

Cashless Payment System Model at the Ministry of Cooperatives and Small and Medium Enterprises

Galih Cheria Puspita, Rochmad Nur Afsdy Saksono, Luki Karunia

Politenik STIA LAN Jakarta, Indonesia

Email: galih.puspita08@gmail.com

Abstract

To encourage the creation of effective and efficient APBN implementation, widely known by the public, and accountable, the payment mechanism in the APBN implementation process must be simplified but modern with the use of information technology that is increasingly optimal. One of the efforts made is to change shopping behavior, especially related to the use of the Money Supply mechanism which gradually shifts from fully using cash funds to cashless systems through the implementation of digital payments such as Government Credit Cards (KKP) and Cash Management System Virtual Accounts (CMS VA). This study aims to explore the factors that cause the low implementation of Cashless payment systems in the form of KKP and CMS VA within the Ministry of Cooperatives and SMEs, and find a model that can optimize it. Researchers use a qualitative approach with the case study method because they try to focus intensively on a particular object that studies it as a case, and cannot be generalized because the results of this study only apply to the case being studied. The results of this study show that leadership commitment is the factor that most influences the implementation of the cashless payment system, and also determines the influence of other factors such as human resource factors, the availability of SOPs, reward and punishment mechanisms, and the involvement of the Bank in the use of KKP and CMS VA. Satker must synergize with other parties so that in every stage of implementation starting from the signing stage of cooperation between Satker and the Bank, issuance and delivery of instruments, use transactions and accountability, until the supervision and monitoring evaluation stage can run better so that it can have an optimal impact on the implementation of Cashless payment systems within the Ministry of Cooperatives and SMEs.

Keywords: Cashless Payment System; Government Credit Card; Cash Management System Virtual Account.

INTRODUCTION

It is contained in the State Finance Law that state financial management must be carried out responsibly, comply with applicable regulations, be transparent and meet the principle of value for money, with propriety and apply a sense of fairness for all citizens. This provision also regulates the delegation of authority and responsibility of the President as the highest authority holder in the practice of financial management of a country both to Ministers and Heads of Institutions. In carrying out fiscal management, the duties of the Minister of Finance include determining documents on the implementation of the budget formulated by the Budget Users. This document is in the form of a List of Contents for Budget Implementation, which is the basis for the implementation of programs and activities / activities as well as the imposition of the budget that has been determined for each Work Unit (Satker). For the purposes of implementing these activities, the Budget User has the authority to make engagements or commitments with parties outside his agency in accordance with the predetermined budget limit. For this engagement, the Budget User can instruct the payment of various bills charged to the State Budget, where payment must be made after obtaining an achievement or a job. For the smooth process of implementing and completing tasks in a Ministry / Institution, the

Ministry of Finance provides a number of work advances in the form of Supply Money (UP) to Budget Users whose management is carried out by the Expenditure Treasurer and used to finance Satker operational expenses.

Along with the development of human life patterns have given birth to many conveniences in various activities, including activities in the financial sector. In an era where the use of technology is increasingly rapid, it is increasingly familiar when the use of cash is increasingly minimized in conducting financial transactions. This includes the use of electronic banking transaction tools such as ATM cards, credit cards to e-money. In August 2014, the Government launched the National Cashless Movement (GNNT) in an effort to increase accountability and transparency over public financial management and the quality of public services, as well as realize effective and efficient governance. GNNT is an effort by the Indonesian government to increase the utilization of Cashless transactions and create a cashless society ecosystem. Bintarto (2018) suggests that cashless society is an expression that refers to communities that no longer use physical money in conducting financial transactions, but already use digital money. In the industrial era 4.0, modernization of state cash management is a must, where both state revenues and expenditures are required to quickly adapt to technology in order to obtain higher *added value* when compared to maintaining conventional patterns that will be eroded by the times. Modern payment processes place more emphasis on something digital. The greater role of the government in providing more efficient services certainly requires more active government cash management. More efficient government cash management will try to avoid or minimize idle cash conditions, and can reduce the inequality between government receipts and expenditures more effectively. The government continues to make changes to shopping behavior, especially those related to cash transactions using the UP mechanism. To encourage the growth of Cashless payment system among government agencies, the use of the UP mechanism has gradually shifted from fully using cash, then slowly starting to use the Cashless system through the implementation of digital payments such as Government Credit Cards or KKP and Cash Management System Virtual Account or CMS VA.

The government's commitment to increase the use of Cashless payment instruments and support the GNNT program is realized by the Ministry of Finance by implementing an electronic payment system. As quoted from the page of the Director General of Treasury of the Ministry of Finance, although the 2021 Financial Statements of the Central Government obtained an Unqualified Opinion, they still left several findings, and even became repeated findings, including those related to state treasury management. To follow up, the Ministry of Finance has written to the heads of Ministries/Institutions to implement the policies that have been taken in an effort to upgrade account management activities through the Satker account restructuring process, utilization of electronic and digital transactions to reduce the use of cash funds through debit cards, KKP or CMS VA, and periodically continue to encourage and monitor the management of cash and Satker accounts within their respective scopes Ministries/Agencies.

