

The Effectiveness of JConnect SiPandai in Improving Service Quality in Tax Payments at BUMDes Tri Karya Agung in Kebonagung Village

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ABSTRACT

Objective: This study aims to analyze the obstacles faced by BUMDes Kebonagung in providing Motor Vehicle Tax (PKB) and Land and Building Tax (PBB) payment services through the JConnect SiPandai application developed by Bank Jatim, with a focus on system quality, information quality, and user satisfaction. **Method:** A qualitative case study was conducted from January to March 2025 using in-depth interviews with the BUMDes Director, direct observations, and analysis based on the DeLone & McLean information system success model. **Results:** The findings indicate that the system quality still encounters technical challenges, including login failures during peak hours, limited integration with external parties, and exclusive smartphone-based access. Nevertheless, the information quality was perceived as accurate, relevant, and real-time, thereby supporting tax management. Although user satisfaction decreased due to technical barriers, the active role of BUMDes as facilitators helped maintain service accessibility. **Novelty:** This study contributes new insights into village-based digital tax services by highlighting the critical interplay between system reliability, information quality, and institutional support, an area that has rarely been examined in prior research on local-level digital governance.

INTRODUCTION

Taxes are classified as a fundamental source of state revenue and play a vital role in supporting national development funding. Optimizing tax revenue is highly dependent on the level of public compliance in fulfilling their obligations. In 2024, around 70% of the State Budget (APBN) will come from tax revenue [1]. In fiscal decentralization, local taxes also play an important role in increasing Local Own-Source Revenue (PAD) and reducing dependence on central transfers [2], [3]. However, tax compliance issues remain a challenge in many countries, both developed and developing, as some taxpayers tend to ignore their obligations or even engage in tax avoidance. To that end, the Indonesian government continues to promote the modernization of the taxation system through the use of digital technology. The digitization of public services is expected to facilitate access, speed up transactions, and provide more transparent and accountable services, thereby increasing taxpayer compliance [4], [5]. One concrete example of the digitization of tax services is the development of a digital payment system that makes it easier for the public to fulfill their tax obligations [6].

To encourage the modernization of the tax payment system, various digital innovations have begun to be implemented in Indonesia, such as mobile banking services, e-wallets, and online payment applications. The implementation of these innovations is supported by clear regulations. Government Regulation Number 74 of

2011 concerning Procedures for the Implementation of Tax Rights and Obligations provides a legal basis for the mechanism of implementing tax obligations in an appropriate and accountable manner. In addition, PMK No. 242/PMK.03/2014 emphasizes the importance of efficiency, transparency, and legal certainty in every tax payment transaction. Referring to Law Number 28 of 2009 concerning regional taxes and levies, local governments have the authority to collect taxes in accordance with the provisions stipulated in regional regulations, one of which is Land and Building Tax (PBB) for rural and urban areas. This tax is imposed on land and building ownership because individuals or entities that have rights to such land and buildings are considered to derive economic benefits and have a certain socio-economic status [3], [7], [8]. These regulations aim to ensure that the digitization of taxation services is structured, minimizes errors or irregularities, and makes it easier for the public and business actors to fulfill their obligations. With a strong legal foundation, digital payment systems can be developed with high standards of security, accuracy, and transparency, thereby supporting increased tax compliance at the national and regional levels.

