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Analysis of the Effectiveness of E-Budgeting System Use in Budget Management

Eka Bella Fatmawati¹, Ulfa Puspa Wanti Widodo²

¹Accounting Study Program, Universitas Pembangunan Nasional “Veteran” Jawa Timur, Jl. Rungkut Madya, Gn. Anyar, Surabaya, Indonesia

Email: 23013010021@student.upnjatim.ac.id

²Accounting Study Program, Universitas Pembangunan Nasional “Veteran” Jawa Timur, Jl. Rungkut Madya, Gn. Anyar, Surabaya, Indonesia

Email: ulfa.ak@upnjatim.ac.id

Abstract

Digital transformation has encouraged organizations to adopt technology-based systems for budget management, including through the use of e-budgeting. However, the implementation of such systems does not always operate optimally, as ease of use, perceived benefits, and technical constraints encountered during use may affect the smoothness of the budget management process. This study aims to analyze the effectiveness of using an e-budgeting system in supporting budget management based on the aspects of perceived ease of use and perceived usefulness in the Technology Acceptance Model (TAM), as well as to identify operational constraints encountered during system use. This study employed a descriptive method with a qualitative approach. Data were obtained through participant observation based on the researcher's direct experience in using the e-budgeting system during an internship and were supported by relevant documentation. The data were analyzed using the interactive analysis model of Miles, Huberman, and Saldaña (2014), which consists of data collection, data condensation, data display, and conclusion drawing. The results indicate that the e-budgeting system is relatively easy to use because it has a systematically understandable workflow and an autocomplete feature that facilitates data retrieval. The system also provides benefits in storing, retrieving, and verifying budget data, as well as supporting the review process prior to submission. However, operational constraints were identified, including delayed responses or inaccurate results in the autocomplete feature and data that were not completely saved, requiring users to re-enter the information. These findings indicate that the e-budgeting system has been able to support budget management relatively effectively, but its implementation is not yet fully optimal due to technical constraints that affect the smoothness of system use. The findings imply that improvements in technical stability and continuous system maintenance are necessary to optimize the use of e-budgeting in budget management.

Keywords: E-Budgeting, System Effectiveness, Budget Management, Technology Acceptance Model.

Introduction

The ongoing digital transformation has influenced various aspects of organizational activities, particularly in financial and operational management processes. The rapid development of information technology has encouraged organizations to adopt digital-based systems to improve the speed, accuracy, and efficiency of their activities. Based on data from the 2024 National Socioeconomic Survey (Survei Sosial Ekonomi Nasional/Susenas) published by Statistics Indonesia, the percentage of Indonesians using the internet increased from 69.21% in 2023 to 72.78% in 2024 (Badan Pusat Statistik, 2025). This suggests that digital technologies are increasingly utilized in technology continues to expand and plays an increasingly important role in supporting various activities, both at the individual level and within organizational environments. In line with the increasing use of technology, Indonesia's digital economy has also experienced growth, with its contribution reaching USD 90 billion in 2024 and projected to increase to USD 110 billion in 2025 (Kementerian Koordinator Bidang Perekonomian Republik Indonesia, 2025). This development indicates that digital transformation has become one of the factors encouraging organizations to adopt technology to support the effectiveness and efficiency of business process management.

A budget can be understood as a financial plan prepared for a specific period and expressed in monetary units as a reference for implementing an organization's operational activities (Sonia & Purwanti, 2025). A budget plays an important role as a planning and control tool used to direct organizational activities, monitor resource utilization, and identify deviations between plans and actual outcomes as a basis for taking corrective actions (Sinuhaji & Nasution, 2023). Budget preparation enables organizations to compare planned activities with their actual realization, allowing performance evaluation and corrective actions to be undertaken when deviations occur (Aulia & Purba, 2022). In line with this, budget management also requires a system capable of supporting the processes of planning, data input, verification, and submission in a structured manner so that budget information can be managed more effectively.

