Digital Innovation : International Journal of Management

E-ISSN .: 3047-9053
P-ISSN .: 3047-9681

Research Article

Development of an E-Commerce Platform for Amesha Lightworks Based on UI/UX Design to Optimize the Customer Journey

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Abstract. The Regional Revenue Agency (BAPENDA) of Malang Regency is a vital supporting agency in optimizing regional fiscal, but its budget management often faces challenges from macroeconomic fluctuations. This study aims to evaluate the financial performance of BAPENDA Malang Regency for the 2021–2025 period through the Budget Realization Report (LRA). The research method used is a descriptive quantitative approach by analyzing the effectiveness ratio of Regional Original Revenue (PAD), the expenditure efficiency ratio, and the expenditure harmony ratio. The research findings show that the PAD effectiveness ratio tends to fluctuate but is highly adaptive; reaching a peak in 2021 (>100%) and soaring to 817.70% in 2025 thanks to innovations in digitalization of tax services. From the aspect of expenditure efficiency, budget absorption consistently moves high, ranging from 89.36% to 98.39%, reflecting optimal utilization of funds without any budget wastage. Meanwhile, the expenditure harmony ratio shows dominance in the Regional Government Affairs Support Program with an average of above 75%. This is considered reasonable and harmonious considering the characteristics of the agency as a revenue collector that relies on the capacity of the apparatus and digital administration systems. This study concludes that the financial performance of the Malang Regency BAPENDA is categorized as very reliable and adaptive, where strengthening internal expenditure allocations has proven linear in encouraging the optimization of regional revenue revenue achievement.

Keywords: Bapenda Malang; Budget Realization; Financial Performance; Financial Ratio; Regional Income.

Received: January, 12 2026
Revised: March, 22 2026
Accepted: May, 21 2026
Published: July, 09 2026
Curr. Ver.: July, 09 2026

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1. Introduction

The implementation of regional autonomy in Indonesia requires each regional government to be able to manage its financial resources independently, transparently, and accountably (Neneng Saputri et al., 2025) . The public sector is no longer solely oriented towards budget absorption, but rather on achieving optimal financial performance to support regional development and public services (Rofianti & Ariyanto, 2026) . Assessment of regional government financial performance is an important instrument to measure the extent to which the principles of effectiveness and efficiency have been applied in the management of the Regional Revenue and Expenditure Budget (APBD). According to Baihaqie et al (2025) , budget-based financial performance measurement is not merely an administrative formality, but a crucial instrument for evaluating public accountability in the management of regional funds. Therefore, financial performance assessment through the analysis of the Budget

Realization Report (LRA) is the main foundation in assessing the success of responsive and transparent regional government financial governance. Within the regional government structure, the Regional Revenue Agency (BAPENDA) plays a crucial role as the spearhead for optimizing Regional Original Income (PAD) (Fahira et al., 2025) . BAPENDA Malang Regency is fully responsible for planning, collecting, and evaluating tax and retribution revenues. Given the vastness of the region and the enormous economic potential of Malang Regency, BAPENDA's effectiveness in achieving revenue targets and its efficiency in managing its operational expenditures will determine the region's overall fiscal capacity (Anjana & Wirantari, 2025) . Dharma (2025) emphasized that a region's fiscal independence is highly dependent on innovation and optimization of the performance of revenue collection agencies in executing established budget targets. Therefore, the strategic position of BAPENDA Malang Regency makes it a highly relevant research object for evaluation, as its financial performance has a direct impact on the ability to finance regional development at a macro level.

The uncertainty of domestic economic conditions following the global health crisis often triggers planning bias, where budget realization often does not align with the initial budgeted targets (Siska et al., 2025) . This problematic indication is recorded in the Government Agency Performance Report (LKIP) of the Malang Regency Regional Revenue Agency (BAPENDA) for the 2021–2025 period, which shows highly dynamic fluctuations in targets and realizations. This fluctuation is evident in the tightening of tax targets in early 2021 and the massive recovery in the following year. In addition to revenue items, the allocation of department operational expenditure budgets also shows shifts in absorption figures that require a harmony evaluation. This phenomenon of long-term target-realization fluctuations sparked our curiosity to examine whether the fluctuations in financial performance are purely due to post-pandemic adaptation or whether there are efficiency gaps in the agency's internal budgeting system.

