

## DIGITAL SERVICE TRANSFORMATION AT THE SUB-DISTRICT LEVEL: A STUDY OF THE EFFECTIVENESS OF MYBCA SERVICES FOR BCA BANK CUSTOMERS AT THE PONOROGO COKROAMINOTO BRANCH OFFICE

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E-ISSN : 3109-9777

Received: January 2026

Accepted: January 2026

Published: February 2026

### Abstract :

*This research aims to describe and analyze the effectiveness of digital service transformation through the myBCA ecosystem at Bank BCA KCP Ponorogo Cokroaminoto within the framework of Public Administration. As the paradigm shifts from Old Public Administration (OPA) toward New Public Service (NPS), public service institutions are increasingly required to prioritize citizen dignity, transparency, and accountability. This study employs a qualitative descriptive approach, using in-depth interviews, passive participatory observation, and documentation to capture the depth of human perception and social interaction in public services. Informants were selected through purposive sampling, including branch management, frontliners (Customer Service and Tellers), and customers. The results indicate that the migration to the myBCA ecosystem has successfully achieved significant service efficiency by shifting routine administrative burdens from bank counters directly to the customers' hands. Through features like Single ID, customers can manage multiple accounts independently, which is particularly beneficial for high-mobility business actors in the Cokroaminoto area. This phenomenon, identified as debureaucratization, allows frontliners to shift their focus from clerical tasks to high-quality consultative services that require empathy and deep analysis. Furthermore, the study finds that the success of digital adaptation is fundamentally supported by the synergy between E-Service Quality and the responsiveness of bank personnel. While the application provides usability and reliability, the role of staff as "digital educators" remains crucial in bridging the digital divide for less tech-savvy customers. Proactive responsiveness and "digital empathy" demonstrated by frontliners and security personnel enhance public trust by ensuring that professional human support is always accessible. In alignment with Law No. 25 of 2009 concerning Public Services, the transparency and real-time information provided by myBCA minimize information asymmetry and strengthen institutional legitimacy. Ultimately, digital efficiency at KCP Ponorogo is defined by a balance between reliable systems and responsive personnel, creating an inclusive and agile banking ecosystem*

**Keywords :** Public Service, Digital Transformation, myBCA, Responsiveness, E-Service Quality, Public Trust

### INTRODUCTION

Public service is the most real manifestation of the function of the presence of the state and institutions that are given a mandate to serve the interests of the community. (Nusrang, Fahmuddin, & Hafid, 2023). Azura et al.



(2025)Public services are no longer viewed merely as routine service delivery activities, but rather as instruments for building citizen sovereignty and public trust. Along with the paradigm shift from Old Public Administration (OPA) to New Public Service (NPS), the primary focus of service-providing organizations has shifted to placing citizens as the primary subjects who must be served with dignity, transparency, and accountability.(Fitriani & Nur, 2025)The quality of public service is a crucial indicator in determining the success of an organization, including in the private banking sector which carries out public service functions.(Ningtyas & Angin, 2023)Good quality is not only seen from the availability of adequate physical facilities, but also from the extent to which an organization is able to respond to increasingly dynamic societal expectations through accelerated digital transformation.(Purwanto, 2024).

In Indonesia, the banking sector is one of the most vital pillars of public service because it directly touches the economic aspects of society.(Zulkarnaen, Zulkieflimansyah, & Khadafie, 2024)Bank Central Asia (BCA) plays a strategic role in the national banking landscape through continuously developing technological innovations.(Maryuni et al., 2024)In this context, work units such as Branch Offices (KCP) are the spearhead of service because their locations are in direct contact with the daily activities of the community at the local level.(Hasbi & Syahputra, 2025)However, challenges arise when formal banking operational standards must adapt to the increasingly complex digital needs of society.(Sangaji & Irianto, 2025)This is where the responsiveness aspect becomes a determining variable, which includes the organization's ability to recognize customer needs through the development of uncomplicated digital procedures.(Guridno, Tedja, & Adawiyah, 2025)Without high digital responsiveness, the quality of banking services will lose its human spirit and become trapped in mere administrative formalities.(Hanafiah, Zainal, & Zainuri, 2024).