In budget management, organizations require information technology support capable of processing data into useful and accurate information that is available at the appropriate time. Information technology has developed into an important component in supporting various organizational functions and assisting users in completing diverse work-related tasks (Agustika et al., 2023). The utilization of information technology enables financial information management processes to be carried out more quickly and systematically, thereby improving the effectiveness of organizational activities. The use of information technology in the financial sector is manifested through the use of information systems that support the recording, processing, and monitoring of financial data in a more organized manner.

The development of digital transformation has also encouraged the implementation of electronic-based budgeting systems across various government

institutions in Indonesia. According to Azzahrahtullah et al. (2026), the adoption of e-budgeting in Indonesia was initiated by the Surabaya City Government, which developed the system as a pioneer. The success of its implementation subsequently became a reference for various regions, including the Jakarta Provincial Government, which began adopting e-budgeting in 2015. The adoption of e-budgeting has also expanded to other regions. Azahra et al. (2026) explained that the Surakarta City Government has implemented e-budgeting since 2017 to support transparency and accountability in budget management. The Mataram City Government (2026) reported that the adoption of information technology-based e-budgeting contributed to improving budget management efficiency while reducing the potential for budget leakage by up to 12 percent. These findings indicate that the adoption of e-budgeting continues to expand across various regions and plays an important role in promoting more effective, transparent, and accountable budget management in Indonesia.

E-budgeting, or electronic budgeting, is a budget management system that utilizes information technology to digitize the processes of budget planning, submission, implementation, and reporting (Sanjaya et al., 2025). The adoption of e-budgeting is intended to create a more efficient, transparent, and accountable budgeting process by electronically recording each stage of the budget process and providing an audit trail that enables budget processes to be traced by relevant stakeholders. The implementation of this system reflects digital transformation in financial management because it enables budget information to be managed more quickly, accurately, and systematically. Lestari and Purnamawati (2022) explained that e-budgeting was developed to accelerate the budget planning and preparation processes while assisting organizations in addressing budgeting-related problems. The adoption of e-budgeting can also strengthen data traceability, inter-unit coordination, and budget accountability through digitally documented processes (Tanjung et al., 2026). Effectiveness refers to the extent to which predetermined objectives are successfully achieved and can be assessed based on the quality, quantity, and timeliness of implementation in accordance with established plans (Putra et al., 2022). In this study, the effectiveness of e-budgeting system use is understood based on the system's ability to support budget management processes in accordance with operational work requirements. To understand users' experiences in using the system, this study employs the aspects of perceived ease of use and perceived usefulness as analytical perspectives based on the Technology Acceptance Model (TAM).

The implementation of digital systems in budget management does not always proceed without obstacles, as successful implementation is also influenced by technological and organizational readiness. Salahudin et al. (2024) stated that the adoption of digital budgeting still faces several challenges, including system integration, limited human resources, organizational culture changes, and various technical constraints in utilizing technology. In the use of e-budgeting for operational activities, technical constraints may affect the smoothness of budget data input, verification, and submission processes. This condition indicates that the effectiveness of an e-budgeting system depends not only on the benefits it provides but also on its

ability to facilitate users' operational activities.

This study employs the Technology Acceptance Model (TAM), introduced by Davis (1989), as a theoretical basis for analyzing user acceptance of the e-budgeting system. In this model, the level of acceptance of an information system is influenced by two main constructs: the perception of ease of use (perceived ease of use) and the perception of the benefits obtained from using the system (perceived usefulness) (Davis, 1989). These two aspects suggest that systems that are easy to operate and capable of providing benefits to users tend to have higher levels of acceptance in supporting work activities. In this study, TAM is used as a perspective for understanding users' experiences while using the e-budgeting system through their perceptions of its ease of use and the benefits perceived in budget management activities. These aspects are used to understand how the system supports users in carrying out budget management activities, while the assessment of effectiveness remains based on the system's ability to support work processes in accordance with users' needs.

