampaiannya per triwulan."*

Accountability is a concept that was initially used to assess whether public funds were being spent effectively. It is also necessary to keep track of what has been accomplished and to assess performance achievements. In relation to this accountability, performance measurement is primarily used to reveal three major parts of accountability practice: budget use and adherence with procedures, efficient use of resources, and the results obtained by public organizations with the learning of these resources. (Flynn, 2007).

Funds for the implementation of responsibilities and functions given to each RT and RW in DKI Jakarta Province are really worthy of discussion, because one of them, the numbers, continue to rise with the change of governors (Purnamasari, 2018). With a substantial budget issued by the government, where money are derived indirectly from the community and returned to the community, the management of funds entrusted by the community can be held accountable. In line with the statement from the Chairman

of RW. 005, ” *Saya di forum RW itu ada setiap tanggal sepuluh, kita apa ada pertemuan rutin setiap tanggal sepuluh, kalau emang kebetulan itu harus saya laporkan pertanggungjawaban saya itu saya sampaikan.*”

Citizens are also expected to be involved in monitoring the use of funds for the implementation of RT/RW activities and functions in order to ensure accountability. The participation of residents in the area in RT/RW programs will increase and become more intense.

Transparent government can boost public trust in the government’s performance. The administration of government is said to be transparent if it is freely accessible or known by the public, allowing the public to monitor and evaluate the government’s performance.

DKI Jakarta Province is moving toward a more accountable administration. Various measures are being taken to make it easier for the public to access information owned by the DKI Jakarta Provincial Government. The information can also be used by the general public in the public interest.

From the initial findings, several phenomena were identified, namely the absence of information on the management of money for the implementation of tasks and functions of the RT/RW, and the lack of access for the community to obtain this information. Not all RT/RW heads have held RT/RW deliberations which are attended by the community at least 1 (one) time in a span of 6 (six) months.

RT management accountability report is always created based on the findings of interviews with the Chairman of RT. 003 RW. 005 Kelurahan Menteng Dalam. If there are enough residents interested, it will be shared via the citizen’s Whatsapp Group application media. Furthermore, RT and resident meetings are held on a regular schedule three (three) months before the pandemic period. ”*Ada pertemuan ... selama pandemi ini gak boleh, jadi kita lewat whatsapp saja,*” stated the Chairman of RT. 003 RW. 005.

Online application of budget management accountability can be accomplished through the use of information technology. This information technology can be used in trade or business, national security, education, state government, social affairs, and a variety of other disciplines. Technological developments in telecommunications and information technology eventually lead to changes in organizational structure, as well as social and community interactions. The public sector, which occurs in government entities, is one of them. The advancement of information and communication technology has the potential to give rise to a public service model that is delivered via an electronic system. (Soesetyo et al., 2013).

Bank DKI launched the JakOne Erte application in March 2021 to enhance the operational activities of RT administrators and citizens. The First RT Management Application that Integrates Non-Cash Services Using Electronic Money (JakOne Pay), where residents can voice complaints to RT management and get real-time responses, then residents can simply submit RT cover letters and also integrated with electronic money (JakOne Pay). Community members also have access to the use of the RT institutional budget.

There are several main features of the JakOne Erte application with a few simple steps, namely:

1. News and information on activities.

Residents can get up-to-date news and information about RT activities.

2. Submission of cover letter.

Residents are able to submit a cover letter to the RT management.

3. Citizen complaints.

Residents can use their smartphones to report complaints with the RT management.

4. Electronic money.

Integrated with Bank DKI's electronic money.

5. Payment of citizen dues and bills.

Ease of paying non-cash resident dues and RT environmental fees.

6. Payments and purchases.

Pay and purchase cell phone pulse, electricity, BPJS, and zakat.

In March and April 2021, the socialization stage of the JakOne Erte application in Kelurahan Menteng Dalam was carried out in 7 (seven) RW locations. RW 005 is one of the RWs who has received socialization. All representatives of the local RT management are invited to the socialization. "*Pernah ... waktu itu hadir semua (pengurus RT)*," claimed the Chairman of RW. 005 Kelurahan Menteng Dalam. It is hoped that through this approach, information about the benefits of utilizing the JakOne Erte application would be properly delivered. Despite the fact that some residents in RT. 003 RW. 005 have an account with Bank DKI, not all residents have been informed about the JakOne Erte application through online questionnaires issued to them.

