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How Does the Management of Subsidized Housing Loan Program Archives at The Palembang Government Bank Improve Efficiency and Public Services?

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Abstract
This study examines the archive management of the Subsidized Home Ownership Credit Program at a state-owned bank branch in Palembang, focusing on operational challenges and their implications for public service efficiency. Using a qualitative approach, data was collected through observation, interviews, and documentation to explore factors influencing archive management, including document overload, inadequate storage facilities, and human resource competencies. The uniqueness of this study lies in the evaluation of the implementation of an innovative technology-based digital archive system and its impact on smart governance principles, as well as its contribution to enriching the literature on archive digitization in the public sector. The results indicate that optimizing archive management and developing human resource competencies can significantly improve administrative efficiency and service quality, providing empirical evidence to support innovation policies in public administration and more effective archive management.

Keywords
archives management, management system, records management

Introduction

Archives are not merely a collection of stored documents, they are essential organizational assets that safeguard institutional memory, provide legal evidence, and ensure accountability in service delivery. In the Indonesian context, Law No. 43 of 2009 explicitly defines archives as records of activities and events in various forms and media, recognized as authentic and valid evidence in legal and administrative processes. Lee & Sukoco (2007) emphasize that archive management involves structured processes of storage, organization, retrieval, borrowing, maintenance, disposal, and security of both physical and electronic records, which can be implemented through centralized, decentralized, or hybrid systems. Complementing this, Heykal (2014) and Read & Ginn (2011) highlight that the use of electronic media facilitates the creation, storage, distribution, protection, and eventual disposal of records, thereby increasing accessibility and operational efficiency.

In the banking sector, archive management plays a strategic role in ensuring smooth and accurate transactions, particularly in loan services such as Home Ownership Credit (*Kredit Pemilikan Rumah*, KPR). This importance is amplified in subsidized KPR programs, where the volume of required documentation is substantial and includes application forms, credit agreements, proof of installment payments, and property legality documents. Effective archive management ensures these documents are systematically stored, easily retrieved when needed, and safeguarded against loss or damage. Without

this, administrative delays, data retrieval problems, and customer dissatisfaction can arise, ultimately affecting the bank's credibility and service performance.

Housing is a fundamental human need, providing shelter, security, and a sense of belonging (Heykal, 2014). However, challenges such as rapid population growth, limited land availability, escalating property prices, and income levels that are often at or near the regional minimum wage make home ownership increasingly difficult for many Indonesians (Siregar & Wirananda, 2023). To address this, the Palembang branch of a state-owned bank offers a subsidized KPR program, enabling eligible citizens to purchase homes through affordable financing schemes. While this initiative has significantly improved housing accessibility, its operational success relies heavily on efficient and reliable document management, as each KPR application involves numerous critical documents that must be processed, stored, and retrieved promptly.

Preliminary observations at the Palembang branch reveal several issues in the management of subsidized KPR archives. First, the existing filing and retrieval system is suboptimal, resulting in difficulties in locating specific documents. Second, archive officers are burdened with tasks beyond their core responsibilities, including customer service and administrative duties, which can compromise their efficiency in managing records. Third, storage facilities are overcapacity, leading to misplaced or damaged files. Fourth, the physical condition of the archive room does not fully comply with health and safety standards, potentially endangering both staff and documents. Finally, the application of centralized and decentralized archiving principles is inconsistent, leading to overlapping or incomplete records. These issues collectively hinder the bank's ability to deliver timely and accurate services to its customers. In this study, the concepts of integrated governance and collaborative governance should be used as the main foundation underpinning the conceptual framework and research methodology from the outset. However, currently, these two concepts function more as part of the explanation and visualization of the system analyzed in the final section, thereby failing to provide a comprehensive and integrated picture of the theoretical framework underlying the analysis. Therefore, strengthening the position of these two concepts as core principles within the research framework will enhance the clarity and consistency of the analysis as well as the theoretical contribution of this study.

According to Anggara (2022), archive management in public institutions emphasizes the importance of proper storage, retrieval, and preservation systems. However, there is still a lack of research specifically focused on archival management practices for subsidized housing loan programs at regional bank branches, despite the program's significant role in improving housing accessibility (Rohmawati & Puspasari, 2020). This gap is important because ineffective archival management in loan services not only slows down operational processes but can also violate financial regulations and reduce customer trust.

This study seeks to fill this research gap by analyzing the archival management practices of the subsidized KPR program at the Palembang branch of a state-owned bank. The research is grounded in Records Management theory Read & Ginn (2011) and archival principles Lee & Sukoco (2007), which provide a framework for evaluating the efficiency, organization, and accessibility of loan documentation. By identifying the alignment and discrepancies between practice and theory, as well as uncovering operational challenges, this study aims to formulate practical recommendations to improve archival efficiency, enhance regulatory compliance, and ultimately support better service quality for customers.

Literature Review
Archival Management

According to Sugiarto & Wahyono (2015) Archive Management is an activity in organizing archives and compiling archive management based on an orderly and systematic order so that it can be logically accepted (Mukrimaa et al., 2016). A series of managing the process of managing functions, planning, and supervising archival documents and taking care of archival staff (archivists) and archival facilities used to fund the implementation of archival activities. Archive Management is a process related to structuring an office with various forms of documents, letters or in the form of manuscripts with the aim of making it easier to find back activities if the document or archive will be needed or needed Praguna et al., (2017). Meanwhile, according to Musliichah (2019) Archival Management involves broad activities which include: directing, managing archival procedures both by directing human resources and from the archival management system with the help of human resources, equipment, as well as equipment and other resources.

