

**IMPLEMENTASI KEBIJAKAN TRANSAKSI NON-TUNAI DALAM
PENGELOLAAN KEUANGAN DESA BERDASARKAN PERATURAN
BUPATI BINTAN NOMOR 25 TAHUN 2025 DI PEMERINTAH
DESA NUMBING KABUPATEN BINTAN**

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Abstrak

Penerapan transaksi non-tunai dalam pengelolaan keuangan desa merupakan bagian dari kebijakan digitalisasi pemerintahan yang bertujuan meningkatkan transparansi dan akuntabilitas pengelolaan keuangan daerah. Di Kabupaten Bintan, kebijakan tersebut dilaksanakan berdasarkan Peraturan Bupati Bintan Nomor 25 Tahun 2025. Desa Numbing merupakan salah satu desa yang melaksanakan kebijakan transaksi non-tunai tersebut, namun implementasinya belum berjalan maksimal yang ditandai dengan keterlambatan transaksi, kendala jaringan internet dan perbankan, serta keterbatasan kemampuan aparatur desa dan adaptasi masyarakat terhadap sistem non-tunai. Berdasarkan permasalahan yang terjadi, penelitian ini dilakukan dengan tujuan untuk mendeskripsikan implementasi kebijakan transaksi non-tunai dalam pengelolaan keuangan berdasarkan Peraturan Bupati Bintan Nomor 25 Tahun 2025 di Pemerintah Desa Numbing Kabupaten Bintan. Penelitian ini menggunakan teori implementasi kebijakan George C. Edwards III yang meliputi aspek komunikasi, sumber daya, disposisi, dan struktur birokrasi untuk menganalisis pelaksanaan kebijakan transaksi non-tunai di Desa Numbing. Metode penelitian yang digunakan yaitu pendekatan kualitatif dengan metode deskriptif. Hasil penelitian menunjukkan bahwa implementasi kebijakan transaksi non-tunai di Desa Numbing berdasarkan aspek komunikasi, sumber daya, disposisi, dan struktur birokrasi telah berjalan cukup baik, meskipun masih terkendala kemampuan aparatur, jaringan internet, dan pemahaman masyarakat. Dari hasil penelitian tersebut dapat disimpulkan bahwa implementasi kebijakan transaksi non-tunai di Desa Numbing belum terlaksana secara optimal sehingga diperlukan peningkatan sosialisasi dan koordinasi guna mewujudkan pengelolaan keuangan desa yang transparan dan akuntabel.

Kata Kunci: Implementasi Kebijakan, Transaksi Non-Tunai, Pengelolaan Keuangan Desa

**IMPLEMENTATION OF THE NON-CASH TRANSACTION POLICY IN
VILLAGE FINANCIAL MANAGEMENT BASED ON BINTAN REGENT
REGULATION NO. 25 OF 2025 IN THE NUMBING VILLAGE
GOVERNMENT, BINTAN REGENCY**

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Abstract

The implementation of cashless transactions in village financial management is part of the government's digitalization policy, which aims to improve transparency and accountability in local financial management. In Bintan Regency, this policy is implemented based on Bintan Regent Regulation No. 25 of 2025. Numbing Village is one of the villages implementing this cashless transaction policy; however, its implementation has not been optimal, as evidenced by transaction delays, internet and banking network issues, as well as limitations in the capabilities of village officials and the community's adaptation to the cashless system. Based on these issues, this study was conducted to describe the implementation of the cashless transaction policy in financial management, as stipulated by Bintan Regent Regulation No. 25 of 2025, within the Numbing Village Government in Bintan Regency. This study employs George C. Edwards III's policy implementation theory—which encompasses the aspects of communication, resources, disposition, and bureaucratic structure—to analyze the implementation of the cashless transaction policy in Numbing Village. The research findings indicate that the implementation of the cashless transaction policy in Numbing Village—as measured by communication, resources, disposition, and bureaucratic structure—has proceeded fairly well, although it is still hampered by limitations in civil servant capacity, internet connectivity, and public understanding. Based on these findings, it can be concluded that the implementation of the cashless transaction policy in Numbing Village has not yet been carried out optimally; therefore, increased public outreach and coordination are needed to achieve transparent and accountable village financial management.

Keywords: *Policy Implementation, Cashless Transactions, Village Financial Management*