



RESEARCH ARTICLE

Strategic Management Planning For The Digitalization Of The Sp2d Process At Pt Bank Sumut, Lubuk Pakam Branch

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Abstract

Digital transformation in regional financial governance is a fundamental necessity to enhance efficiency, accountability, and transparency. However, the issuance process of the Surat Perintah Pencairan Dana (SP2D) at PT Bank Sumut, Lubuk Pakam Branch, still relies heavily on manual and semi-digital procedures, leading to delays, administrative errors, and limited real-time monitoring capabilities. This study aims to design a strategic management plan for the digitalization of the SP2D process through the alignment of business strategy, technological infrastructure, and organizational readiness to support the financial governance of the Deli Serdang Regency Government. A qualitative case study approach was employed, conducting in-depth interviews with Bank Sumut employees, BPKAD officials, and operational staff; direct observation of the SP2D workflow; and document analysis of SOPs, transaction data, and related systems. The purposive sampling technique focused on individuals directly involved in the SP2D processing cycle. Data were analyzed using thematic analysis, complemented by Root Cause Analysis (fishbone diagram) to map barriers across human, process, technology, and environmental dimensions. The Strategic Alignment Model was utilized to identify gaps between business strategy and IT strategy. The study identified four main root problems: low digital competence among employees, misalignment of SOPs between the bank and BPKAD, the absence of system integration between SIPD/SIMDA and Bank Sumut's core banking system, and cultural resistance toward digitalization. The proposed SP2D digitalization model includes: (1) two-way integration between SIPD and the core banking system; (2) the implementation of a maker-checker-realiser mechanism; (3) a real-time monitoring dashboard; (4) strengthened IT infrastructure; and (5) continuous development of digital competencies. The implementation of this model is expected to accelerate processing time, enhance data accuracy, minimize administrative errors, and strengthen transparency for stakeholders. This study offers a theoretical contribution to the digitalization of regional financial services and a practical strategic model that can be adopted by Bank Sumut and other regional development banks to modernize SP2D services and improve inter-agency integration in line with e-government standards.

Keywords

Digitalization; SP2D; Bank Sumut; Strategic Management; Regional Finance; Public Service Innovation.

1 | INTRODUCTION

The disbursement process of the Surat Perintah Pencairan Dana (SP2D) at PT Bank Sumut, Lubuk Pakam Branch, is a critical component of the regional public financial management workflow. However, the current process remains heavily dependent on manual procedures and physical documents submitted directly by BPKAD. This reliance on traditional mechanisms leads to lengthy processing times, especially when SP2D documents arrive outside operational hours or in large volumes. Additionally, verification is conducted in multiple stages, requiring extra effort and time from bank personnel. These conditions indicate systemic inefficiencies that are no longer aligned with the demands of modern public service delivery.

Based on interviews conducted during the field study, bank employees articulated that SP2D documents frequently arrive unexpectedly and without a fixed schedule. This inconsistency creates significant challenges for staff, who often find themselves overwhelmed when multiple submissions must be processed simultaneously. The unpredictable influx of documents can lead to confusion and inefficiencies, as employees struggle to manage their workloads effectively. When data discrepancies arise, the need to return documents to BPKAD for correction further compounds these issues, resulting in additional service delays that negatively impact the overall workflow. Such unstructured procedures not only disrupt the timely realization of local government budgets but also lead to delays in payments to third parties and various government departments. This inefficiency can have cascading effects, creating frustration among stakeholders who rely on timely financial transactions. From a theoretical perspective, Reason (1990) emphasizes that systems that are heavily dependent on human intervention are particularly vulnerable to technical and administrative errors (Sedlar *et al.*, 2023). This insight highlights the critical need for digital transformation in public fund disbursement processes. By moving towards a more automated and streamlined system, these challenges can be mitigated, enhancing the overall efficiency and effectiveness of financial governance in the region.