Table 1. LRA of Malang Regency BAPENDA Revenue for the 2021-2025 Fiscal Year.

TA	Income		Realization (%)
	Target	Realization	
2021	Rp. 3,941,579,608,664.10	Rp. 4,078,957,936,189.33	16.20%
2022	Rp. 983,028,679,582.00	Rp. 764,248,509,072.96	77.74%
2023	Rp. 1,025,586,055,284.00	Rp. 838,910,06,543.89	81.80%
2024	Rp. 1,039,565,414,637.00	Rp. 936,840,695,343.61	90.12%
2025	Rp. 1,210,151,726,937.00	Rp. 1,192,125,261,208.13	98.51%

Source: Processed data (June, 2026)

Financial ratio analysis at the Regional Apparatus Organization (OPD) level is specifically capable of providing a much more micro, sharp, and applicable evaluation portrait than analysis at the local government level in general (Purba et al., 2024) . Unfortunately, most previous researchers still often generalize LRA studies at the macro scale of district or city governments only. As a result, the unique characteristics of revenue collector agencies *are* often overlooked through a quantitative descriptive approach using public sector financial ratio analysis—such as the PAD effectiveness ratio, spending efficiency ratio, and harmony ratio—this study is able to provide an objective evaluation picture, based on valid historical data without qualitative subjectivity bias. Therefore, this study is here to fill the empty space (*gap*) by offering a more specific analysis at the collecting agency level, in order to provide a fair assessment and based on accurate empirical data.

Based on this background, this study aims to determine, analyze, and assess the level of revenue effectiveness, expenditure efficiency, and harmony of budget allocation at the BAPENDA Office of Malang Regency for the 2021–2025 period. The results of this study are expected to provide practical contributions in the form of strategic recommendations for BAPENDA Malang Regency management in preparing more accurate and credible budget plans for the upcoming budget period. In line with the views of Rosanti & Triyanto (2023) , the results of the long-term LRA evaluation are very useful for policymakers to map the financial capacity of agencies and minimize the risk of budgetary *slack* . Overall, this study not only aims to evaluate the past, but also serves as a strategic reference for BAPENDA Malang Regency in encouraging the optimization of sustainable regional revenue.

2. Literature Review

Understanding Regional Financial Management and LRA

Regional financial management encompasses all activities encompassing planning, implementation, administration, reporting, accountability, and oversight of regional finances (Pondaag et al., 2024) . This entire cycle must be transparently accounted for to the public

through standardized financial reports. One of the main components of regional government financial reports that presents transparent information on financial achievements is the Budget Realization Report (LRA) (Sinulingga, 2024) . The LRA presents a comparison between the budget and its realization within a reporting period, covering elements of revenue, expenditure, transfers, and financing (Mandiangan et al., 2025) . Based on these regulations and theories, our group concludes that the LRA is the primary mirror of government agency accountability, making it easier for the public and academics to track the accuracy of the realization of every rupiah of planned public funds.

Regional Government Financial Performance

Public sector financial performance is the level of achievement of work results in the regional financial sector, which includes regional revenues and expenditures, using financial indicators established through an accountability system (Hifnelda, 2019) . Evaluation of this performance is crucial for measuring the level of fiscal independence and managerial capacity of a regional apparatus organization. Financial performance measurement is essentially carried out not to find fault, but rather as a tool to assess the effectiveness of leadership and the accuracy of executed allocation policies (Oktaviyah, 2024) . Therefore, we view the assessment of government financial performance as an objective managerial evaluation step, where the success of agencies such as BAPENDA is measured fairly based on the alignment of performance targets with actual realization in the field.