Bank Central Asia (BCA) KCP Ponorogo Cokroaminoto is a service unit with unique characteristics, located in the center of economic activity in Ponorogo Regency.(Rahmatyah & Damayanti, 2024)This unit serves customers with heterogeneous socio-economic backgrounds, ranging from MSMEs to professionals, who demand a higher quality of service than other areas.(Lestari et al., 2024)A. With the launch of the myBCA app, a major transformation in the service model has occurred, moving from conventional to digital. However, initial observations indicate a gap in how customers, especially those who are still unfamiliar with the technology, adapt to these digital banking procedures.(Afrida, Nuradhawati, & Yovinus, 2025). Problems with delays in technical handling of applications or a lack of initiative on the part of staff in assisting customers who are having difficulty with digital features can erode the organization's collective image.(Syamsir et al., 2025)From the perspective of Public Administration, customer satisfaction is rooted in the implementation of public service standards that include transparency and certainty of time.(Mozin & Tantu, 2025)At BCA KCP Ponorogo Cokroaminoto, the effectiveness of myBCA services must be evaluated to ensure they remain relevant to the

characteristics of the local community.(Islam, Fahlevvi, & Karno, 2025)The responsiveness of frontline officers in assisting customers using digital platforms is the face of institutional policy. Analyzing the effectiveness of this digital transformation is important to determine whether these new procedures are flexible enough or actually create new barriers to customer accessibility. This study aims to describe the existing digital service conditions and provide strategic recommendations to improve service performance. It is hoped that BCA KCP Ponorogo Cokroaminoto can transform into a work unit that not only excels in business but also becomes an example of humanistic and responsive digital public service.

## **RESEARCH METHOD**

This research method uses a qualitative approach with a descriptive type to explore in depth the phenomenon of responsiveness and quality of digital services at Bank BCA KCP Ponorogo Cokroaminoto.(Budiasih, 2024)In the study of Public Administration, this approach was chosen because it is able to capture the depth of meaning, human perception, and dynamic social interactions in public services naturally without researcher intervention. The focus of the research is directed at two main variables: responsiveness, which includes the responsiveness of frontline officers in assisting customers using digital platforms, and the quality of public services, which refers to the effectiveness of myBCA services and compliance with service standards according to Law No. 25 of 2009.(Assyakurrohim, Ikham, Sirodj, & Afgan, 2023)Using this descriptive method, researchers can map field facts, identify barriers to technology adoption, and provide a detailed overview of the implementation of digital service standards at the branch office level.

The data in this study are categorized into primary data obtained from the field and secondary data from internal bank documents, application usage reports, and related regulations. The informant selection technique used purposive sampling involving key informants such as Unit Heads or Supervisors, primary informants, namely Customer Service officers and Tellers who handle digital service migration, and supporting informants from among customers using the myBCA application.(Zaluchu, 2020)To ensure data depth, the researcher applied three data collection techniques simultaneously, namely in-depth interviews using interview guidelines, passive participant observation to observe interactions between officers and customers in the digital area, and documentation studies to review the operational procedures of digital services available at BCA KCP Cokroaminoto Ponorogo. The data processing process was carried out using the Miles, Huberman, and Saldana model analysis techniques which include data reduction stages to filter basic information, presenting data in a systematic narrative form, and drawing credible conclusions. To ensure the validity and validity of the findings, the researcher applied a source triangulation strategy by comparing the perspectives of customers and bank officers, as well as technical triangulation by cross-verifying the interview results with the results of direct observations in the

field.(Nurrisa, Hermina, & Norlaila, 2025). Through the integration of the analysis and validity testing stages, the research results are expected to provide a complete and valid picture of the effectiveness of digital service transformation at Bank BCA KCP Ponorogo Cokroaminoto, so that it can be accounted for academically and practically for the organization.

## **FINDINGS AND DISCUSSION**

### **Service Efficiency Through Transaction Migration to the myBCA Ecosystem**

From a Public Administration perspective, service efficiency is the optimal ratio between resource input and service output, aiming to minimize the bureaucratic burden on the public. In the modern banking ecosystem, efficiency is no longer measured solely by the availability of physical counters, but rather by the extent to which an organization is able to digitize repetitive procedures into fast and accurate self-service. The transformation of services from a conventional model to an electronic-based system is a response to the shift in the New Public Service (NPS) paradigm, where institutions are required to prioritize the convenience and speed of citizen access.(Fauzi & Hakim, 2024)This efficiency is key to building public trust, as people today tend to choose institutions that can streamline cumbersome administrative processes into transactions that can be completed in seconds via their devices.