Beyond the technical issues previously mentioned, significant structural problems also emerge from the lack of integration between regional government financial systems, such as SIPD and SIMDA, and the information system utilized by Bank Sumut. This disconnection creates a situation where data exchange is conducted through physical documents or email, which severely limits the ability to monitor transactions and processes in real-time. As a result, both Organisasi Perangkat Daerah (OPDs) and BPKAD face considerable challenges in tracking the status of their SP2D submissions. The inability to access timely updates or information leads to confusion and frustration among staff members who are tasked with managing these submissions. This lack of integration not only hampers efficiency but also often triggers administrative friction between government institutions and the bank. The absence of process transparency exacerbates these tensions, as stakeholders are left in the dark regarding the status of their submissions and the reasons for any delays. According to Henderson and Venkatraman's (1993) Strategic Alignment Model, such integration failures represent significant obstacles to successful digital transformation within public institutions (Togo & Er, 2022). Without addressing these structural issues, efforts to modernize financial governance will likely remain ineffective, underscoring the urgent need for a cohesive strategy that fosters collaboration and integration among all involved parties.

Amid these complexities, the digitalization of the SP2D process has become an urgent strategic necessity. Digitalization enables data to be transmitted automatically from SIPD to Bank Sumut's system without relying on physical documents, thereby accelerating verification and disbursement. A digital system also provides an electronic audit trail that strengthens accountability and transparency throughout the process. This transformation aligns with e-government principles, which require public institutions to be responsive, efficient, and data-driven. Therefore, strategic management planning for SP2D digitalization is essential to improving the quality of Bank Sumut's services and supporting modern, effective regional financial governance.

2 | BACKGROUND THEORY

The literature on social support explains that the assistance received by individuals within a system can be classified into two main dichotomies that complement each other. The first dichotomy is structural support versus functional support, which differentiates between the availability of resources and their practical utilization. Structural support reflects the conditions, facilities, and policies provided by the organization to enable individuals to perform effectively. Meanwhile, functional support refers to the actual assistance received through direct interaction, such as training, consultation, or supervision. These two categories serve as the foundational elements through which organizations ensure that employees can adapt smoothly to change. Understanding this dichotomy is essential, as it forms the analytical basis for digital transformation within the public sector.

Structural support represents the organization's readiness in providing frameworks and facilities that enable assistance to occur. Organizational structures, work systems, information networks, and regulations are crucial elements within this category. With strong structural support, individuals have access to the necessary resources to

perform their tasks optimally. In the context of digitalization, structural support includes the provision of technological infrastructure, integrated systems, and updated SOPs. This type of support aims to create stable and secure working conditions as employees transition toward digital systems. Without strong structural foundations, organizational change is unlikely to be effective (Zianah Safitri *et al.*, 2024).

On the other hand, functional support focuses on the tangible assistance received directly through interpersonal interactions. This support involves activities such as training, technical guidance, assistance in using digital systems, and helpdesk services. Unlike structural support, functional support is experienced directly by employees through hands-on engagement and workplace practices. This type of support is crucial during the initial phase of digital adoption, as it helps reduce employee anxiety toward new technologies. Employees tend to feel more confident using digital systems when they receive direct guidance from supervisors or colleagues. Therefore, functional support plays an important role in enhancing employees' competence and mental readiness for organizational change.

Beyond the structural-functional dichotomy, social support is further classified into emotional support and instrumental support. Emotional support refers to assistance in the form of care, empathy, understanding, and psychological reinforcement that helps individuals feel valued. This kind of support is essential for maintaining emotional stability, ensuring employees do not feel burdened by organizational change. Emotional support is typically provided by supervisors, colleagues, or a supportive work environment. When employees feel psychologically secure, they become more open to adopting new systems. This demonstrates that digital transformation requires not only technical adjustments but also a conducive emotional and social environment.

Instrumental support refers to tangible assistance that functions directly within work processes. This type of support may include work equipment, system access, technical information, or procedural guidance. In the context of SP2D digitalization, instrumental support includes providing computers, scanners, reliable internet connections, integrated applications, and system manuals. Because this type of support is concrete, it directly assists employees in performing digital tasks. Without adequate instrumental support, employees will encounter technical barriers that could slow down their work processes. Instrumental support ensures that daily operations run smoothly throughout the implementation and maintenance phases of digital systems.

According to Beehr and Glazer, these four types of support have distinct functions that help individuals cope with work-related pressures and organizational change (Faidz, 2024). Each form of support operates at different levels but is interconnected in creating a stable work environment. In complex digital transformation processes such as SP2D digitalization, structural support provides the technological base, while functional support ensures employees know how to use it. Emotional support provides psychological assurance, and instrumental support ensures the availability of necessary resources. Together, these four categories create comprehensive organizational digital readiness. Therefore, organizations must ensure that all four types of support are present and balanced.