According to data obtained from the Bank DKI, Tebet Subdistrict Cash Office, 123 (one hundred and twenty three) RTs out of 130 (one hundred and thirty) RTs (94 percent achievement) already have an account in the name of the RT institution – not in the personal name – that is linked to the JakOne Erte application system in Kelurahan

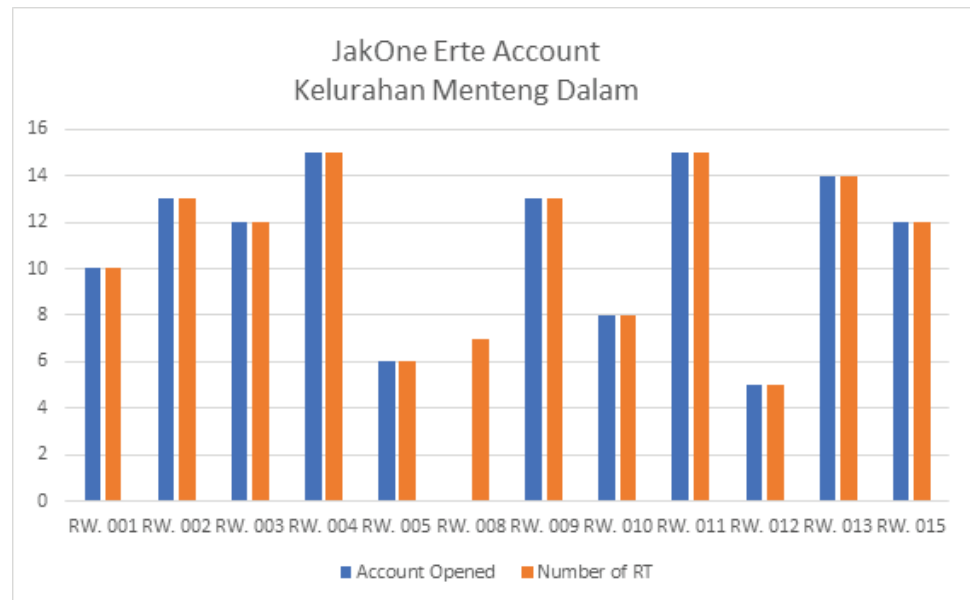


Figure 1: JakOne Erte Account Kelurahan Menteng Dalam (Source: Bank DKI, Tebet Subdistrict Cash Office).

Menteng Dalam. All RTs are expected to have a JakOne Erte Account by the end of July 2021, or no later than early August 2021.

Furthermore, after all RTs have been integrated with the JakOne Erte application system, RT Management will find it easier to interact with residents. The majority of participants who responded to the online questionnaire believe that communication between RT Management and residents is increasing.

Finally, it is expected that the JakOne Erte banking application system would help in the future implementation of the accountability mechanism for money management in carrying out the duties and functions of Rukun Tetangga (RT) and Rukun Warga (RW) in Menteng Dalam Village. The majority of RT Management showed confidence in completing the questionnaire. All residents in RT region will find it easy to participate in monitoring.

5. CONCLUSIONS AND SUGGESTIONS

Based on the study's findings and discussion, it is possible to conclude that the accountability mechanism for money management in carrying out the duties and functions of Rukun Tetangga (RT) and Rukun Warga (RW) in Kelurahan Menteng Dalam has been operational, and that RT and RW management have fulfilled their obligations to send receipts for money distribution and reports. The usage of money for the implementation of responsibilities and functions of RT and RW is reported to the Lurah on a regular basis through the Head of the Government Section. However, it is not yet perfect; there are still

RT and RW that have not held an RT/RW deliberation that is attended by the community at least once in a six-month period. Then, following the implementation of the JakOne Erte banking application service, which is integrated with the RT Institutional Account to assist in the implementation of the RT Management accountability mechanism to its citizens, a number of RTs do not have an account in the name of the RT institution – not in the personal name – which is connected to the application system, JakOne Erte.

The study's suggestion is that in order to improve the implementation of the accountability mechanism for managing money in the execution of the duties and functions of Rukun Warga (RW), a new service, namely the JakOne banking application, be established for all Rukun Warga (RW) administrators. Furthermore, the suggestion for future research is to be able to see the implementation of the accountability mechanism for managing money in carrying out the duties and functions of Rukun Tetangga (RT) and Rukun Warga (RW) via the banking application system.

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