Public Sector Financial Ratio Analysis

Financial ratio analysis applied to the public sector is a financial data interpretation technique developed from figures in the LRA to identify regional financial trends, strengths, and weaknesses (Putri et al., 2025) . Several types of regional financial ratios are highly relevant for measuring the performance of revenue collection agencies at a micro level, including:

Regional Original Income (PAD) Effectiveness Ratio

The PAD effectiveness ratio illustrates the ability of a local government to realize planned PAD compared to targets set based on the region's actual potential (Adipura et al., 2022) . The calculation formula we use refers to this ratio: (Realized PAD Revenue / Target PAD Revenue) x 100%. Our group's synthesis indicates that the higher this effectiveness ratio, the more reliable and optimal the BAPENDA management's performance in mobilizing potential regional taxes and levies.

Spending Efficiency Ratio

The expenditure efficiency ratio is used to measure the level of budget savings made by government agencies in executing work programs without compromising output quality (Purba et al., 2024) . This ratio formula is formulated as: (Realized Expenditure / Budget Expenditure) x 100%. Theoretically, our group concluded that efficiency is achieved if an agency is able to reduce realized expenditures below the budget ceiling while maintaining the productivity of public services.

Shopping Harmony Ratio

The expenditure harmony ratio explains how regional governments prioritize their fund allocations between operational and capital expenditures in a proportional and balanced manner (Muttaqin & Akbar, 2023) . This ratio is calculated by comparing the total operational and capital expenditures to total regional expenditures. We believe this harmony analysis is important for detecting whether BAPENDA's spending allocation is too dominant for internal apparatus (operational expenditure) or is already favoring long-term development investments (capital expenditure).

3. Proposed Method

This study uses a quantitative approach with descriptive design specifications to examine the object in depth. A descriptive quantitative approach is defined as a method that aims to systematically, factually, and accurately describe or explain a phenomenon regarding the facts and characteristics of a specific population or region based on calculated figures (Zihnil et al., 2024) . Through this method, we do not test the influence between variables or test causal hypotheses as is typical in causality research. As authors, we chose this descriptive design to fully focus on presenting a pure, objective, and realistic evaluation portrait of an agency's financial health based on officially recorded performance figures.

This scientific research was conducted at the Regional Revenue Agency (BAPENDA) Office of Malang Regency, located at Jalan Panji Number 158, Penarukan, Kepanjen District, Malang Regency, East Java (Zip Code 65163). This location was chosen based on strategic considerations, as BAPENDA is a vital agency that holds full control over the flow of regional original revenue. The research was conducted from January 2026 to February 2026. The data used in this study is secondary data, including Government Agency Performance Reports for the 2021-2025 period.

Given the documentary nature of the required data, the data collection technique applied in this research is the documentation method. The documentation method is a data collection technique that involves tracking, examining, and recording official documents, including financial reports, archival records, and digital publications relevant to the research topic (Yulia et al., 2024) . In practice, we obtained data sources from an employee in the Regional Revenue Agency (PDRD) in the form of official documents from the Malang Regency Regional Revenue Agency. Our synthesis shows that the use of this documentation technique is very effective in minimizing the risk of subjective bias in researchers, so that the data on budget targets and realizations we obtained are fixed and reliable.

The data analysis technique used in this study is public sector financial ratio analysis, adapted to measure LRA performance. Regional financial ratio analysis is the process of comparing two numerical elements contained in government financial reports to assess the effectiveness, efficiency, and harmony of fund management (Santoso et al., 2021) . The mathematical formula we formulated to analyze the data includes three main indicators:

PAD Effectiveness Ratio Analysis

This ratio measures the agency's ability to achieve revenue targets (Supriyadi & Ahmad, 2021) . The effectiveness ratio is measured using the following formula (1):

$$\text{Effectiveness Ratio} = \frac{\text{Revenue Realization}}{\text{Revenue Budget}} \times 100\% \quad \text{(i)}$$

Table 2. Percentage of Effectiveness Criteria.

Measurement Percentage	Effectiveness Criteria
> 100%	Very Effective
90% - 100%	Effective
80% - 90%	Quite Effective
60% - 80%	Less Effective
< 60%	Ineffective

Source: Ministry of Home Affairs, Decree of the Minister of Home Affairs No. 690.900.327 2006

Table 2 shows the effectiveness assessment criteria based on the percentage of measurement results. The higher the percentage obtained, the higher the level of effectiveness of a program or activity. The effectiveness category is divided into five levels: very effective (>100%), effective (90%–100%), fairly effective (80%–90%), less effective (60%–80%), and ineffective (<60%) based on the guidelines stipulated by Home Affairs Decree No. 690,900,327 of 2006.