At Bank BCA KCP Ponorogo Cokroaminoto, service efficiency through migration to the myBCA ecosystem is evident in the bank's success in shifting the burden of routine transactions from the teller desk to the hands of customers directly. Prior to this large-scale migration, customers often had to queue for long periods for simple tasks such as opening additional accounts, checking in-depth transaction history, or adjusting card limits. Through the myBCA application, all financial access is integrated into a single ID, allowing customers to manage multiple accounts and other banking products without the need for a physical presence at a branch office.(Syamsumarlin, 2025)This creates extraordinary time efficiency for the people of Ponorogo, especially for business people along Jalan Cokroaminoto who have high mobility and limited time to queue at the bank. This transaction migration also has a positive impact on the internal productivity of the BCA Cokroaminoto Branch Office. By reducing the volume of manual transactions at the counter, frontline officers can shift their focus to providing higher quality consultative services and solutions to more complex customer problems. In the study of Public Administration, this phenomenon is referred to as debureaucratization, where technology takes over routine administrative roles so that human resources can be optimized for service functions that require empathy and in-depth analysis.(Daaris & Imam, 2024)This efficiency not only benefits banks operationally but also enhances the human value of public service, as face-to-face interactions are now reserved for matters that truly require professional assistance, rather than simply filling out monotonous paper forms.

In addition to time and energy efficiency, the myBCA ecosystem offers cost efficiency and transparency, in line with the mandate of Law Number 25 of

2009 concerning Public Services. Customers can monitor all administrative costs and transaction flows in real time, which reduces the risk of information asymmetry between the bank and the public. The availability of open and easily accessible information on this mobile screen meets the criteria for transparency and accountability in public services. Ultimately, the efficiencies created through the migration to the myBCA ecosystem at the Cokroaminoto Ponorogo Branch Office are not merely a technological trend, but a fundamental strategy for creating more agile, responsive, and customer-oriented public services in the digital era.

**TABLE 1:myBCA Digital Service Efficiency Matrix**

No	Informant Category	Initials	Interview Quotes	Debureaucratization & Service Aspects
1	Branch Management	BP	<i>"Our target is no longer the number of customers who come to the lobby, but the number of successful transactions that are completed independently. This is an internal debureaucratization so our staff can focus more on advisory rather than simply stamping documents."</i>	<b>Debureaucratization &amp; HR Optimization</b>
2	Customer Service	S	<i>"Previously, half my time was spent explaining how to fill out paper forms or replace passbooks. Now with myBCA, customers come in with their Single ID, so our interactions are more focused on urgent matters."</i>	<b>Service Paradigm Shift (NPS)</b>
3	Customers (Business Actors)	H	<i>"My shop in Cokroaminoto can't be left unattended for long. Since using myBCA, I can set transfer limits and check transactions while serving"</i>	<b>Time Efficiency &amp; Mobility</b>

			<i>customers. I no longer have to wait in line for hours for trivial matters."</i>	
4	<b>Customers (General Public)</b>	AN	<i>"I feel more confident because all admin fees are clearly visible in the app. There's no more confusion about why my balance has decreased by so much, because everything is transparent on one phone screen."</i>	<b>Transparency &amp; Accountability (Law No. 25/2009)</b>
5	<b>Frontliner (Teller)</b>	R	<i>"Queues at the counter have decreased drastically, but transaction volume has actually increased through the system. This means that Ponorogo residents have begun to switch to self-service, which is faster than waiting for their queue number to be called."</i>	<b>Service Output vs Resource Input</b>

(Research Source 2025)