According to Soebroto (2003) Archival Management can be measured by looking at 6 (six) dimensions, namely:

a. Acceptance, which is an indicator that is used as a measure of an organization's archival management. In this process, we can see how the achievement of providing documents submitted from the business unit officer to the document unit officer with documents containing forms, borrower debtor biodata, main documents, etc. Archive Acceptance can be measured through the receipt of documents and information provided and also the ease of access provided from business unit officers.

b. Storage, is an important indicator in records management that can provide an assessment of the sustainability of records management. Storage will be assessed through the ease of storing and organizing documents so that documents can be easily searched when needed at any time. By minimizing operational risk in the archival document management process, it can harm the company and potentially damage reputation and legal risk.

c. Use, is the ability to recognize documents that will be used when needed in archive management according to the needs of debtors and companies. Archival Management can be observed starting from the filing system stage, archive document retrieval, management in the form of correspondence, vital archive document programs as well as centralized archive management.

d. Maintenance, is a stage carried out in accordance with the tasks and functions of archive management in accordance with organizational procedures. Where Archive Maintenance will be observed in the mechanism: maintaining, protecting, overcoming and also preventing and taking action steps so that the archive can be saved (its contents) and ensuring how the continuity of the life of archival documents starts depreciation and destruction of archives that are not expected and desired.

e. Shrinkage, is an indicator by reducing the number of archives. In Archive Shrinkage through moving in-active archives in the processing field to the archiving field and destroying archive documents that no longer have use value.

f. Destruction, is an action and also a physical activity of destroying the archive along with the archive function that will end and no longer has any use value where this stage is required. The destruction of archival documents is carried out by work members within the organization regarding archival documents that are no longer important for their use in the processing unit, especially those related to ordinary routine letters in the form of invitations and the like with the knowledge and views of several officials with authority by making minutes of the document destruction.

Based on the theories presented, systematic and integrated archive management is

essential to ensure the efficiency, accuracy, and sustainability of the processes of storing, using, and destroying archives. The theories of Sugiarto & Wahyono (2015), Musliichah (2019), and Soebroto (2003) emphasize that good records management not only involves administrative activities such as receiving and storing records but also includes maintenance, reduction of unnecessary records, and the proper and controlled destruction of documents. The context of this study, which focuses on records management in government-owned banks involved in housing subsidy programs, is highly relevant to these theories. The implementation of these principles can strengthen the existing records management system, ensuring that documents are organized, easily accessible, and safe from the risk of loss or damage, as well as supporting the achievement of good governance principles in relation to program transparency and accountability. Therefore, strengthening these aspects provides a strong foundation for improving the efficiency and effectiveness of records management within government banks, while also creating a sustainable records management system that is relevant to the current developments in digital technology.

Subsidized Home Ownership Loans (KPR)

According to Andono & Sutojo (2017:91) Home Ownership Credit is a type of product in the form of home loans offered by the bank concerned to debtors or customers in order to purchase housing units. Then, the banking sector is currently developing KPR lines, which can be used for the purposes of making renovations and building houses. The subsidized KPR program is a Home Ownership Credit regulated by the Government and collaborates with the Ministry of Public Works and Housing of the Republic of Indonesia. Through the interest rate offered is very low, a fixed interest rate of 5 percent set for the duration of the loan. According to Todaro & Smith (2011) Subsidy or Subversion is assistance from the Government provided by a business or economic sector. Subsidies, also known as a form of government spending that increases the income of home subsidy recipients or increases their real income by consuming government-subsidized goods on the terms of a low retail price.

Step or Procedure is defined as a form of process that is carried out in a regular and sequential manner, starting with the initial stage and then ending with the final stage, to complete a work process. Document filing instructions in the archive filing process are divided into 2 (two) types in storage, in the form of Pending Files or documents that have not been processed and Permanent Files or documents that have been operated. The following is the Archival Management Process for Subsidized Home Ownership Loans (*Kredit Pemilikan Rumah,* KPR): (1) Documents at the time of the credit contract are submitted to the business unit officer from the document unit officer in accordance with applicable regulations, (2) Verify the document, (3) Scanning documents, (4) Documents are then uploaded to the Digital program, (5) After uploading to the Digital program, the hard file of the document is put into an envelope and written according to the existing document, (6) Arranged by debtor serial number and also the date printed on the letter, (7) Then tidied up to be stored in a room that has storage in the form of a Roll O Pack.

The management of archives discussed in the context of research on the management of subsidized mortgage program archives is highly relevant and strategic. According to Soebroto's theory (2003), effective archive management includes systematic activities such as receiving, storing, and destroying documents, which must be carried out in an integrated and continuous manner. This is in line with the archive management process of the subsidized mortgage program, which includes the stages of verification, digital uploading, and neat and organized file storage in the Roll O Pack system. On the other hand, the theories of Musliichah (2019) and Sugiarto & Wahyono (2015) emphasize the importance of a record-keeping and archive management system that facilitates access

and accountability, which is very important in the scope of this government-subsidized program so that transparency and supervision run well. Thus, the application of archival management principles in line with these theories can strengthen the management of subsidized KPR program documents, improve the efficiency of administrative processes, and support the sustainability and accountability of the program in an optimal manner.

Smart Governance

Smart Governance is a governance approach that optimizes the use of information and communication technology (ICT) to improve efficiency, transparency, and public participation in decision-making processes (Meijer et al., 2016). In the context of managing archives for the subsidized home ownership program (KPR), this concept is reflected in the implementation of a digital archiving system that enables quick and secure access to information, data integration between work units to maintain information consistency, and technology-based monitoring and control that can improve service accuracy and document management. This practice is in line with the principles of innovation-based governance and accountability.