Findings from earlier studies suggest that the adoption of e-budgeting can support the effectiveness of budget management processes. Lestari and Purnamawati (2022) demonstrated that e-budgeting can facilitate financial management and support transparency and accountability, although its implementation has not yet been fully optimized. Triseptya et al. (2026) explained that the adoption of e-budgeting can improve transparency, accountability, efficiency, and effectiveness in budget management through electronic recording, automated reporting, and improved control mechanisms. Sakti et al. (2023) showed that e-budgeting implementation contributes to supporting the application of good governance in public organizational management. Tanjung et al. (2026) also explained that e-budgeting can strengthen budget traceability, inter-unit coordination, and accountability in budget utilization through digitally documented processes. According to Ebhota et al. (2024), the effectiveness of organizational financial management can be improved through digital transformation supported by technology-based budget control systems.

However, most previous studies have focused on the impact of e-budgeting implementation on transparency, accountability, governance, budget effectiveness, and organizational performance. Meanwhile, discussions on the use of e-budgeting systems in day-to-day operational activities, particularly in the processes of budget data input, verification, and submission, remain relatively limited. In addition, the technical constraints that arise during system use and their effects on the smoothness of budget management processes have not been extensively examined. This condition indicates the need to gain a closer understanding of e-budgeting use based on users' experiences in operational budget management activities. Based on the foregoing discussion, this study aims to analyze the effectiveness of using an e-budgeting system in supporting budget management processes based on the aspects of perceived ease of use and perceived usefulness, as well as to identify operational constraints that arise during system use in the processes of budget data input, verification, and submission.

Research Method

This research adopts a qualitative descriptive approach to explore in greater depth the phenomena associated with the use of an e-budgeting system. Sugiyono (2022) explains that qualitative research is used to understand conditions or events in their natural setting, with the researcher serving as the primary instrument in the processes of data collection and analysis. This approach was selected because the study focuses on evaluating the effectiveness of e-budgeting system use based on the Technology Acceptance Model (TAM), particularly from the perspectives of perceived ease of use and perceived usefulness, as well as exploring operational obstacles encountered during the implementation of the system in budget management.

The object of this study is the implementation of an e-budgeting system in the budget management process at a financial services company that utilizes a digital-based budgeting system. The study was conducted by observing the use of the e-budgeting system in budget management activities. The research was based on the researcher's direct experience in using the e-budgeting system during the internship, whereby the researcher served both as an observer and as a user of the system being observed. No interviews or data collection from informants or other users were conducted because the study focused on the researcher's direct experience in using the e-budgeting system. The analysis was not based on quantitative measurements of system performance but on observations of system use in budget management activities to understand its ease of use, perceived benefits, and constraints encountered during system use.

The research data consisted of the researcher's observations and direct experiences while using the e-budgeting system during the internship. The observed data included the ease of using the system, the perceived benefits in supporting work activities, and the constraints encountered during system use. These observational aspects were determined at the beginning of the study based on the research objectives and the aspects of perceived ease of use, perceived usefulness, and operational constraints that constituted the focus of the analysis. The data were used to provide an overview of the effectiveness of e-budgeting system use based on perceived ease of use, perceived usefulness, and the operational constraints identified. Relevant literature and supporting documents were used to provide additional context regarding the adoption of e-budgeting and to assist in interpreting the research findings.

The research data were obtained through two techniques, namely participatory observation and documentation. Participatory observation involved the researcher directly in using the e-budgeting system to observe the user experience, identify the perceived ease and benefits, and record constraints encountered during system use. The observation was conducted while the researcher carried out budget management activities using the e-budgeting system. Meanwhile, documentation was utilized as a supporting source of information related to the context of system use and budget management. The study did not use data obtained from interviews, questionnaires, or responses from other users or parties.

The data analysis process in this study employed the interactive analysis model developed by Miles, Huberman, and Saldaña (2014), which consists of four stages: data collection, data condensation, data display, and conclusion drawing. During the data collection stage, the researcher gathered observations made while using the e-budgeting system, along with relevant documentation as supporting data. The collected information was subsequently reduced by identifying and retaining data that were relevant to the objectives of the study. The condensed data were subsequently presented systematically based on the aspects of perceived ease of use, perceived usefulness, and operational constraints. The final stage involved drawing conclusions based on the analysis of the research findings.