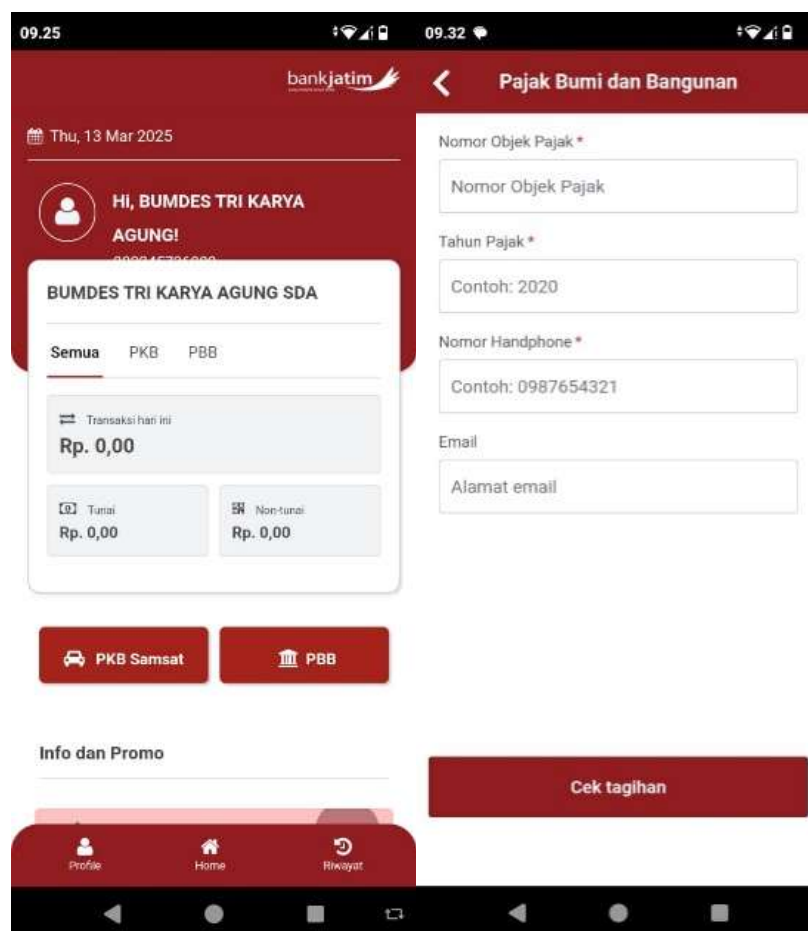


Figure 1. JConnect SiPandai Application
Source: Author's documentation, 2025

One of the breakthroughs in supporting the modernization of the tax payment system is JConnect, a digital service application from Bank Jatim equipped with the JConnect SiPandai feature for agents and partners at the village level [9]. This service makes it easier for the public to conduct financial transactions, including tax payments, while expanding financial inclusion to rural areas. JConnect SiPandai was developed in 2021 to expand tax payment services through marketplaces, and in 2022, this application was launched with the initial offering of the SBR011 product. Bank Jatim utilizes digital technology so that transactions that previously had to be done directly at the tax office or bank can now be done more quickly, safely, and efficiently through services such as JConnect SiPandai, JConnect Mobile, JConnect Internet Banking, JConnect E-Loan, and JConnect E-KMG [5], [10]. The presence of JConnect SiPandai, in particular, facilitates the tax payment process for the public, reduces the need to come directly to the office, while expanding access to digital financial services and supporting financial inclusion in various regions, including rural areas [11].

In its implementation, Bank Jatim collaborates with Village-Owned Enterprises (BUMDes) as local agents to reach communities at the village level. Village-Owned Enterprises (BUMDes), in accordance with Article 1 paragraph 1 of Law Number 11 of 2021, are legal entities formed and managed by village governments to regulate business activities, optimize assets, and provide services with the aim of improving the economy and welfare of residents. BUMDes also acts as a facilitator of public services and a liaison between the community and external parties, including financial institutions, thereby supporting local economic development in a transparent, accountable, and sustainable manner [12]. Through this role, BUMDes becomes a strategic partner in expanding digital services such as JConnect SiPandai, providing education, assistance, and technical support for communities who are not yet familiar with using digital applications [13], [14].

One example of the implementation of the role of BUMDes is BUMDes Desa Kebonagung, Sukodono District, Sidoarjo Regency. This BUMDes facilitates the payment of Motor Vehicle Tax (PKB) and Land and Building Tax (PBB) for villagers, so they do not need to travel far to the bank or tax office. BUMDes officers provide assistance, explain transaction procedures, and ensure that payment data is recorded correctly. Thus, BUMDes functions as a local supervisor and facilitator so that every transaction can run smoothly [15].

Table 1. Number of Successful and Failed Transactions at BUMDes Kebonagung (2023-2025)

Year	Successful Transactions	Failed Transactions
2023	288	48
2024	276	42
2025	294	59

Source. Processed by Researchers 2025

Based on Table 1, it can be seen that the number of successful transactions is always higher than failed transactions. However, service performance shows fluctuations; successful transactions declined in 2024 before increasing again in 2025, while failed transactions increased to 59 transactions in 2025. This shows that although BUMDes Kebonagung plays a significant role in facilitating community payments, the effectiveness of its services is not yet fully stable.