Collaborative Governance

Collaborative Governance emphasizes the importance of active cooperation among stakeholders government, private sector, and community to achieve common goals through open and participatory processes (Ansell et al., 2008). In the management of subsidized mortgage archives, the application of this concept can be seen in the collaboration between banks, government agencies such as the Ministry of Public Works and Housing, and external auditors. This collaboration plays an important role in ensuring that the documents stored are valid, the management process is transparent, and all activities comply with applicable regulations. This synergy not only strengthens accountability but also increases public trust and facilitates effective oversight.

Integrated Governance

Integrated Governance focuses on inter-institutional and system integration to prevent (Peters & Guy, 2018)duplication or overlap of administrative processes . In the context of managing subsidized mortgage program archives, this principle can be realized through the synchronization of physical and digital data, the harmonization of work procedures between branches, and the development of a centralized platform that can be accessed by all stakeholders. Integrated governance also includes cross-sector and cross-level integration to break down bureaucratic boundaries and align development priorities, policies, and implementation at various levels of government. In line with this, the Whole-of-Government (WoG) approach emphasizes inter-agency collaboration to optimize resources, eliminate redundancy, and provide more consistent and effective public services. In the realm of government digitalization, interoperability between systems, process standardization, and shared commitment are key to successful integration (Putri et al., 2020).

Joined-Up Government

The concept of Joined-Up Government (JUG) is an important strategy that emphasizes coordination across departments, agencies, and sectors to overcome policy fragmentation and improve the coherence of public services (Sugiarto & Wahyono, 2015). JUG seeks to break down bureaucratic "silos" so that policies and services can be integrated, cross jurisdictional boundaries, and be results-oriented for the community. In the context of managing subsidized KPR archives, the implementation of JUG involves close collaboration between internal bank units such as the archives department, information

technology, and customer service, and external institutions such as the National Land Agency (*Badan Pertahanan Nasioanal*, BPN) and the Ministry of Public Works and Housing (*Kementerian Pekerjaan Umum dan Perumahan Rakyat*, PUPR).

This approach makes integration not merely technical, but also institutional, ensuring that every actor understands their role in the process chain, reducing overlapping authorities, and eliminating bureaucratic barriers that hinder the smooth flow of information. Thus, the management of subsidized mortgage archives can be positioned as a meeting point for four modern governance paradigms: smart governance as the basis for the use of technology for fast, accurate, and secure archive management; collaborative governance, which encourages the active involvement of all stakeholders for process accountability; integrated governance, which ensures the integration of data and procedures from upstream to downstream; and joined-up government, which strengthens cross-sector and inter-agency coordination so that policies, procedures, and technologies are harmoniously connected.

However, previous literature shows that the integration of these four principles in the context of banking archive management is still rarely discussed. Many studies only highlight administrative aspects, without considering how JUG can strengthen technical integration and institutional collaboration. This study aims to fill this gap through an applied analysis showing that the success of archive digitization does not only depend on technology, but also on governance that is capable of breaking down sectoral boundaries, strengthening coordination, and creating an integrated service ecosystem.

Method

This study adopts a qualitative method with a descriptive approach to obtain a comprehensive and contextual understanding of archival management practices in banking institutions (Creswell, 2014). Informants were selected using purposive sampling with inclusion criteria covering a minimum of two years of experience in handling, storing, and securing mortgage archives. The research sample consisted of five key informants, including two archive officers, two mortgage document management staff, and one branch operations supervisor. The data collection process took place over four weeks and included in-depth semi-structured interviews lasting 45–90 minutes per session, direct observation of archive storage facilities, visual documentation in the form of photos of storage conditions and configurations, and review of secondary documents such as official procedures, internal policy guidelines, and operational reports (Yin, 2018). Interview guidelines were developed to explore procedural flows, operational challenges, levels of regulatory compliance, and areas requiring improvement. Field observations focused on the physical layout of storage spaces, equipment such as Roll O Pack systems and filing cabinets, and environmental conditions affecting document preservation.

Data validity is ensured through the application of source triangulation, which integrates findings from interviews, observations, and documentary evidence to perform cross-verification, reduce potential bias, and strengthen the reliability of conclusions. Data analysis is conducted through thematic coding procedures that include verbatim transcription of all interviews and field notes, open coding to identify initial concepts, grouping into axial categories such as "Physical Storage Limitations," "SOP Compliance Gaps," and "Security Measures," and the derivation of main themes such as "Operational Inefficiency" and "Potential for Digitalization." This detailed methodological presentation provides sufficient transparency to support replication of the research in similar institutional contexts and enhances the credibility and reliability of the findings.

Results and Discussions
The management of the Subsidized Home Ownership Credit (KPR) Program archives with the development of technology in the current era of globalization shows that progress in operational and non-operational aspects in general has a positive impact on the smoothness and ease of the process. However, negative impacts can also arise and must be anticipated immediately so as not to harm the company. The success of a company or institution does not only depend on its ability to generate profits, but is also influenced by systematic, efficient, and mutually supportive record-keeping activities that strengthen the company's image in the eyes of banking institutions, thereby earning their trust and enabling the company to achieve balance.

The archive management that has been implemented includes: archive management from document processing to archive destruction. The implementation of the archive management process in the company must always be carefully considered in every archive management activity. These activities include: recording, procedures for sending and receiving letters, archive processing, archive reduction, and archive maintenance. Systematic digital and integrated archive management, from document recording to archive destruction, is a strategic step to overcome these obstacles while improving operational efficiency and stakeholder trust (Yin, 2018). Therefore, the development and implementation of a comprehensive records management system are expected to support the success of the subsidized KPR program in facing the challenges of the digital era, while ensuring that administrative processes are accurate, transparent, and accountable.