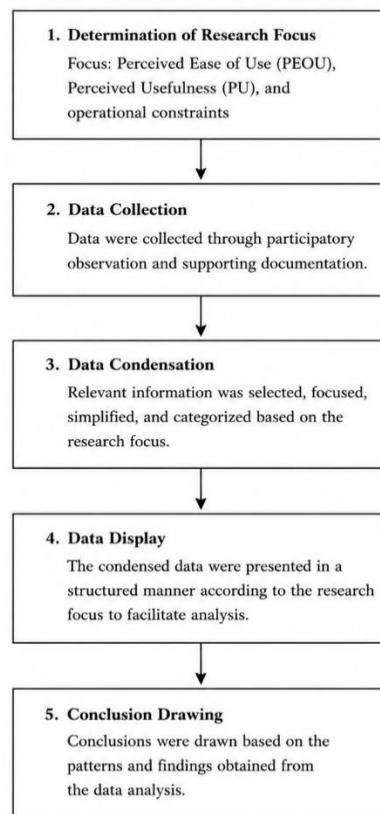


Figure 1. Research Stages (Source: Processed by the Researcher)

During the data condensation stage, the researcher's observations were reviewed and selected based on their relevance to the research focus. Information regarding the ease of using the system was categorized as perceived ease of use, information regarding the perceived benefits was categorized as perceived usefulness, while information regarding obstacles encountered during system use was categorized as operational constraints. Information unrelated to the research focus was excluded from the analysis. The resulting categorization served as the basis for data presentation

and conclusion drawing.

Results and Discussion

Overview of E-Budgeting System Use

Based on observations conducted during the internship, the e-budgeting system was used as a supporting tool in the budget management process, particularly in the stages of budget data input and submission. The use of a digital-based system made the budget administration process more structured, as each piece of data was managed and recorded according to the workflow designed within the system. The budget management process followed an integrated workflow consisting of data input, verification, and budget submission activities. According to Lestari and Purnamawati (2022), the adoption of e-budgeting plays a role in supporting financial management through integrated and digitally documented processes.

The e-budgeting process starts when the responsible employee submits a supporting document in the form of an attachment letter, which is subsequently used as a reference for entering budget data into the system. The information contained in the document was used as a reference for entering data, including the letter number, the name of the branch and unit receiving the budget, and the budget item. After the data were successfully entered, the user conducted a re-check to ensure consistency between the information in the system and the supporting documents. Once the data were confirmed to be accurate, the process continued with budget submission to obtain approval from the relevant parties.

The observation results were subsequently condensed based on the predetermined research focus, namely perceived ease of use, perceived usefulness, and operational constraints. A summary of the observation results and data condensation process is presented in Table 1.

Table 1. Results of Data Collection and Condensation of E-Budgeting System Use

No.	Observation Results	Category	Condensed Results
1.	The system workflow can be understood and carried out systematically	Perceived Ease of Use	The system is relatively easy to use in supporting work activities
2.	The autocomplete feature facilitates the search for branch office and budget item data	Perceived Ease of Use	The system feature facilitates the use process
3.	Entered data are digitally stored and can be reused for verification	Perceived Usefulness	The system provides benefits in managing and tracing data
4.	Stored data can be used in the verification process prior to submission	Perceived Usefulness	The system supports the verification and monitoring of budget administration

No.	Observation Results	Category	Condensed Results
5.	Under certain conditions, the autocomplete feature experiences loading or does not display the appropriate results	Operational Constraints	Technical constraints occur in the data search feature
6.	Under certain conditions, some data are not completely saved, requiring re-entry	Operational Constraints	Data storage constraints may hinder the work process

Table 1 shows that the observation results not only describe the general use of the system but also provide findings that can be categorized according to the research focus. The condensed results indicate positive findings regarding the ease of use and benefits of the system, while also identifying technical constraints that continue to occur during system use.