The application of this social support taxonomy becomes highly relevant when public organizations aim to innovate service delivery. SP2D digitalization, for instance, can only be successfully implemented when the organization provides strong structural support, adequate functional training, robust emotional support, and sufficient instrumental resources. When one type of support is lacking, the change process may encounter resistance or even implementation failure. Thus, social support research contributes not only theoretically but also practically to organizational change management. This framework serves as a guide in designing digital transformation strategies that align human and system aspects. Therefore, the taxonomy of social support can be used as a comprehensive analytical tool for studying organizational transformation in the modern era.

Table 1. Categories of Support in Digital Transformation

No.	Support Category	Definition	Examples in the Context of SP2D Digitalization
1	Structural Support	Availability of systems, networks, policies, and organizational structures that enable support to occur.	Provision of an online SP2D application, digital SOPs, servers, internet networks, and data-integration policies.
2	Functional Support	Direct assistance provided through interpersonal interaction and operational guidance.	Application training, IT assistance, helpdesk services, and digital literacy workshops.
3	Emotional Support	Assistance in the form of empathy, encouragement, appreciation, and reassurance from colleagues or supervisors.	Leaders providing motivation, moral support for change, and a supportive work environment.
4	Instrumental (Tangible) Support	Direct assistance in the form of facilities, equipment, technical information, or physical resources.	Provision of computers, scanners, access to monitoring dashboards, and application manuals.

3 | METHOD

This study employed a qualitative ethnographic approach, focusing on direct observation of behaviors, interactions, and work practices that naturally occur within an organizational environment. The ethnographic approach was selected because the SP2D disbursement process involves not only technical procedures but also communication dynamics, coordination patterns, and the interpretation of roles among personnel. By examining these interactions holistically, the researcher can capture real issues, operational barriers, and potential improvements that may not emerge through quantitative methods. The main focus of ethnography in this study was to observe how Bank Sumut and BPKAD staff navigate the SP2D workflow, how communication unfolds, and how both manual and digital systems are utilized throughout the process. Thus, this approach enables an in-depth exploration of the digitalization phenomenon being developed.

Data collection was conducted through direct observation of the entire SP2D workflow, starting from the submission of documents by BPKAD, document verification, input into the banking system, issuance of SP2D, and delivery of completed documents to the requester. Observations were carried out under actual working conditions, allowing the researcher to record patterns of delay, technical challenges, and interactions among personnel. Furthermore, observation allowed the researcher to understand how manual procedures still dominate and how reliance on physical documents slows down transaction processing. Observational field notes formed the basis for mapping the actual workflow as it occurred in practice. This step is essential because discrepancies often exist between the procedures stated in the SOP and real-world practices.

The next method used in this research was in-depth interviews with Bank Sumut employees from service units, operations, IT support, and BPKAD officials responsible for SP2D submissions. In-depth interviews were chosen because they allow informants to describe their work experiences, technical challenges, communication barriers, and perceptions regarding the digitalization of SP2D. This technique generated rich narrative data, including the subjective experiences of staff in handling physical documents, checking document completeness, and managing time pressure when SP2D volume increases. Interviews also explored organizational and individual readiness for adopting a new digital system. All interviews were recorded, transcribed, and analyzed to identify key emerging themes.

In addition to observation and interviews, document analysis was conducted, examining SP2D SOPs, daily transaction data, physical document samples, and the SIPD interface used by BPKAD. Document analysis helped the researcher understand the formal workflow framework and compare it with actual practices observed in the field. The documents also provided insights into the extent to which manual procedures remain predominant and which parts of the process could be automated through digitalization. By integrating data from observation, interviews, documents, and field interactions, this study obtained a comprehensive understanding of organizational readiness and digitalization challenges. This triangulation strengthened both the theoretical validity and practical relevance of the findings.

The ethnographic qualitative approach used in this research is highly relevant to studies on digital transformation because digitalization involves not only technological change but also behavioral and cultural change. This approach allowed the researcher to identify conflicts between manual procedures and the digital systems being introduced. It also revealed non-technical aspects such as resistance to change, inadequate training, gaps in digital competence, and inconsistencies in SOPs across institutions. These dynamics play a significant role in determining the success of digital system implementation. Therefore, this methodology is highly appropriate for examining the digitalization of the SP2D process.