Reception
The process of receiving archive documents is the main form of activity carried out and carried out in the archiving process. In this reception process between departments inside and outside the institution. First of all, incoming letters or documents are verified and then sorted by inspection and given a clarification index according to the classification of each archive document. In this process, it is carried out carefully and carefully and carefully so that there are no mistakes in the delivery of letters to be archived. After receiving the letter and then reading it, the documents that have been received will be recorded and then the scanning process will be carried out for digital input. According to MD as the document unit officer said that:

> *"It has good filing rules. This is evidenced by the receipt of supporting documents or documents after the debtor has made a contract and the main documents in the form of PK, CN, BBG and IMB, the acceptance process is submitted from the business unit officer to the document unit unit and will go through verification first, after verification, the documents will be sorted again and recording of incoming documents or letters is carried out so that there are no mistakes. Then the process of receiving documents given by the notary to the document unit officer in the form of PJB, AJB, SKMHT, SKM, SPH, SHT, and APHT is also carried out with the same process". (June 22, 2023)*

With proper planning and archival practices, it is easier for problems to arise, especially in archive management and research activities. The following are the filing steps in the archive reception process:

a. Document Verification. In document verification, clarification and validation are carried out first to carry out the process of sorting the main documents and supporting documents. Checking through the name and debtor number will be carried out by the document unit officer to see the status of the document, whether it has changed its name or not, if it has changed its name, it means it is clear. Documents that are clear will later be accepted by the document unit officer.

b. Document Sorting. Document sorting is carried out by dividing different code groups. Later the documents will be separated into different Roll O Pack storage. The steps for sorting incoming credit archives include: (1) Grouping by Credit Type; (2) Separated by Notary. (3) Separated based on the Date of Akad. (4) Numbering the Principal Document file folder and supporting documents that end up mechanized in the system; (5) Writing and filling in Principal Documents and supporting documents with debtor information; (6) Recording Documents. The recording process is carried out at the time of receipt of the main document provided by the notary, the officer of the credit agreement section or from the business unit officer to the officer at the document unit section. It will be checked first, validated and after checking and validation, there will be a receipt. After that the document will go through a scanning process and be adjusted to the debtor number and then entered into the system.

Research findings indicate that the document reception process at bank branches is not merely an initial administrative stage, but rather a strategic function that determines the authenticity, orderliness, and security of records before they are permanently stored. This process aligns with the principles of records management outlined by Sugiarto & Wahyono (2015), which emphasize verification and classification as the foundation for efficient records management. The implementation of comprehensive verification ensures consistency between physical documents and electronic data, as stated by Musliichah (2019), who views cross-media data consistency as the key to easy retrieval of archives. Classification based on specific codes and categories reflects the principle of systematic grouping, which speeds up the search process in the future. The integration of mechanical numbering methods and computerized recording indicates the implementation of a technology-based records management system, in line with the view of Creswell & Poth (2018) that automation reduces the potential for human error and improves accuracy.

Furthermore, scanning and matching digital data with physical documents demonstrate the organization's readiness to adopt digital transformation. Yin, (2018) asserts that digitization not only improves operational effectiveness but also strengthens accountability and transparency, two main pillars of good governance. However, the effectiveness of the document reception process depends on the competence of the officers. Continuous training is important, as described by Praguna et al., (2017), to ensure that standard procedures are followed correctly and international archiving principles are applied consistently. Here, it can be seen that the success of bank archive management is not merely the result of technical procedures, but a synergy between policy, technology, and human resource capacity development. The implications are that a systematic, standardized document reception process supported by technology and trained human resources can minimize the risk of data loss, accelerate access to archives, and ensure the sustainability of records management that adheres to good governance principles. Thus, this practice is not merely an operational necessity for banks but a strategic investment in maintaining information integrity and building public trust.

Storage

The archives are placed in folders and then arranged on archive metal shelves or in Roll O Packs. The folders containing the archives are then sorted according to the archive document storage management system used, which is a numerical system based on numbers or debtor numbers. The shelf archives are sorted by debtor number, starting from the lowest. Credit archives are not only stored in folders, but also in the form of soft files that are stored on computers and entered into the system. Storing archives on a computer is not much different from storing them in an archive vault. According to MD, the document unit officer revealed that:

"The process of storing archive documents has a method and storage media that are used for the sake of filing archive storage. Storage in this document unit itself is not alphabetical and not based on content or subject matter, but based on debtor number, date of entry, date of contract and Notary name. Which uses storage based on numerical and subject systems. In terms of Roll O Pack storage is lacking, the office has submitted procurement of goods to the head office to replace the filling cabinet with Roll O Pack and add a new Roll O Pack". (June 22, 2023)

In the storage of supporting documents, the storage used for archive storage still uses an archive iron shelf, so the risk will be vulnerable because the archive iron shelf cannot be stored neatly. The iron archive rack does not have a lid and lock so that archive documents will be more vulnerable to damage, dirt or loss. Debtors will experience losses when retrieving archives when repayment has been made. This is one of the problems in archive storage. There are also many archives that are still outside the archive storage rack with the potential to be lost or damaged. The storage organization related to the archiving of the subsidized home ownership credit (KPR) program consists of:

a. Archive Storage by Number. The archives are stored using the debtor number to make it easier for officers to find back and arrange in the cupboard or Roll O Pack sequentially and not randomly. In archival management, storage based on debtor numbers will minimize errors when rediscovering. The result obtained when the debtor number is incorrectly arranged will result in a search process that takes a long time.

b. Storage by Entry Date. Documents that are entered on the same date will make it easier for officers to find back when documents are needed at any time.

c. Storage based on the date of the contract. Storage based on the date of the contract will also make it easier for officers to find documents when documents are sought, to avoid mistakes, documents will be checked based on the date of entry first, if there is an error, the officer checks the document based on the date of the contract.

d. Storage by Notary Name. Stored documents are also stored based on the name of the notary to facilitate storage. If there is an incoming document from a notary, the officer will store the document based on the notary's name.