The problems encountered in the field are multidimensional. From a technical perspective, unstable internet connections often hinder the transaction synchronization process, while the limited equipment available to BUMDes agents results in suboptimal service, especially when transaction volumes are high. From an operational perspective, BUMDes officers must divide their time between conventional administrative tasks and digital services, thereby increasing their workload and the risk of transaction errors.

The impact of this problem is also felt directly by the community. Some residents are dissatisfied with the slow transaction process, while others continue to choose to make payments through banks individually, indicating resistance to digital services. This condition affects the effectiveness of BUMDes services, as fluctuations in successful transactions and an increase in failed transactions can reduce public trust and satisfaction. Thus, the obstacles faced by BUMDes Kebonagung are not only technical in nature, but also related to operational management and public perception. These findings indicate the importance of improving infrastructure capacity, training for officers, and socializing digital services so that BUMDes performance can be more optimal and sustainable.

The obstacles and impacts experienced by BUMDes Kebonagung are in line with previous research findings on the effectiveness of digital services, particularly the JConnect SiPandai application, in improving the quality of community transactions. Several studies indicate that JConnect Mobile makes it easier for the community to conduct transactions online. Maheswary Sekar Pratiwi et al. (2024) found that JConnect Mobile facilitates online banking transactions, providing convenience for customers without the need to visit a bank branch. This application has proven effective in meeting the needs of modern society for fast, flexible, and efficient services, with its success depending on technological infrastructure, system security, and ease of use [11].

Research by Alvino Dwiky Atmaja et al. (2017) shows that although the JConnect Mobile application technically works well, service quality is still an aspect that needs improvement. The help and message features are rarely used by users, thereby affecting their perception of service quality. These results emphasize the need to improve services to support overall customer experience and satisfaction [10].

Research by Putri Dwi Endah Mulyania (2024) at Bank Jatim Syariah in Kediri found that JConnect SiPandai is capable of improving customer service and expanding the bank's network, both for customers and non-customers. This application is easy to use by agents, has a good security system, and service features that suit consumer needs.

Ease of use and suitability of features are the main factors that encourage active use of the application and increase customer satisfaction [5].

Considering the limitations of previous studies and various obstacles that still arise in the field, this study aims to examine how the use of digital technology through BUMDes Kebonagung can support tax compliance and effectiveness, particularly through the role of BUMDes Kebonagung as a partner of Bank Jatim. This study adopts the DeLone and McLean theoretical framework, which emphasizes three main indicators: system quality, information quality, and user satisfaction. These three indicators form the basis of analysis to measure the extent to which JConnect SiPandai is able to provide effective, secure, and needs-based services to the community [10].

With this approach, the study is expected to contribute new insights to the literature on the effectiveness of digital services in tax payments, particularly through the role of BUMDes in villages that still face technological infrastructure limitations. The novelty of this study lies in its analysis of the extent to which the implementation of JConnect SiPandai can improve the effectiveness of tax transactions, which has not been widely studied before. The findings are expected to enrich the understanding of the factors that influence the effectiveness of digital services at the village level and serve as a reference for local governments and financial institutions in designing strategies for modernizing the taxation system to be more efficient, accountable, and inclusive.

RESEARCH METHOD

This study applies a descriptive qualitative approach with a primary focus on the obstacles experienced by BUMDes Kebonagung in providing tax payment services using the JConnect SiPandai application. This approach was chosen to describe the conditions in the field in depth and to adapt to the developing situation (Sugiyono, 2018). This study is based on DeLone and McLean's theory, which includes three main indicators: system quality, information quality, and user satisfaction. The research location was chosen because the use of the JConnect SiPandai application in tax payment services has not been optimal, thus requiring an analysis of the inhibiting factors. Data was obtained through in-depth interviews with the Director of BUMDes Kebonagung, Mr. Luqman Budi, the Secretary of BUMDes, Mrs. Ken Ayu, and the Treasurer of BUMDes, Mrs. Ornela Aprillia, to explore the problems encountered during the implementation of the application. The data obtained included primary data from the interviews and secondary data from supporting documents. Informants were selected purposively, namely those who were directly involved in the implementation of tax payment services using JConnect SiPandai. The data analysis process referred to the Miles & Huberman (1994) model, which included the stages of data collection, reduction to select important information, presentation in narrative form, and drawing conclusions that had been validated through triangulation.