The Fishbone Diagram methodology, also known as the Ishikawa Diagram, is a quality management analysis tool first introduced by Kaoru Ishikawa in 1968. This tool is used to identify and analyze various contributing factors to a problem or effect in a systematic and visual manner. The diagram resembles the structure of a fish skeleton, where the head represents the main problem and the “bones” represent categories of contributing factors along with their sub-causes. According to Ishikawa (1982), this method is highly effective for conducting root cause analysis in business processes or work systems, particularly when problems are complex and involve multiple contributing factors. In practice, the Fishbone Diagram is often categorized using the 4M+E framework (Man, Method, Machine, Material, and Environment) or adapted to the specific context of an organization. Through this structured approach, organizations can design more comprehensive, focused, and accurate problem-solving strategies by tracing each potential cause logically and systematically (Tamam *et al.*, 2024).

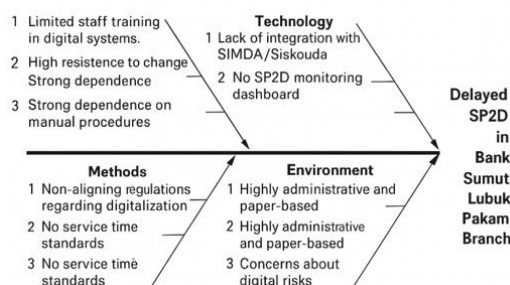


Figure 1: Fishbone Diagram

This digitalization concept does not only transform the technical aspects of the SP2D process but also significantly enhances communication efficiency between institutions. System integration allows data to flow automatically from the local government to the bank without the bottlenecks created by manual bureaucratic procedures. Automated verification reduces administrative workload and accelerates fund disbursement, which has long been a major obstacle in the existing workflow. Through digitalization, processes that previously required several hours or even days can now be completed within minutes. This model represents a modern standard in regional financial management and supports faster, more transparent, and data-driven public service delivery.

4 | RESULTS AND DISCUSSION

4.1 Results

The analysis of the SP2D workflow at the Lubuk Pakam Branch reveals recurring patterns across four domains: human resources, processes, technology, and organizational environment. Two overarching patterns emerge: the construction of digital readiness identity and the co-construction of digital support. These two patterns are interdependent; problems in one will weaken the other, ultimately obstructing digital transformation. The fishbone diagram developed during the fieldwork summarizes these causes and highlights the intervention areas that require improvement. With this holistic understanding, technical recommendations must be integrated with institutional adjustments and capacity-building initiatives. The following subsections elaborate on the key findings and their implications.

4.1.1 Construction of Digital Readiness Identity

The construction of digital readiness identity reflects the need for bank employees to transform their professional roles from manual procedure executors into reliable digital system operators. Interviews and observations reveal persistent hesitation among staff, fear of making input errors, and limited trust in automated system outputs—factors that slow adoption even when technological infrastructure is available. These limitations extend beyond technical skills (e.g., navigating system interfaces) and involve deeper mindset issues related to control, responsibility, and perceived risks when manual tasks become automated. Therefore, identity transformation requires structured technical training, on-the-job coaching, and strengthened accountability mechanisms—such as clear maker-checker-realiser roles to ensure that staff feel protected and confident during the transition. Without this identity reconstruction, digitalization risks becoming a mere change of tools rather than a transformation of work practices.

4.1.2 Co-construction of Digital Support

Findings show that SP2D digitalization cannot be implemented by a single institution; it requires collaborative co-construction among Bank Sumut, BPKAD, and IT teams (internal units or vendors). Co-construction entails jointly designing integrated SOPs, harmonizing data formats, developing API integration protocols, and establishing recovery mechanisms in case of synchronization failures. Furthermore, it includes distributing responsibilities for continuous technical support, such as determining who provides advanced training, who maintains dashboards, and who handles security incidents ensuring that support functions remain active beyond the initial implementation phase. Routine coordination forums (cross-institutional workshops) and formalized Service Level Agreements (SLAs) are essential components of this framework. Without such collaborative support, system integration will face bottlenecks at key points of data exchange and joint operational procedures.

4.1.3 People (Human Resources) Fishbone Findings

The fishbone analysis places human resource challenges at the forefront: low digital literacy, resistance to change, and dependence on manual procedures. Field observations and staff testimonials indicate that during peak periods—such

as end-of-year budget cycles—manual workloads trigger errors and fatigue, reinforcing the tendency to revert to old practices. Required interventions extend beyond brief technical training and involve continuous development programs: multi-level training, digital workflow simulations, mentoring arrangements, and behavioral incentives (e.g., performance recognition). Cultural change must also be addressed through internal communication campaigns, leadership role modeling, and feedback mechanisms to help employees recognize the tangible benefits of digitalization (speed, reduced repetitive tasks). Investing in human resources is crucial because technology alone cannot improve outcomes without digitally competent and confident users.