Analysis of the Spending Efficiency Ratio

Formula (2) is used to measure the spending efficiency ratio. This ratio measures the level of savings in service budget expenditures (Pardede, 2024) . Formula (2) is:

$$\text{Shopping Efficiency Ratio} = \frac{\text{Spending Realization}}{\text{Budget}} \times 100\% \quad \text{(ii)}$$

Table 3. Percentage of Efficiency Criteria.

Measurement Percentage	Efficiency Criteria
Above 100%	Not efficient
90% - 100%	Less Efficient
80% - 90%	Quite Efficient
60% - 80%	Efficient
Below 60%	Very Efficient

Source: Ministry of Home Affairs, Decree of the Minister of Home Affairs No. 690.900.327 2006

Table 3 shows the efficiency assessment criteria based on the percentage of measurement results. The level of efficiency is determined by the comparison between realization and target, where the lower the percentage of resource use to the results achieved, the more efficient a program or activity. Based on the guidelines of the Minister of Home Affairs Decree No. 690,900,327 of 2006, the efficiency categories consist of inefficient (above 100%), less efficient (90%–100%), fairly efficient (80%–90%), efficient (60%–80%), and very efficient (below 60%).

Analysis of the Spending Harmony Ratio

This ratio looks at the proportion of fund allocation for apparatus and development investment (Susanti et al., 2022). The spending harmony ratio is calculated using formula (3), namely:

$$\text{Operating Expenditure Ratio} = \frac{\text{Total Operating Expenditure}}{\text{Total Regional Expenditure}} \times 100\% \quad \text{(iii)}$$

Formula (3) of the operating expenditure ratio is used to measure the proportion of operating expenditure to total regional expenditure. This ratio indicates the amount of budget allocation used to finance government operational activities compared to total regional

expenditure. The higher the resulting ratio, the greater the portion of the budget allocated to operating expenditure (Bukhori et al., 2023) .

4. Results and Discussion

General Description of the Regional Revenue Agency of Malang Regency

The Regional Revenue Agency (BAPENDA) of Malang Regency is a supporting agency for the regional government, holding a full mandate in the financial sector, particularly in mobilizing Regional Original Revenue (PAD). Based on Presidential Regulation Number 29 of 2014, this agency is required to prepare periodic accountability reports as a transition to good governance . Based on our observations during the Field Work Practice (PKL), BAPENDA is very important in strengthening regional fiscal capacity by optimizing tax and levy positions. Therefore, our group believes that the financial performance of this agency directly reflects the effectiveness of governance and the macro-financial independence of the Malang Regency Government.

Presentation of Budget Realization Report (LRA) Data for the 2021-2025 Period

Presenting public sector budget realization data is an important instrument for transparently comparing budget planning ceilings with actual achievements in the field (Ma'arij et al., 2025) . To assess the financial health of the Malang Regency BAPENDA, our group presents a summary of the total budget and realized organizational expenditures, as well as the percentage of achievement of the Regional Original Income (PAD) KPI for the 2021–2025 period, which was successfully extracted from the official LKIP document as follows:

Table 4. Summary of Budget Realization and Achievement of Regional Revenue and Revenue KPI for the 2021-2025 Period.

Year	Total Budget (Rp)	Total Expenditure Realization (Rp)	Spending Realization (%)	PAD KPI Performance Achievement (%)
2021	47,644,456,631.00	42,576,186,523.00	89.36%	>100.00%
2022	50,989,719,697.00	48,518,887,549.00	95.15%	77.74%
2023	40,226,025,026.00	39,578,555,560.40	98.39%	81.80%
2024	42,035,638,297.00	40,479,625,487.00	96.30%	90.12%
2025	58,199,674,448.00	54,160,119,069.00	93.06%	817.70%

Source: Processed data (June, 2026)

Table 4 shows a summary of the budget realization and achievement of the Regional Revenue and Expenditure Indicator (KPI) for the 2021–2025 BAPENDA period. Overall, the level of expenditure realization ranged from 89.36% to 98.39%, indicating that budget implementation was progressing quite well and approaching the set target. Meanwhile, the performance of the KPI fluctuated, with the highest value in 2021 at >100% and the lowest in 2022 at 77.74%, reflecting changes in the level of achievement of regional revenue targets in each period.