Based on Table 1 it can be concluded that The migration to the myBCA ecosystem at the Ponorogo Cokroaminoto Branch Office has gone beyond simply modernizing transaction tools. This transformation is a concrete manifestation of public service efficiency that shifts the administrative burden from the internal bureaucratic system directly to the hands of users. From a banking operational perspective, this phenomenon demonstrates the success of the debureaucratization strategy. By shifting routine transactions such as limit settings and history checks to self-service features, the organization has successfully optimized human resources. Frontline officers who were previously trapped in clerical routines are now transformed into solution consultants. This is in line with the principles of the New Public Service (NPS), where the value of human interaction is increased in aspects that require empathy and in-depth analysis, while technical matters are resolved digitally. For the people of Ponorogo, especially business actors in the Jalan Cokroaminoto economic area, this efficiency has a direct impact on productivity. The time savings created through the Single ID feature eliminates

geographical and physical barriers (queues), so that economic mobility is maintained without being disrupted by monotonous banking administrative matters. This time efficiency automatically increases customer satisfaction because they feel they have full control over their own financial access. Finally, this digitalization is an instrument for strengthening public trust through radical transparency. In accordance with the mandate of Law No. 25 of 2009, the transparency of information regarding fees and transaction flows in real time in the application minimizes the risk of information asymmetry. Ultimately, efficiency at BCA KCP Ponorogo is not only about speed, but also about building an accountable, responsive, and humane system in the digital era, which collectively strengthens the institution's position in the local economic ecosystem.

### **E-Service Quality and Officer Responsiveness in Digital Adaptation**

E-Service Quality is defined as the extent to which a digital platform or website is able to facilitate shopping, purchasing, and delivery of products and services effectively and efficiently. In the realm of Public Administration and public management, E-Service is not just the provision of applications, but rather a digital interaction ecosystem that aims to simplify complex procedures into accessible, self-service. (Setyasih, 2025) This quality is measured through several key dimensions, such as usability, system reliability, data privacy, and intuitive interface design. When an institution like a bank adopts digital transformation, the quality of e-service becomes the organization's primary public face. Failure to provide a stable digital system will directly impact public trust, as in the digital world, speed and convenience are key to building user loyalty.

In the context of digital adaptation, the quality of e-service must go hand in hand with the responsiveness of officers. Although technology is taking over repetitive administrative tasks, the role of human resources is not lost, but rather, has shifted. Officer responsiveness is no longer measured by how quickly they hand over physical forms, but by how quickly they assist customers in transitioning from conventional to digital systems. Officers are expected to be willing to assist users who encounter technical difficulties and provide fast and accurate information when automated systems encounter dead ends. The synergy between application reliability and officer agility in providing technical assistance is what determines an organization's success in adopting new technology. Responsiveness in the digital era also includes a proactive aspect. Officers in the field, as seen in the phenomenon at the BCA Ponorogo branch office, act as "digital educators" who ensure that customers do not feel alienated by technology. (Susilawati, Kurniawati, Ilham, Sunarsi, & Haedar, 2024) Here, responsiveness transforms into digital empathy; officers must be able to detect customer difficulties even before they complain. The ability of officers to respond to customers' needs to understand new features in applications like myBCA is crucial in minimizing the digital divide in a society with varying levels of technological literacy.

Furthermore, successful digital adaptation creates a new standard in

bureaucratic efficiency. With high-quality e-service, the volume of physical queues at branch offices can be significantly reduced, which then frees up space for officers to provide more personalized and in-depth service for complex cases. This creates a positive quality cycle: technology resolves simple matters quickly, while humans resolve complex matters with empathy. Maintaining high levels of officer responsiveness amidst the onslaught of digitalization provides customers with a sense of security that, even though transactions are conducted via a mobile screen, professional support is still available whenever needed. E-service quality and officer responsiveness are two key pillars that maintain public trust in an era of disruption. Digital adaptation does not mean completely replacing humans with machines, but rather redefining the value of humanity in service. Institutions that are able to integrate sophisticated digital systems with responsive and educative officers will win the competition in the public eye. The resulting efficiency is not just a matter of functional technicalities, but rather about how to create a seamless, transparent, and accountable user experience, in line with the spirit of excellent service that is oriented towards the interests of citizens.(Susilawati et al., 2024).