4.1.4 Process – Fishbone Findings

Process-related issues revolve around SOPs, verification flows, and service time standards. The fishbone analysis highlights misaligned SOPs between the bank and the local government, repetitive verification steps, and the absence of defined service time standards. These inconsistencies create redundant work; data already checked at BPKAD must be rechecked at the bank due to differences in data format or completeness. Solutions include Business Process Reengineering (BPR) to simplify workflows, eliminate redundant steps, and create automated initial validation processes through business rules (auto-validation). Establishing measurable Service Level Agreements (SLAs) and process performance indicators (e.g., cycle time, error rate) is equally important for monitoring improvements. Standardized digital SOP documentation, communicated to all stakeholders, will reduce overlap and enhance service predictability.

4.1.5 Technology – Fishbone Findings

In the technological domain, the main challenge lies in the absence of two-way integration between SIPD/SIMDA and Bank Sumut's core banking system, along with limited automation features and no real-time monitoring dashboard. Without a secure API or integration gateway, data must be exchanged manually or converted, which increases the risk of errors and negates the benefits of digitalization. Technical recommendations include developing secure APIs, implementing auto-validation modules for format and value checks, utilizing caching mechanisms for synchronization delays, and creating real-time dashboards for SP2D tracking. Security requirements—such as data encryption, multi-factor authentication, and robust audit trails—must be incorporated due to the high sensitivity of public financial transactions. Infrastructure strengthening (servers, backups, network capacity) must also be supported by load testing to ensure system stability during peak transactions.

4.1.6 Environment – Fishbone Findings

Environmental factors include inadequate local regulations supporting digitalization, a deeply rooted bureaucratic work culture, and concerns about digital risks (e.g., data breaches or service disruptions). Without regulatory certainty and policy support, digital initiatives may be hindered by legal and institutional accountability concerns; for instance, the absence of a legal framework governing electronic data exchange between institutions. Policy advocacy, public socialization on digital security and benefits, and the establishment of clear data security policies are necessary steps. Cultural transformation requires managerial interventions, top-leadership involvement, revised KPI structures, and incentives for internal innovation to reduce organizational resistance. A supportive external and internal environment will accelerate technology adoption and minimize implementation risks.

4.2 Discussion

The analysis of the SP2D workflow at the Lubuk Pakam Branch reveals complex challenges and opportunities in the digital transformation of public financial management. By focusing on four domains human resources, processes, technology, and organizational environment this study illustrates the interconnectedness of digital readiness identity and the collaborative construction of digital support. Understanding these dynamics is crucial for effectively implementing digitalization initiatives within public institutions.

Establishing a digital readiness identity is essential for transforming bank employees from manual procedure executors into proficient digital system operators. Findings indicate that persistent hesitation among staff, coupled with a fear of input errors and a lack of trust in automated system outputs, significantly hinders the adoption of technology. This issue transcends technical aspects; it reflects deeper psychological barriers related to control, responsibility, and perceived risks associated with automation. To address this, structured technical training and on-the-job coaching must be prioritized. As Faidz (2024) suggests, developing human resources in the digital era requires comprehensive training programs that tackle both technical skills and mindset shifts. By clearly defining roles such as maker-checker-realiser, organizations can foster an environment where staff feel secure and supported during the transition to digital workflows. Without this reconstruction of identity, digitalization risks becoming a mere change of tools rather than a fundamental shift in work practices.

The findings emphasize that successfully implementing SP2D digitalization cannot be achieved in isolation; it necessitates collaborative efforts among Bank Sumut, BPKAD, and IT teams. This collaborative construction involves developing integrated Standard Operating Procedures (SOPs), harmonizing data formats, and establishing robust

technical support mechanisms. Such a framework ensures that responsibilities for ongoing technical support are clearly defined, which is crucial for maintaining system functionality beyond the initial implementation phase. Routine coordination forums and formalized Service Level Agreements (SLAs) play a vital role in this collaborative effort. As noted by Kamila *et al.* (2023), these structures facilitate communication and cooperation among stakeholders, enabling proactive resolution of potential bottlenecks in data exchange and operational procedures. Without collaborative support, system integration will encounter significant hurdles, ultimately undermining the effectiveness of digital transformation initiatives.