RESULTS AND DISCUSSION

Results

Village-Owned Enterprises (BUMDes) are institutions formed through collaboration between village governments and communities with the aim of optimizing the management of human and natural resources in villages. BUMDes exist to improve the local economy while providing services that are relevant to the needs of the community. In practice, BUMDes Kebonagung carries out a number of business activities tailored to the capacity of the village and market conditions. The management of business units is carried out with the support of the village government, while the results obtained are used for the common good. The mechanism for supervision and resolution of operational issues is carried out collectively by the Village Consultative Body (BPD), the village government, and the BUMDes management. However, the implementation of the program still faces obstacles in the form of limited village budgets and a lack of adequate human resources, so that the performance of BUMDes has not been optimal. This study was analyzed using DeLone and McLean's theory, which emphasizes three main indicators, namely System Quality, Information Quality, and User Satisfaction.

1. System Quality

System quality is one of the important indicators in assessing the effectiveness of digital service applications. JConnect SiPandai itself is a payment application developed by Bank Jatim in collaboration with the local government, with the main objective of making it easier for the public to pay Motor Vehicle Tax (PKB) and Land and Building Tax (PBB) online. The presence of this application is expected to reduce the public's dependence on visiting Samsat offices or government banks in person, thereby saving time and money.

Based on the interview results, some users consider the JConnect SiPandai system to be adequate and easy to use. This was conveyed by the Kebonagung BUMDes apparatus:

"The JConnect SiPandai system is considered sufficiently reliable. Its usage is easy to understand, especially for BUMDes staff who act as operators. The types of services available, as well as the requirements for each service, are clearly stated in the application. This enables transactions to be processed more efficiently and accurately, allowing community services to run smoothly." (Interview, March 12, 2025)

However, there are still a number of technical obstacles in the field that reduce the quality of the system, particularly in terms of access reliability. One of the main obstacles is difficulty logging in during peak hours, which results in delayed transactions.

"When logging in during the morning or at peak hours, I often encounter difficulties. The application tends to load slowly and fails to log in, causing transaction delays." (Interview, March 12, 2025)



Figure 2. Display of Disruptions on the JConnect SiPandai Application

Source: Author's Documentation, 2025

In addition to login issues, limited system integration remains a challenge. The JConnect SiPandai application is not yet directly connected to relevant institutions such as Bank Jatim and the police. This makes it difficult for users when transactions are delayed, as they cannot access information or confirmations through the application.

“If there are transactions that have not been processed, we have difficulty confirming with the bank or relevant agencies because the application is not directly integrated.” (Interview, March 12, 2025)

In terms of ease of use, although the application interface is relatively simple, login barriers and slow system response make the user experience inconsistent. Some users have even switched to alternative services that are considered more stable. Another limitation is that the application can only be accessed via a smartphone, while some people are more accustomed to using laptops or computers.

These issues indicate that the management of JConnect SiPandai still needs improvement. One of the contributing factors is the limited digital infrastructure support when relying solely on intergovernmental cooperation. In fact, if digital payment systems such as JConnect involve the private sector, which has stronger capital and technological capacity, the sustainability and reliability of services can be better guaranteed.

2. Information Quality

According to DeLone and McLean, information quality is defined as the degree to which information is relevant in terms of content, presentation, and timeliness, providing value to specific end users. In the context of the implementation of the JConnect SiPandai application by Bank Jatim, the quality of the information presented is considered to be excellent, accurate, and relevant. Based on direct observation of the application's features and services, the information displayed includes transaction details, payment status,

billing data, balances, and transaction history. All data is presented clearly and in real-time, allowing users to make immediate decisions without waiting for system updates. The quality of relevant information is also evident from the diversity of services available, ranging from vehicle tax payments, land and building taxes, to balance checks. The explanations for each feature are brief but easy to understand, minimizing confusion for new users. As stated in an interview:

"If there are residents who pay PBB or vehicle taxes through BUMDes, we immediately process it with JConnect SiPandai. After the transaction is complete, proof of payment automatically appears in the application history. So we are sure that the resident's payment has been successfully and validly recorded." (Interview, March 12, 2025)

In terms of timeliness, the presentation of information runs without significant obstacles. When a transaction is made, payment confirmation appears immediately. This speed is very important, especially for sensitive transactions such as tax payments or monthly bills.