The management of archives for the Subsidized Housing Loan Program in Palembang still shows gaps between field practices and modern archival management principles (Musliichah, 2019; Sugiarto & Wahyono, 2015). The effectiveness of archives depends on the synergy between structured systems, human resource competencies, and adequate storage facilities. Research findings confirm that limitations in human resources and facilities are the main obstacles to digital transformation, which impact the efficiency, transparency, and accountability of archive management (Rohmawati & Puspasari, 2020; Sugiarto & Wahyono, 2015). The pattern observed indicates that weaknesses in one aspect can affect the overall performance of the archive system. Improvement strategies include the implementation of an integrated digital archive system, enhancing staff competencies through training, and providing facilities in accordance with standards. This approach supports more efficient, transparent, and accountable archive management, in line with the principles of good governance.

Usage

In the process of using archives, it must go through the procedures and conditions for borrowing archives in order to guarantee the completeness and return of documents when used or borrowed to other parties. This can be seen from the borrowing and return procedures carried out on archive loans. According to DRF as the document unit staff revealed that:

"The use of the document unit is carried out based on the decisions that have been applied. However, due to the procedures and decisions of the provisions imposed,

there are still many Notaries and employees who borrow beyond the agreed provisions in the previous procedure". (July 06, 2023)

The following is the flow of the use of archival documents:

a. Usage Procedure. Procedures that are enforced through the borrowing and retrieval process: (1) Borrowing by a Notary or Developer when they want to borrow a document will go through the secretary to enter a borrowing letter then it will be inputted by the service unit section, after being inputted in the service unit section the document unit section will approve and the document will be prepared by the document unit officer who wants to borrow. Documents to be borrowed will be given to the service unit section, later the service unit section will provide documents to the document borrower, (2) Submission by the debtor is a different process from loans made by notaries and developers. In the loan made by the debtor, it will go through the service unit and then the service will input it into the system after being inputted, the document unit will approve it. After approving the minutes will be handed down to the document unit and then will be handed over to the service unit.

b. Terms of Use. In the provisions for using or borrowing fellow units and different units will go through a different process. If other units want to use or borrow, they will first make a memo to the document unit. By explaining the purpose and the amount of time required.

c. Return Process. In the return process, Debtors, Notaries and Developers will later return documents that have been borrowed equally within the time period that has been decided. Borrowers will later return directly to the document unit in accordance with the initial procedures that have been set.

The results of the study reveal that the archive borrowing procedure in the Subsidized Mortgage Program is not yet fully consistent among various parties, including notaries, debtors, developers, and processing officers. This inconsistency indicates weaknesses in the implementation of systematic archive management, as emphasized by Soebroto (2003) and Sugiarto & Wahyono (2015), where the implementation of standard procedures and well-organized workflows are key to ensuring the security, accessibility, and accountability of documents. These differences in practice have the potential to hinder the effectiveness of archive use and retrieval, in line with Musliichah (2019), who emphasizes the importance of consistency in management practices, both in terms of human resources and systems. As a solution, the implementation of technology-based systems, such as electronic records management and workflow automation, can help standardize procedures, streamline oversight, and improve the efficiency of records borrowing. This approach is also aligned with the principles of Smart Governance and Integrated Governance outlined in the literature, enabling secure, transparent, and coordinated access to archives among stakeholders (Soebroto, 2003; Sugiarto & Wahyono, 2015).

Findings indicate that the effectiveness of archive management is not solely determined by the implementation of technology, but also requires integration between standardized SOPs, competent human resources, and adequate support systems. Aligning procedures and ensuring compliance among all parties will strengthen accountability, reduce the risk of misuse, and ensure that archival practices align with good governance principles. Therefore, the success of archive lending management depends on an integrated approach that combines clear procedures, trained personnel, and technology-based oversight to achieve operational efficiency alongside administrative accountability.

Preservation

Because archives provide us with information, we are obliged to preserve them and protect them from damage or destruction. Archives are often damaged for the following

reasons: (a) Air humidity that is not taken care of; (b) Air that is too humid and too dry; (c) Sunlight is avoided by archive maintenance because it is harmful to paper archival documents; (d) All kinds of dust (cloth dust, smoke, wind-borne dust, etc.); (e) Pests, mold or the like; (f) Insects and other termites. According to DRF as the document unit staff revealed that:

"Automatic maintenance will be maintained, because it is the responsibility of the document unit, automatic maintenance is in accordance with the SOP given. People other than officers are prohibited from entering. Outgoing documents must be recorded and go through the document unit officer. The officer also hopes for an expansion of archive storage. Because the more incoming and many archive documents, the more storage space will be filled with documents. With the expansion, the replacement of the cupboard to Roll O Pack all so that it will avoid document documents damaged due to use or storage". (July 06, 2023)

The maintenance carried out by the document unit includes:

a. Ensuring the Security of Archival Information. Document unit officers ensure the overall security of archive information by carrying out maintenance and also the strictness of document unit officers who are allowed to enter the storage room. In addition, by improving communication between good officers and good officer and debtor communication, it will create order and prevent problems from forming.