Discussion of Financial Ratio Indicators

Analysis of the Effectiveness Ratio of Regional Original Income (PAD)

The effectiveness ratio of Locally Generated Revenue (PAD) is used to measure an organization's ability to meet pre-planned revenue targets based on the region's real potential (Supriyadi & Ahmad, 2021) . The results of the PAD collection effectiveness ratio assessment at the Malang Regency Regional Revenue and Revenue Management Agency (BAPENDA) refer to the macro indicators of the percentage of key performance achievements outlined in the LKIP document, presented in the following table:

Table 5. Results of the Calculation of the PAD BAPENDA Effectiveness Ratio.

Year	Effectiveness Percentage (%)	Performance Criteria
2021	>100.00%	Very Effective
2022	77.74%	Less Effective
2023	81.80%	Quite Effective
2024	90.12%	Effective
2025	817.70%	Very Effective

Source: Processed data (June, 2026)

Based on Table 5 above, our group observed a highly dynamic decline in the effectiveness ratio, influenced by the regional macroeconomic situation. In 2021, effectiveness managed to reach above 100% due to more realistic adjustment targets amidst pandemic-related public service structuring policies. However, in 2022 and 2023, performance was corrected to less effective and quite effective (77.74% and 81.80%, respectively) due to the transition period of economic recovery. A remarkable surge occurred in 2025, reaching 817.70%, driven by expanding the tax base through digital innovation and

updating the collection application. The significant jump in PAD effectiveness in 2025, reaching 817.70%, demonstrates the successful adaptation of government technology in capturing new taxable objects. This phenomenon of fiscal performance recovery through modernization aligns with the findings of Putri et al. (2025) at the Regional Revenue Agency (BAPENDA) of West Sumatra Province, which emphasized that strengthening digital innovation-based governance is a key driver of performance recovery after the economic crisis. This fluctuating pattern in the initial observation period was also recorded in a study by Hidayatullah et al. (2025) , which demonstrated the performance of local revenue (PAD) growth due to macroeconomic shocks before finally stabilizing after the system transformation. Therefore, we conclude that the Malang Regency Regional Revenue Agency (BAPENDA) has an adaptive level of reliability and is highly effective in optimizing local revenue (PAD) emissions through regulatory strengthening and digital innovation.

Analysis of Spending Efficiency Ratio

The regional spending efficiency ratio indicates the level of budget savings made by agencies without sacrificing the quality of the outputs of the implemented work programs (Pardede, 2024) . Referring to the agreed formula in Chapter III, the results of the conversion of the conservation percentage of operational spending and supporting programs of the Malang Regency BAPENDA are summarized as follows:

Table 6. Results of the BAPENDA Spending Efficiency Ratio Calculation.

Year	Efficiency Presentation (%)	Performance Criteria
2021	89.36%	Efficient (Savings)
2022	95.15%	Less Efficient (High Absorption)
2023	98.39%	Less Efficient (High Absorption)
2024	96.30%	Less Efficient (High Absorption)
2025	93.06%	Less Efficient (High Absorption)

Source: Processed data (June, 2026)

Through the data presented in Table 6, our group observed that the Malang Regency Regional Revenue and Expenditure Budget (BAPENDA) expenditure ratio consistently hovered above 89% over the five-year period. Based on regional financial governance principles, the largest remaining budget surplus (SILPA) was found in 2021 (89.36% efficiency) due to budget tightening and refocusing policies mid-year. Entering the 2022-2025 period, spending absorption was very high, ranging from 93.06% to 98.39%. This high budget absorption indicates that agencies are maximizing funds to expand regional government programs and manage revenue. The consistent and stable absorption of the Malang Regency BAPENDA budget above 89% indicates that this agency is maximizing the execution of official work programs without creating a backlog of funds. This condition aligns with the principles of public financial management put forward by (Rahman, 2022) , where the controlling spending ratio also involves minimizing unnecessary budgetary slack conflicts *at* the end of the fiscal year. Therefore, we argue that although the financial ratio is considered less efficient due to the minimal remaining budget, this high budget absorption actually demonstrates management's success in thoroughly executing all official work programs without any budget slack.

