

ABSTRAK

Nazara, Setiaman. 2025. Efisiensi Pengelolaan Keuangan pada Dinas Perumahan dan Permukiman Kabupaten Nias Utara. Skripsi. Dosen Pembimbing. Nanny A. Bu'ulolo, SE., M. Si,

Pengelolaan keuangan merupakan aspek penting dalam pelaksanaan program pembangunan aerah, termasuk pada Dinas Perumahan dan Permukiman Kabupaten Nias Utara. Namun kenyataannya, pengelolaan anggaran masih menghadapi kendala seperti keterbatasan dana, lambatnya pencairan, dan kurangnya sumber daya manusia teknis, sehingga mempengaruhi efektivitas dan efisiensi pelayanan kepada masyarakat. Penelitian ini bertujuan untuk menganalisis strategi, peran, kendala, dan dampak efisiensi pengelolaan keuangan terhadap kinerja organisasi dan pelayanan masyarakat. Jenis penelitian ini adalah penelitian kualitatif deskriptif. Teknik pengumpulan data dilakukan melalui wawancara mendalam, dokumentasi, dan observasi. Informan penelitian terdiri dari Kepala Dinas, Sekretaris Dinas, Kepala Bidang, dan Kepala Seksi pada Dinas Perumahan dan Permukiman Kabupaten Nias Utara. Analisis data dilakukan melalui reduksi data, penyajian data, dan penarikan kesimpulan untuk memperoleh pemahaman yang komprehensif terkait efisiensi pengelolaan keuangan. Berdasarkan hasil penelitian, efisiensi pengelolaan keuangan dicapai melalui perencanaan berbasis kinerja, pengalokasian anggaran berdasarkan prioritas, pemanfaatan teknologi digital, serta akurasi data. Kendala yang muncul meliputi keterbatasan dana, proses pencairan yang lambat, serta kurangnya SDM teknis. Meskipun demikian, realisasi anggaran rata-rata mencapai lebih dari 90%, menunjukkan tingkat efisiensi yang cukup tinggi. Efisiensi ini berdampak positif terhadap percepatan pembangunan, khususnya penyediaan rumah layak huni dan fasilitas sanitasi bagi masyarakat. Kesimpulan penelitian menunjukkan bahwa penerapan prinsip transparansi, akuntabilitas, *value for money*, serta digitalisasi pengelolaan keuangan berperan signifikan dalam meningkatkan efisiensi organisasi. Dengan demikian, strategi pengelolaan keuangan yang efektif dapat mendukung peningkatan kinerja dan kualitas pelayanan Dinas Perumahan dan Permukiman Kabupaten Nias Utara.

**Kata kunci: Efisiensi Keuangan, Perencanaan Anggaran, *Value for Money*,
Dinas Perumahan dan Permukiman**

ABSTRACT

Nazara, Setiaman. 2025. *Efficiency of Financial Management at the Housing and Settlement Service of North Nias Regency*. Thesis. Supervisor: Nanny A. Bu'ulolo, SE., M.Si,

Financial management is a crucial aspect in the implementation of regional development programs, including at the Housing and Settlement Agency of North Nias Regency. However, in practice, budget management faces several challenges, such as limited funds, slow disbursement, and insufficient technical human resources, which affect the effectiveness and efficiency of public service delivery. This study aims to analyze the strategies, roles, challenges, and impacts of financial management efficiency on organizational performance and public services. This research is descriptive qualitative in nature. Data were collected through in-depth interviews, documentation, and observation. The informants consisted of the Head of Agency, the Secretary, Heads of Divisions, and Section Chiefs at the Housing and Settlement Agency of North Nias Regency. Data analysis was carried out through data reduction, data presentation, and conclusion drawing to gain a comprehensive understanding of financial management efficiency. The results indicate that financial management efficiency is achieved through performance-based planning, budget allocation according to priorities, utilization of digital technology, and data accuracy. The main challenges identified include limited funds, slow budget disbursement, and insufficient technical human resources. Nevertheless, the average budget realization exceeds 90%, demonstrating a high level of efficiency. This efficiency positively impacts the acceleration of development, particularly in providing decent housing and sanitation facilities for the community. The study concludes that applying the principles of transparency, accountability, value for money, and digital financial management plays a significant role in improving efficiency. Therefore, effective financial management strategies can support the enhancement of organizational performance and service quality at the Housing and Settlement Agency of North Nias Regency.

Keywords: *Financial Efficiency, Budget Planning, Value for Money, Housing and Settlement Agency*