The implementation stages indicate that the e-budgeting system supports the budget management process through mechanisms for recording and verifying data prior to approval. The use of the system enables each stage of budget management to be documented within the system, thereby facilitating data traceability when needed. These findings are consistent with Triseptya et al. (2026), who demonstrated that e-budgeting supports budget management through electronic recording and more structured control mechanisms.

Effectiveness of the E-Budgeting System Based on Perceived Ease of Use (PEOU)

Davis (1989), through the Technology Acceptance Model (TAM), defines perceived ease of use as the degree to which users perceive that operating a particular system requires minimal effort. Based on the observation results condensed in Table 1, the perceived ease of use aspect is reflected in the researcher's ability to understand the system workflow, operate the available functions, and utilize supporting features during the budget management process. The observations indicate that the system workflow can be understood and carried out systematically. Each function used in budget management is incorporated into the system workflow, allowing the researcher to follow the established process. This condition indicates that the system can be used without creating excessive complexity in carrying out work activities.

The ease of system use is also reflected in the relatively simple learning process. The researcher was able to understand the available menu functions and workflow stages without experiencing significant difficulties during system use. Each stage was structured according to the requirements of budget management, enabling users to follow the predetermined workflow. These findings indicate that ease of use is reflected not only in the structure of the system workflow but also in the researcher's ability to understand the system functions while carrying out budget management activities.

In addition, the e-budgeting system is equipped with an automatic search feature (autocomplete) that helps users find the required data more quickly. The

researcher only needed to enter the branch office code or budget item code, after which the system displayed the corresponding data options. This feature facilitated the information search process while also helping reduce the possibility of errors in data selection. With this supporting feature, the budget input process became more practical and structured.

Thus, the observation results regarding the perceived ease of use aspect indicate that the e-budgeting system is relatively easy to use in supporting budget management activities. This ease of use is primarily reflected in the understandable workflow and the autocomplete feature, which facilitates data searches. These findings are consistent with the concept of perceived ease of use in TAM, which states that ease of system use is one of the aspects associated with users' acceptance of technology (Davis, 1989).

Effectiveness of the E-Budgeting System Based on Perceived Usefulness (PU)

Another key construct in the Technology Acceptance Model (TAM) is perceived usefulness, which relates to users' beliefs regarding the benefits that a system provides for improving their job performance. In other words, perceived usefulness reflects the extent to which users consider the system capable of supporting better work outcomes. Based on the data condensation results in Table 1, the perceived usefulness aspect is reflected in the benefits provided by the system in supporting the management, verification, and tracing of budget data during work activities.

One of the perceived benefits is improved organization in managing budget data. Data entered into the system are stored digitally, eliminating the need for the researcher to record the information again using other media. Electronic data storage also facilitates the process of tracing information when it is required for data verification or confirmation. These findings are consistent with Tanjung et al. (2026), who demonstrated that the adoption of e-budgeting can improve transparency, accountability, and budget data traceability. These findings indicate that digital data storage provides benefits in supporting work activities because the information entered into the system can be reused when needed for verification purposes.

Another benefit is the facilitation of budget coordination and monitoring processes. Data stored in the system can be used as a basis for verification before the approval process. This condition helps ensure that each budget submission has undergone an appropriate verification process before being processed further. These results indicate that the system serves a broader function than merely recording data, as it also supports more structured budget administration control.

Based on these findings, the e-budgeting system provides practical benefits in supporting work activities because data managed through the system can be used in the verification and monitoring processes prior to budget submission. Thus, the perceived usefulness aspect indicates that system use provides benefits directly perceived by the researcher in carrying out budget management activities. These findings support the use of perceived usefulness as a perspective for understanding the benefits of the system based on the experience of using e-budgeting. The findings of

Triseptya et al. (2026) further support this result, indicating that the adoption of e-budgeting can strengthen internal control through electronic recording and monitoring of data.