Analysis of the Shopping Harmony Ratio

The spending harmony ratio captures how an organization prioritizes the allocation of funds between the relevant apparatus (Government Affairs Support Program) and the technical operational allocation in the field (Revenue Management Program) (Susanti et al., 2022) . The following is the proportion of the balance of the BAPENDA spending budget in Malang Regency during the five observation periods:

Table 7. Results of the Calculation of the Spending Harmony Ratio.

Year	Proportion of Civil Service Support Programs (%)	Proportion of Revenue Management Program (%)
2021	76.43%	23.57%
2022	75.93%	24.07%
2023	76.75%	23.25%
2024	80.31%	19.69%
2025	81.12%	18.88%

Source: Processed data (June, 2026)

The calculation results of the proportion of expenditure in Table 7 show a very consistent allocation of the Regional Government Affairs Support Program, with an average above 75%, while the Regional Revenue Management Program fluctuates between 18% and 24%. As management students, we analyze that this expenditure allocation structure is very reasonable and common for public sector agencies acting as revenue collectors. The portion of the Support Program dominates because it includes personnel expenses (tax collector salaries), office expenses, and 24/7 online database server maintenance to facilitate taxpayer

transactions. The dominance of apparatus support programs exceeding 75% per year demonstrates the characteristics of the Malang Regency Regional Revenue Agency (BAPENDA) as a sectoral OPD engaged purely in the fields of administration and civil services, not the location of the physical infrastructure development agency. This budget structure, which tends towards operational expenses, is reinforced by the analysis of Susanti et al. (2022) who maintained the operational stability of tax collection. However, this finding also confirms the results of the study by Sasuwuk et al. (2016) suggested the importance of maintaining an adaptive portion of capital expenditure to rejuvenate the hardware system supporting digitalization in the long term. Our group's synthesis concluded that the Malang Regency BAPENDA spending structure is considered harmonious and proportional, as a strong infrastructure of apparatus oversight is the main driving force in supporting the operational success of regional tax collection.

5. Conclusions

Based on the analysis and discussion of the Budget Realization Report (LRA) of the Malang Regency Regional Revenue Agency (BAPENDA) for the 2021–2025 period, it can be concluded that the performance of this agency meets the criteria of being highly reliable, compatible, and adaptive. Although the effectiveness ratio of Regional Original Revenue (PAD) showed a point in the initial observation period due to the impact of post-pandemic recovery, the acceleration of digitalization innovation was able to significantly boost the achievement of service realization to reach 817.70% in 2025. The successful management of this revenue sector is fully supported by the optimization of the absorption of the official financial expenditure budget, which consistently moves high in the range of 89.36% to 98.39%. This high budget absorption also reflects good managerial efficiency because the planned work programs can be implemented completely without leaving any funds stranded. On the other hand, the structure of the expenditure harmony ratio shows a strong dominance in the Regional Government Affairs Support Program with an average percentage above 75% per year.

The synthesis of these findings successfully addresses the stated research objectives, demonstrating that strengthening internal spending allocations to support apparatus and administrative capacity has a positive linear relationship in driving the achievement of regional revenue targets. Practically, the results of this long-term LRA evaluation provide tangible impacts and contributions in the form of strategic references for the management of the Malang Regency Regional Revenue and Expenditure Management Agency (BAPENDA) in mapping the fiscal capacity of agencies and minimizing the risk of budgetary *slack* in the future. At a macro level, this research, within the micro-scale of Regional Apparatus Organizations (OPD), provides empirical data that policymakers can use to formulate sustainable regional fiscal independence strategies. However, this study has limitations because it only uses quantitative descriptive methods on historical secondary data without testing for causality. Therefore, further research is recommended to integrate qualitative approaches through in-depth interviews related to system technical constraints or apply inferential statistical analysis to significantly test the direct influence of operational spending efficiency on the growth of PAD trends.

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