b. Keeping Archives from Damage due to Intrinsic Factors. Archive maintenance can be done by expanding the archive space and adding or replacing almarri with Roll O Pack so that the archive arrangement is more organized and avoids damage to archive documents. The storage room must also be adjusted by paying attention to the room temperature and humidity of the archive storage room so that the room is not humid and causes damage to the archives, protecting the archive storage room so that it is consistently avoided from getting dirty and there is no mold that can damage archival documents.

c. Maintain Archives from Damage due to Extrinsic Factors. Maintenance carried out by document unit officers from extrinsic factors by carrying out standard procedures. Not allowing people outside the document unit officer to enter the storage room. Visible from the entrance door has been found a note "Other than Officers Prohibited Entry"

The results of the study indicate that archive management in the Subsidized Mortgage Program is highly dependent on the implementation of systematic storage procedures and adequate facilities. Archive storage using Roll O Pack cabinets has proven to help maintain document order, facilitate access, and improve space efficiency, in line with archival management principles that emphasize the importance of organized and easily accessible storage (Soebroto, 2003; Sugiarto & Wahyono, 2015). Additionally, restricting access to archives to authorized personnel supports secure and accountable management, in line with the principles of integration and coordination discussed in literature on Smart Governance and Integrated Governance (Meijer et al., 2016; Putri et al., 2020). From a practical perspective, the success of archive management is not only determined by storage facilities but also by the competence of human resources in implementing consistent work procedures. This aligns with Musliichah (2019), who emphasizes the importance of harmonizing human resources and archive management systems to facilitate document retrieval and utilization. The pattern observed from these findings is the close interconnection between procedures, facilities, and human resources, where weaknesses in one aspect can reduce the overall effectiveness of the records management system. Therefore, an ideal archive management strategy should combine standardized procedures, adequate storage facilities, and ongoing training to enhance staff competencies. This approach not only improves operational efficiency and document storage orderliness but also strengthens accountability and supports the sustainability of

archive management as a strategic information source within the Subsidy-Based Housing Program (*Kredit Pemilikan Rumah*, KPR).

Shrinkage

Archive shrinkage is a shrinkage activity in the form of reducing archive documents by moving archive documents and destroying them according to the applicable procedures. Every unit must have an archive. Which archive documents will increase and also develop as the development of the agency or company progresses. The archive will not always be kept in storage. If the archives are stored continuously, the office will be filled with archives. According to RHS as the document unit officer revealed that:

> *"The depreciation of archives is submitted to the approval authority of the Head Office which has full responsibility for the depreciation of archives at the Branch Office". (July 06, 2023)*

The reduction of archives in the Subsidized Mortgage Program is an integral part of modern archive management aimed at maintaining space efficiency and document security. This action not only reduces the accumulation of inactive archives but also ensures that valuable archives remain easily accessible and systematically managed, in accordance with the principles of Records Management according to Yin (2018), which emphasizes the need for planned and controlled record reduction to minimize the risk of misuse, damage, or loss of important data. From a theoretical perspective of Musliichah (2019) and Sugiarto & Wahyono (2015), reduction is associated with efficient records management through document classification based on usefulness value and retention periods, as well as the implementation of consistent procedures to determine which records should be retained or destroyed. The pattern indicates that the success of records reduction depends heavily on the balance between organizational policies, storage capacity, and human resource discipline in implementing procedures. The implications include that well-implemented records reduction practices not only support operational efficiency but also strengthen the sustainability of the records management system, reduce security risks, and facilitate quick access to valuable records.

Destruction

Archive destruction is a form of physical destruction of archives whose function has ended and no longer has useful value. The implementation of destruction is carried out through the combustion process, destruction of archives using chemicals and shredding of archives through shredding machines. In addition to achieving efficiency and effectiveness, archive destruction maintains a form of security of the information it contains from archives that are misused by individuals and parties who are irresponsible, as well as maintaining secondary archives that are very valuable for accountability and public collective memory. According to RHS as the Officer of the document unit revealed that:

> *"At the Palembang Branch Office of the Government-Owned Bank, the shrinkage and destruction authority is given the approval of the Head Office as the party that has full responsibility for the shrinkage and destruction of archives at the Branch Office. So that the shrinkage and destruction of its authority is centralized to the Head Office from the Branch Office". (July 06, 2023)*

In the process of shrinking and destroying archival documents, it is not carried out and carried out. Not all archive documents that go through the transfer process still go through the storage process so that the archive documents are in-active for a long time and forever. There are various types of documents that can be destroyed within a certain period of time. Regulation of the Head of ANRI Number 27 of 2016 concerning Guidelines for Archive Retention for Business Entities in the Banking Sector, in article 2 states that the

Determination of Archive Retention is calculated from the form of activity which is declared to have completed rights and obligations and the file is said to be complete and will not increase. In article 3, the determination of archive retention is based on the accumulation of active and inactive archive retention with 3 (three) patterns, including: (a) The short-term storage period is 2 years; (b) The medium-term storage period is 5 years; and (c) The long-term storage period is 10 years.