Operational Constraints in the Implementation of the E-Budgeting System

Although the e-budgeting system demonstrates ease of use and provides benefits in supporting budget management, the observations indicate that several operational constraints remain during system use. Based on the observations presented in Table 1, the operational constraints identified were primarily related to the autocomplete feature and data storage within the system. The first constraint was found in the automatic search feature (autocomplete) used to search for branch offices, branch units, and budget items. Under certain conditions, the feature did not display the appropriate results or experienced delayed responses (loading). This condition caused the data search process to take longer, requiring users to spend additional time completing the budget input process.

Another constraint was identified at the final stage of budget data submission after all information had been entered and re-checked. Under certain conditions, some data, such as branch names or budget items, were not completely saved in the system. As a result, users needed to re-enter the information so that the data could be properly saved. Although this did not occur continuously, the condition had the potential to hinder the smoothness of the budget administration process and reduce users' time efficiency.

These results indicate that the benefits and ease of use provided by the system are not yet fully supported by technical stability across all features used. In other words, the system has supported work activities, but certain conditions may still hinder smooth system use. These findings are consistent with Salahudin et al. (2024), who found that digital transformation in budgeting processes continues to face various challenges, including system integration, human resource readiness, and optimization of technology utilization. In the context of this study, the constraints identified were more specifically related to disruptions in the data search and storage features, which directly affected the smoothness of system use activities.

In addition to technical aspects, the implementation of digital systems also requires organizational support through regular maintenance and evaluation. Such efforts are necessary to ensure that all system features function optimally and are able to meet users' needs. The constraints identified during the observation indicate that the digitalization of budget management still requires continuous improvement so that the benefits of the system can be maximized. This study is consistent with Lestari and Purnamawati (2022), who found that the adoption of e-budgeting provides benefits in financial management but still requires further development to achieve more optimal performance.

Conclusion

Based on the research findings, e-budgeting has provided relatively effective support for organizational budget management activities, although several technical issues still require further attention. From the perspective of the Technology Acceptance Model (TAM), this effectiveness is reflected in the aspects of perceived ease of use and perceived usefulness. In terms of perceived ease of use, the system is relatively easy to use because its workflow can be understood systematically and is supported by an autocomplete feature that facilitates data searches. In terms of perceived usefulness, the system provides benefits through digital data storage, ease of information retrieval and verification, and support for the verification process prior to budget submission.

On the other hand, the findings indicate operational constraints in the form of delayed responses or inaccurate results from the autocomplete feature, as well as instances in which data were not completely saved, requiring re-entry. These findings indicate that although the system provides ease and benefits in budget management activities, its effectiveness is not yet fully optimal because it remains affected by the system's technical stability.

These findings suggest that the adoption of e-budgeting should take into account several aspects, including ease of use, the benefits provided by the system, and its technical stability. The perceived ease and benefits can support the smoothness of work activities, while technical constraints may reduce efficiency if they are not addressed. Therefore, the findings of this study suggest that evaluating an e-budgeting system should not focus solely on the existence and benefits of the system but should also consider users' direct experiences in operational activities.

A limitation of this study is related to the data sources, which were primarily obtained through the researcher's direct experience and observations during the internship period. This study did not involve interviews, questionnaires, or other informants or users; therefore, the findings reflect the researcher's experience of system use and do not yet represent users' perceptions more broadly. In addition, the study focused on budget management activities observed during the internship period, meaning that the findings do not encompass all aspects of e-budgeting system implementation within the organization.

Recommendations

Based on the research findings, the development and maintenance of the e-budgeting system should be carried out continuously to improve its stability and effectiveness in supporting budget management. Technical improvements, particularly in the response of the autocomplete feature and the data storage process, should be prioritized to minimize the constraints encountered during system use. In addition, periodic system evaluations are necessary to ensure that the available features continue to meet the operational needs of budget management. For future research, the study

can be expanded by involving a larger number of users or informants and employing data collection methods such as interviews or questionnaires to obtain more diverse perspectives regarding the ease of use, benefits, and constraints associated with the adoption of e-budgeting.

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