The fishbone analysis highlights significant challenges in human resources, such as low digital literacy, resistance to change, and dependence on manual procedures. During peak periods, like year-end budget cycles, reliance on manual processes often leads to errors and employee fatigue, reinforcing the tendency to revert to familiar practices. To tackle these challenges, organizations must implement continuous development programs that extend beyond brief technical training. Multi-level training, digital workflow simulations, and mentoring arrangements can equip employees with the necessary skills and confidence to navigate digital systems effectively. As Amirudin & Dewi Masrurroh (2020) point out, fostering a culture of continuous improvement through initiatives like Kaizen can significantly enhance employee performance and adaptability. Additionally, cultural change should be promoted through internal communication campaigns and leadership role modeling that emphasize the tangible benefits of digitalization. Investing in human resources is crucial; without digitally competent and confident users, technology alone cannot deliver improved outcomes.

The analysis reveals critical process-related challenges, particularly concerning misaligned SOPs, verification flows, and service time standards. The redundancy created by requiring data already checked at BPKAD to be rechecked at the bank due to differences in format or completeness represents a significant inefficiency. Business Process Reengineering (BPR) offers a pathway to streamline workflows, eliminate redundant steps, and create automated validation processes. Establishing measurable SLAs and performance indicators will enhance monitoring and accountability. Standardized digital SOP documentation, shared with all stakeholders, is essential for reducing overlap and improving service predictability. As noted by Azka Khairani *et al.* (2024), implementing frameworks like the Balanced Scorecard can help organizations align their processes with strategic objectives and improve overall performance. By addressing these process-related challenges, organizations can enhance operational efficiency and support the successful implementation of digital systems.

In the technological domain, the lack of two-way integration between SIPD/SIMDA and Bank Sumut's core banking system poses a significant barrier to digitalization. Dependence on manual data exchange increases the risk of errors and diminishes the benefits of automation. To overcome these challenges, organizations must prioritize developing secure APIs and implementing auto-validation modules to streamline data processing. Real-time monitoring dashboards are essential for tracking SP2D transactions and ensuring transparency. Furthermore, robust security measures, including data encryption and multi-factor authentication, are critical given the sensitivity of public financial transactions. Strengthening infrastructure through load testing will also enhance system stability during peak transaction periods. The importance of integrating technology with organizational strategy is underscored by Hamzah (2007), who emphasizes that aligning business strategies with technological capabilities is essential for improving organizational performance.

Environmental factors, including inadequate local regulations and a deeply rooted bureaucratic culture, significantly impact the success of digital initiatives. The absence of a legal framework governing electronic data exchange creates uncertainty and may hinder the implementation of digital systems. To foster a supportive environment for digital transformation, policy advocacy and public education on digital security and its benefits are necessary. Cultural transformation requires managerial interventions, strong leadership involvement, and revised performance metrics that incentivize innovation. As Kushartiningsih & Riharjo (2021) highlight, accountability and transparency are essential for effective public service delivery, and promoting these values can help mitigate resistance to change. A supportive internal and external environment will facilitate technology adoption and minimize implementation risks.

5 | CONCLUSIONS AND FUTURE WORK

The digitalization of the SP2D process at Bank Sumut Lubuk Pakam Branch is a pivotal step toward modernizing public financial management. This initiative demands meticulous planning that integrates business strategy with technological capabilities, promotes a culture conducive to change, and fosters collaboration across agencies. Employees will need to redefine their professional identities within this evolving digital landscape, while the organization must ensure that adequate structural and functional support is in place to facilitate a smooth transition. The anticipated outcomes of this digital transformation include faster processes, improved data accuracy, enhanced transaction security, and increased transparency for both local governments and the public. These advancements are expected to fortify regional financial management and elevate the overall quality of public service delivery. Moving forward, it is essential for Bank Sumut to remain vigilant in evaluating and refining its digital strategies. Investing in continuous employee training and nurturing a culture of innovation will be critical to

sustaining progress. Future efforts should also focus on assessing the long-term effects of digitalization on operational performance and public satisfaction. By committing to these principles, Bank Sumut can position itself as a leader in digital transformation within the public sector, setting a standard for other institutions to emulate. This proactive approach will not only enhance service delivery but also contribute to the broader goal of effective governance and accountability in public finance.

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