Archive overload and lack of facilities such as Roll O Pack are one of the main factors causing archive damage. In addition, it can be seen from the aspect of services that exceed the ability (overload ability), the work of the document unit officer is outside of his main duties, this causes the work of the document unit officer who is less focused because it includes Service, Development, and Document Storage. Because the longer it takes, the more documents that come in. Debtors at the time of repayment have two versions, some are complete and some are incomplete. According to AB as a customer using the subsidized mortgage program, housing X in the SB area revealed that:

"The documents for the subsidized home ownership credit (KPR) program are complete, so the debtor is satisfied. But in housing Y in area K the completeness of the documents is not complete, because the company has problems, the management is not well managed". (July 10, 2023)

Repayment with complete documents is mostly a group or collection of bona fide developers, who have good quality and have responsibility for their business. And those that are incomplete or incomplete are usually developers whose management is not good, so they are not resolved properly. Housing X with good management skills and professionals has responsibility so that customers are satisfied with their rights that have been fulfilled by the developer. But there is also Y housing that is not fully fulfilled by the developer in terms of the developer's obligation to complete its responsibilities. So this has an impact on customer debtors who are less satisfied. Caused by management capabilities that are not or less professional, so they are not maximizing the product or quality that must be met.

This study shows that archive storage facilities in the Subsidized Mortgage Program still rely on filing cabinets even though Roll O Pack has been implemented to improve security, neatness, and efficiency in searching for archives. The risk of document damage due to pinching remains in filing cabinets, while fireproof cabinets and Roll O Pack help reduce this risk. These findings align with modern archive management principles emphasizing the integration of storage technology with human resource competencies to ensure the security and orderliness of archives (Musliichah, 2019). Although staff training has been conducted, this study reveals a gap between theory and practice, as physical constraints and staff competencies have not been fully addressed, as emphasized by (Yin, 2018) regarding digital-based archive management. The emerging pattern indicates a strong interdependence between technology, human resources, and physical facilities, where weaknesses in one aspect can reduce the overall effectiveness of the archive system. Therefore, strategies for improving archive management must be holistic, combining the use of modern facilities, continuous training, and systematic archive supervision and control. This approach not only enhances security and efficiency but also supports transparency, accountability, and sustainability in records management, in accordance with the principles of good records management (Sugiarto & Wahyono, 2015).

Inhibiting Factors of Archival Management of Subsidized Home Ownership Credit Program (KPR) at Government-Owned Bank Palembang Branch Office
This study shows that archive management in the Subsidized Mortgage Program at the Palembang Branch of the Government Bank faces interrelated challenges in terms of

physical infrastructure, human resources, and inter-unit coordination, which also reflect broader public governance issues. Limited storage space and suboptimal facilities not only hinder document retrieval efficiency, increase the risk of archive damage, and reduce operational effectiveness, but also reveal institutional capacity constraints in providing adequate facilities and systems to support sustainable archive management. These findings are in line with Ismiyati (2023), who emphasizes that physical infrastructure limitations directly affect archive security and workflow. Human resource constraints exacerbate this situation. Staff often handle archives as additional tasks without specialized training, leading to inconsistent procedures, delays in finding documents, and increased risk of data loss.

This is in line with Sari & Nugroho (2020), who emphasize the importance of personnel competence in effective archive management. From a bureaucratic culture perspective, this condition indicates that archives are still viewed as a secondary administrative function, so human resource competency development has not been a priority, especially in the context of decentralization of tasks between branches. Additionally, weak coordination between the central office and branches reduces standardization of procedures and oversight mechanisms, reflecting challenges in decentralization and harmonization of internal policies. These findings align with Wahyuni (2018), who emphasized that integration between central and branch offices influences the consistency of archival management standard implementation. A comparison with international practices reveals significant gaps. Public banks in Canada, Australia, the United Kingdom, Japan, and Singapore have adopted standard archival infrastructure, integrated electronic records management systems, and positioned archives as strategic assets supported by professional archivists. In contrast, in Palembang, archives are still viewed as a secondary administrative function, so the use of technology and the development of human resource competencies have not been prioritized.

The pattern emerging from these findings indicates that effective archive management requires a systemic and synergistic approach, namely a combination of adequate storage facilities, trained human resources, standard procedures, and technology-based supervision. The implications are clear: modernizing infrastructure, implementing digital and integrated archival systems, and strengthening coordination and human resource capacity are important steps to improve efficiency, security, and accountability, while strengthening public governance at the branch level. This study contributes to the literature by providing empirical evidence on how organizational, technical, and human factors interact in archive management in the public sector, particularly in the subsidized mortgage program. For further research, it is recommended to conduct comparative studies between branches, using mixed-methods, and to evaluate the adoption of digital archive technology in the long term. This approach will strengthen archival management practices in public institutions, improve service efficiency, ensure the sustainability of archival management, and enhance the accountability and transparency of government financial institutions.

The Role of Integrated Systems in Improving Efficiency and Accountability in Records Management

This study found that archive management in the Subsidized Mortgage Program at the Palembang Branch of the Government Bank faces interrelated challenges in terms of infrastructure, human resources, and inter-unit coordination, which also reflect issues of public governance, institutional capacity, bureaucratic culture, and decentralization of tasks between branches. Limited storage space and suboptimal facilities hinder the effectiveness of document retrieval, increase the risk of archive damage, and reduce

overall operational performance (Ismiyati, 2023). This situation is exacerbated by staff who handle archives as an additional job without special training, resulting in inconsistent procedures, delayed document retrieval, and increased risk of data loss, in line with the findings of (Sari & Nugroho, 2020). Suboptimal coordination between the head office and branches also reduces the standardization of procedures and monitoring mechanisms. This highlights the importance of implementing an integrated digital system based on the principles of joined-up government and strengthening stakeholder engagement through collaborative governance to improve efficiency, transparency, and accountability (Janssen & Estevez, 2013). A comparison with international practices reveals a clear gap, where public banks in Canada, Australia, the United Kingdom, Japan, and Singapore have adopted archival infrastructure in accordance with standards, integrated electronic records management systems, and professional human resources(Dawes et al., 2009). In contrast, in Palembang, archives are still viewed as a secondary administrative function, so the utilization of technology and the development of human resource competencies have not been prioritized.