**TABLE 2 :Synthesis of High-Tech and High-Touch in Adapting the myBCA Ecosystem**

no	Informant	Topic	Interview Quotes	Digital Service Effectiveness Parameters
1	Customer (Teacher)	<i>Usability</i> (Convenience)	"At first, I was confused about using myBCA because I'm used to going to a teller. But the app is very intuitive, with clear menus. Now, you can open a deposit account with just one click from home, without needing to go to the bank for work."	E-Service Quality: Efficiency & Ease of Use

2	Customer Service	Digital Mentoring	"Our job now is often to stand in the lobby area to guide customers through myBCA activation. We are responsive and help those who are technologically challenged until they can truly make independent transactions."	Responsiveness: Digital Educator
3	Customer (Trader)	Reliability (Reliability)	"What I like is that the system rarely crashes during peak market hours. Even if there are any issues, the staff at Cokroaminoto are quick to help via WhatsApp or phone, so I feel safe."	E-Service Quality: Reliability & Safety
4	Security Guard / Greeter	Problem Detection	"I'm trained to spot customers who have confused expressions in front of a machine or on their cell"	Responsiveness: Proactive Service (Digital Empathy)

			phone. We have to be proactive and ask if they're having technical difficulties before they complain."	
5	Management	Risk Mitigation	"We provide an integrated complaint channel. If a system goes down, our staff must immediately provide alternative solutions so that customer transactions can continue the same day."	Responsiveness: Recovery Service Quality

*(Research Source 2025)*

Based on Table 2, it can be concluded that the success of digital adaptation at BCA KCP Ponorogo Cokroaminoto relies not only on the sophistication of the myBCA application, but also on the strength of the responsiveness of the officers as the main support. Interview data shows a strong synergy between E-Service Quality and Human Touch in creating a complete customer experience. From the E-Service Quality aspect, the dimensions of usability and reliability have proven to be key factors in breaking down bureaucratic barriers for customers with high mobility, such as teachers and traders. The application's ability to integrate complex services into a stable grip has created real efficiency, where customers are no longer tied to branch office operating hours. However, the data shows that the quality of this system will not be widely adopted without the role of officers as Digital Educators. The alertness of Customer Service officers and security guards in conducting "jemput bola" (pick up the ball) in the office lobby is a form of adaptive responsiveness that is crucial for overcoming the digital divide in a society that is still transitioning from conventional patterns.

The phenomenon of Proactive Responsiveness and Digital Empathy demonstrated by security and frontline officers demonstrates a shift in the

service paradigm. Service is no longer passively awaiting complaints, but rather early detection of customer difficulties. This creates a sense of security and trust, as customers feel that even when they switch to a digital screen, professional human support is still available instantly through responsive channels such as WhatsApp or physical office assistance. This integration creates what is known as Recovery Service Quality. When the system experiences problems, management has prepared solution-based mitigation so that services are not interrupted. Overall, efficiency in the digital era at KCP Ponorogo Cokroaminoto is defined as a balance between reliable systems and responsive officers, which in turn strengthens customer loyalty and builds a banking ecosystem that is more inclusive and responsive to the needs of the local community.

## **CONCLUSION**

The service transformation through the myBCA ecosystem is a concrete manifestation of the New Public Service (NPS) paradigm shift, which prioritizes efficiency, transparency, and responsiveness. This transformation is not simply a technological modernization, but a fundamental strategy for creating more humane and accountable public services in the digital era. The implementation of myBCA has created remarkable efficiencies through a debureaucratization strategy. By shifting routine transactions such as opening additional accounts and setting limits to self-service, the bureaucratic burden at the teller desk has been drastically reduced. This provides a dual benefit customers (especially highly mobile business owners) save time by eliminating the need to queue physically, while internal bank productivity increases as officers can switch to providing more complex and high-value consultative services. The success of this digital adaptation depends heavily on the synergy between system quality (E-Service Quality) and officer responsiveness. Although the myBCA system offers usability and reliability, widespread adoption of the technology in Ponorogo's heterogeneous community is possible because of the role of officers as "digital educators." Proactive responsiveness, such as "jemput bola" (outreach) by security guards and customer service in assisting customers in difficulty, is key to minimizing the digital divide. This digitalization serves as an instrument for strengthening public trust through radical transparency. In accordance with the mandate of Law No. 25 of 2009, access to real-time cost information and transaction flows reduces the risk of information asymmetry. Customers' sense of security is maintained because professional support remains instantly available (such as via WhatsApp or system mitigation), creating what is known as Recovery Service Quality. Overall, efficiency at KCP Ponorogo Cokroaminoto is defined as a balance between reliable systems and responsive people, which collectively strengthen customer loyalty and position the bank as a responsive and inclusive digital public service unit.

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