Figure 2. Proof of Tax Payment in the JConnect SiPandai Application

Source: Author's documentation, 2025

"If updates are delayed, it can indeed cause concern. However, thanks to this application, information is recorded automatically, so we no longer need to check manually." (Interview, March 12, 2025)

Overall, the quality of information provided by JConnect SiPandai has met the criteria of accuracy, relevance, timeliness, and ease of understanding, making it easier for users to access and manage digital financial services.

3. User Satisfaction

According to DeLone and McLean, customer satisfaction is measured by comparing expectations of a product or service with the actual results experienced when using that product or service. If the results are the same, customers feel satisfied, but if the results fall far below expectations, customers will feel dissatisfied. Based on the results of research on users of the JConnect SiPandai application in Kebonagung Village, it was found that user satisfaction levels had decreased significantly due to technical obstacles, especially when paying Motor Vehicle Tax (PKB). The most common obstacle was login failure, which hampered the payment process and reduced user convenience. As stated by BUMDes Kebonagung:

"Sometimes the login process on the JConnect SiPandai application often fails, especially when trying to process vehicle tax or PBB payments for residents. Sometimes we have to try several times before it works. This makes some residents reluctant to come, because they are worried that the transaction will fail." (Interview, March 12, 2025)

Table 2. Trends in User Complaints about Jconnect SiPandai (2023-2025)

Year	Login Complaints	Pending Transaction Complaints	Limited Access Complaints	Total Complaints
2023	120	90	70	280
2024	160	130	80	370
2025	140	110	75	325

Source: Processed by Researchers 2025

Based on the data, the number of complaints about the JConnect SiPandai app increased from 280 in 2023 to 370 in 2024, before decreasing to 325 in 2025. The increase mainly occurred in complaints about login and delayed transactions, while complaints about limited access remained relatively stable. The decline in 2025 indicates user adaptation or system improvements, although complaints are still higher than in 2023. Nevertheless, BUMDes Kebonagung continues to rely on JConnect SiPandai. Familiarity and extensive experience with the application's features make this platform the top choice, as it facilitates the tax payment process and supports the smooth operation of BUMDes.

"Although we sometimes experience technical difficulties, we continue to use JConnect SiPandai because we are accustomed to and familiar with its features. This application has become a routine part of the tax payment process through BUMDes." (Interview, March 12, 2025)

Discussion

1. System Quality

DeLone and McLean explain that system quality encompasses aspects of availability, reliability, ease of use, response time, and access flexibility, which determine whether an information system can be utilized optimally. A reliable system will increase

user satisfaction, while a system with low performance can reduce user trust and participation in digital services. Findings in the field show that low system availability during peak hours is a major obstacle to the use of JConnect SiPandai at BUMDes Kebonagung. This condition hinders the tax payment transaction process, which should be carried out quickly. Delayed access and login issues with digital financial services have the potential to affect user loyalty and even encourage them to switch to other, more stable platforms.

Data on customer complaints about JConnect Mobile managed by Bank Jatim shows a significant downward trend from 264 complaints in 2019 to 187 complaints in 2022. This decline indicates that the quality of the system on Bank Jatim's main platform has improved. However, these quality improvements have not been fully implemented on JConnect SiPandai, so technical obstacles are still commonly found at the BUMDes level. In addition to technical issues, the lack of integration with external parties such as Bank Jatim and the police also slows down the transaction verification process and obstacle handling. In information system theory, weak integration reduces service effectiveness because the flow of information is hampered.

The limited flexibility of use, which is focused only on smartphones, is also an obstacle for some people. Diversifying access media through smartphones, laptops, and tablets can increase the level of technology adoption. Thus, the development of JConnect SiPandai needs to be directed at improving availability and stability of access during peak hours, strengthening integration with relevant parties to accelerate the handling of obstacles, and expanding the flexibility of the platform by providing a desktop or web-based version. Improvements in these aspects will enable JConnect SiPandai to provide more effective, efficient, and reliable digital tax payment services to the community.

These findings are in line with research by Maheswary Sekar Pratiwi, Iva Khoiril Mala, Bagus Romadhon, and Sutantri (2024), which shows that JConnect Mobile has a significant impact on the ease and convenience of online banking transactions. This success is supported by technological infrastructure, system security, and ease of use of the application, allowing customers to conduct transactions without having to be physically present at a branch office. This reinforces DeLone and McLean's view that system quality is a key factor in the success of digital services, as well as an important foundation for the development of JConnect SiPandai at the village level.