The emerging pattern indicates that effective records management requires a systemic and integrated approach: adequate storage facilities, trained human resources, standard procedures, and technology-based oversight in line with the principles of joined-up government and collaborative governance. As a result, modernizing facilities, implementing integrated digital archives, strengthening coordination, and developing human resource capacity are crucial steps to improve efficiency, security, accountability, and public governance at the branch level. The contribution of this research lies in providing empirical evidence on the interaction of organizational, technical, and human factors in archive management in the public sector, particularly in the Subsidized Mortgage Program. For further research, it is recommended to conduct comparative studies between branches, using mixed methods, and to assess the adoption of digital archive technology in the long term to strengthen efficient, transparent, and sustainable archive management practices.

Archival Management Efforts at Government-Owned Banks Palembang Branch Office

The implementation of a digital archiving system at state-owned banks is strategically relevant in accelerating the process of retrieving archives and improving administrative efficiency. Mulyadi (2018) emphasizes that the use of computer technology speeds up access to archives, both newly stored and long-term, thereby directly contributing to operational effectiveness. In the context of the Palembang Branch Office, this concept aligns with the principles of smart governance, which emphasize innovation, efficiency, transparency, and accountability (Affandi et al., 2023). The integration of cloud-based technology, metadata standardization, and inter-agency interoperability has great potential to optimize the management of subsidized mortgage program (KPR) archives while strengthening coordination among stakeholders. However, implementation at the branch level is still not optimal due to systemic obstacles.

First, the centralized organizational structure of state-owned banks means that all strategic decisions including the reduction and destruction of archives are made at the head office. This model creates bureaucratic lag, where responses to archival needs at the branch level are slow and less adaptive to local dynamics (Affandi et al., 2023). Second, internal policies that emphasize procedural compliance over digital innovation have resulted in a partial and fragmented modernization process. Third, limited budget allocation has prevented the adequate provision of essential infrastructure such as cloud storage and document management systems, leaving data storage capacity and security vulnerable. Fourth, human resource competencies are uneven, due to sporadic training

without a continuous development curriculum, which has resulted in low technological literacy among some employees. Fifth, limitations in interoperability infrastructure, such as the lack of direct integration with the National Land Agency, slow down the verification and synchronization of subsidized mortgage (KPR).

These conditions reflect an implementation gap between the digital record management standards recommended in the literature and the operational reality on the ground. In line with the findings of Affandi et al., (2023), infrastructure weaknesses and low human resource competencies are the dominant factors reducing service effectiveness and increasing the risk of losing important documents. The strategic implication is that archive management transformation cannot rely solely on technology adoption but also requires policy reforms supporting decentralization of authority, capacity building through structured and continuous training, and infrastructure investment ensuring interoperability across sectors (Mulyadi, 2018). Therefore, strengthening a technology-based archive system integrated with smart governance principles is a priority to enhance responsiveness, efficiency, and public accountability (Affandi et al., 2023).

Conclusion

This study shows that archive management in the Subsidized Mortgage Program at the Government Bank Branch Office in Palembang faces structural and operational challenges, including document accumulation, suboptimal storage facilities, and a lack of systematization in archive management. The synthesis of these findings emphasizes that the effectiveness of archives is not only a matter of technology, but is the result of synergy between the use of integrated digital systems, strengthening human resource competencies, and adequate management of physical facilities. In other words, efficient archive management requires a balance between administrative processes, technological innovation, and inter-unit collaboration, in accordance with the principles of smart governance. The main contribution of this study is to provide empirical insights into operational barriers and institutional dynamics at the branch level in the implementation of digital archiving systems. These findings enrich the literature on archival management in the public sector by highlighting how the simultaneous integration of technology, strengthening of managerial processes, and stakeholder collaboration can enhance administrative effectiveness, service efficiency, and the security of public archives. In practical terms, the results of this study offer guidance for public institutions in optimizing archive management as part of a transparent and accountable public service strategy.

Based on these findings, several concrete policy recommendations are proposed: first, the implementation of a cloud-based or integrated digital archiving system to support efficiency, transparency, and accountability; second, enhancing human resource capacity through continuous training focused on digital archiving competencies and mastery of standard procedures; third, developing secure and standard-compliant storage facilities to minimize the risk of document damage; and fourth, strengthening coordination between units to ensure consistent archiving procedures and effective oversight. Implications for future research include comparative studies between branches or institutions, the use of mixed-method approaches combining qualitative and quantitative data, and the evaluation of the long-term implementation of innovative technologies in digital records management. Additionally, further research could assess the impact of enhanced human resource competencies and technology integration on the quality of public services, accountability, and the sustainability of the archival system. With this approach, best practices in public archival management can be replicated in other institutions, supporting effective digital transformation and strengthening overall public administration governance.

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Declaration of conflicting interests

In this study, the author states that there is no conflict of interest between the author and any party directly or indirectly related to the aspect being researched, namely the Management of Archiving the Subsidized Housing Ownership Credit (KPR) Program at the Palembang Government Bank Branch Office. The author is committed to conducting this research objectively and honestly, and does not have any personal or group interests that could influence the results and conclusions of this research. If, in the future, a conflict of interest with certain parties is found, the author promises to disclose it transparently and accurately, whether it involves individuals or organizations that could potentially affect the integrity of this research.

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