2. Information Quality

DeLone and McLean emphasize that the quality of information is determined by content, form, and timing, which must be appropriate for the information to be valuable to end users. In implementing the JConnect SiPandai application, Bank Jatim has succeeded in providing information with a high level of accuracy, relevance to user needs, and real-time delivery. The speed of information delivery and consistent data updates are key factors in increasing user confidence in digital banking services. Timeliness is a determining factor, especially for transactions that have payment deadlines.

In addition, the use of simple language and a concise presentation format makes it easier for users from various backgrounds to understand the information, whether they are familiar with digital services or not. This reinforces DeLone and McLean's opinion that ease of understanding is a crucial element in information quality. However, challenges remain, especially in ensuring that the system remains adaptive to changes in user needs and technological developments. Therefore, even though the information quality on JConnect SiPandai is already optimal, periodic updates and evaluations need to be carried out continuously so that high service standards can be maintained sustainably.

These findings are in line with the research by Alvino Dwiky Atmaja, Aditya Rachmadi, and Satrio Hadi Wijoyo (2017), which shows that although the JConnect Mobile application has achieved fairly good technical results, service quality is actually the aspect with the lowest average score and even has a negative effect on the level of usage. This means that accurate, relevant, and timely information is not enough if it is not balanced with adequate services, such as the optimal use of messaging and assistance features. Therefore, even though JConnect SiPandai has provided high-quality information, system updates, periodic evaluations, and improvements in interactive services are still necessary to maintain service standards and increase user satisfaction in a sustainable manner.

3. User Satisfaction

The findings of this study reinforce DeLone and McLean's opinion that user satisfaction arises when the results obtained meet or exceed expectations, while dissatisfaction occurs when the results fall far below expectations. In the case of JConnect SiPandai, technical obstacles such as login difficulties caused the user experience to fall short of initial expectations, resulting in dissatisfaction. Technical constraints in digital payment systems can reduce user loyalty even though the benefits of the service are considered significant. However, continuous system improvements can restore user confidence. This can be seen in the development of JConnect Mobile, where feature enhancements, interface improvements, and increased application stability have succeeded in increasing user satisfaction from year to year.

The situation at BUMDes Kebonagung also shows that user satisfaction does not only depend on the technical performance of the application, but also on institutional support. Despite the obstacles, the presence of BUMDes as a transaction facilitator has encouraged residents to continue using the application. This support strengthens public trust in village digital services, while also opening up opportunities for the sustainability of digital transformation in the village public service sector.

These findings are in line with Putri Dwi Endah Muliyanita's (2024) research on the contribution of JConnect SiPandai in improving customer service at Bank Jatim Syariah Kediri. The research shows that application updates, PIN-based security systems, and the availability of various features are the main factors in maintaining service quality and expanding reach to customers and non-customers. The simplicity and ease of use of the

application are also considered by agents as the main attraction, while customers are drawn to it because the features align with their needs. This reinforces the view that user satisfaction is not solely determined by technical aspects but also by the ability of digital services to adapt to community needs.

CONCLUSION

Fundamental Finding : The implementation of the JConnect SiPandai application at BUMDes Kebonagung revealed that while information quality was accurate, relevant, and real-time, system instability during peak hours, limited external integration, and technical barriers significantly reduced user satisfaction, with institutional support from BUMDes playing a pivotal role in sustaining service use. **Implication :** These findings highlight that the success of village-level digital services depends not only on information quality but also on system reliability, institutional facilitation, and cross-sector collaboration, emphasizing the need for stronger partnerships between banking institutions and village governments to build public trust in digital transformation. **Limitation :** The study's scope was confined to BUMDes Kebonagung and relied mainly on qualitative data from interviews and secondary sources, limiting generalizability and excluding broader quantitative validation of system quality and satisfaction. **Future Research :** Subsequent studies should adopt comparative approaches across multiple BUMDes, employ mixed-method evaluations integrating technical performance and user perceptions, and assess the feasibility of developing alternative platforms such as desktop or web-based versions to enhance flexibility, scalability, and accessibility of digital services in rural governance.

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