The Ministry of Cooperatives and Small and Medium Enterprises is a government agency that participates in encouraging the development of Cashless instruments in Indonesia through the use of KKP and CMS. As an institution that provides guidance to cooperatives, micro

enterprises, small businesses and also Mmnengah, the Ministry of Cooperatives and SMEs must be able to become a role model and invite cooperatives and MSMEs throughout Indonesia to provide real support for the GNTT program by implementing Cashless payment instruments. That the implementation of this system can bring many benefits to cooperative members and MSME actors who have an important role in moving the wheels of the economy in Indonesia. The contribution of MSMEs given up to more than 60 percent to GDP will certainly affect economic growth in Indonesia. Since mid-2019, the Ministry of Cooperatives and SMEs has used KKP as one of the means of payment for expenditures on state budget expenses to support government policies in modernizing state cash management through digitizing state cash expenditure accounts starting with the account restructuring process. This restructuring is carried out with the aim of reducing the large number of accounts that are expected to provide convenience related to more efficient government account control. As a facility attached to Satker's virtual account, CMS is also an option for a cashless payment system taken by the Ministry of Cooperatives and SMEs. Conditions where idle cash of government funds are still quite high and the magnitude of risks in terms of security and irregularities in the use of cash pose a stronger impetus to make improvements in the state budget payment procedure. The government's efforts to carry out modernization and renewal in the budget implementation stage, including by utilizing MMAF facilities in the context of using UP, which are expected to reduce funding costs so as to encourage the creation of effective and efficient state financial management. However, until now the use of MMAF within the Ministry of Cooperatives and SMEs is still relatively low so that the benefits of MMAF cannot be felt optimally. In accordance with the provisions stated in the relevant Minister of Finance Regulation, the proportion of UP Satker itself consists of cash UP of 60% and KKP UP of 40%. The value of UP transactions using KKP is still very small when compared to the total value of UP transactions over the past three years.

Table 1. Proportion of UP in the Ministry of Cooperatives and SMEs in 2020-2022

Money supply	Year 2020	%	Year 2021	%	Year 2022	%
DP cash	68.176.853.516	89%	65.603.641.811	96%	116.218.439.328	95,78%
UP KPP	1.023.046.568	1,48%	2.179.700.353	3.22%	5.116.875.085	4,22%
Total	Rp.	100,00%	Rp.	100.00%	Rp.	100.00%
UP	69.199.900.084		67.783.342.164		121.335.314.413	

Source: OM-SPAN Application, Ministry of Finance

Furthermore, regarding the utilization of CMS VA, when grouped based on the number of VAs managed, CMS utilization at the Ministry of Cooperatives and SMEs in the same year was ranked 22nd in the group of Ministries/Institutions with 10-100 VA under management, where out of a total of 46 Satker who have VA, only 11 Satker utilize the CMS VA feature, or 24%.

No	Kode Satker	Nama VA	Tot CMS	Tot Debit	Tot Teller	Tot Trx
1	110068	BPG 014 DINAS KOPERASI UKM PROV SUMSEL	4716	0	80	4796
2	070055	BPG 123 DINKOP DAN UKM SUMUT	4583	0	0	4583
3	401741	BPG 175 PEMBIAYAAN	1408	0	0	1408
4	130063	BPG042 DSKP UKM PRV KALBAR	1211	9	1	1221
5	170008	BPG 049 DINAS KUMKM PROV SULUT DK	352	0	0	352
6	120010	BPG 017 DINAS KOPERASI DAN UMKM PROVINSI LAMPUNG	190	0	24	214
7	180064	BPG 051 DINAS KOPERASI DAN UMKM PROV. SULAWESI TENGAH	158	464	22	644
8	401744	BPG 175 PENGEMBANGAN SDM	126	0	0	126
9	622297	BPG 175 KEMENTERIAN KUKM PEMERINTAH	100	0	0	100
10	401745	BPG 175 PENGAWASAN	50	0	0	50
11	401742	BPG 175 PRODUKSI DAN PEMASARAN	43	0	0	43

Gambar 2. Utilization of CMS VA Satker in 2022

Source: Dit. State Cash Management, Ministry of Finance

Various efforts and steps have been taken by the government in encouraging the use of Cashless payment systems within government agencies, both through the issuance of regulations related to KKP and CMS VA, through socialization carried out both offline and online to the provision of various information related to development and also Cashless benefits in various literature. The Ministry of Cooperatives and SMEs has a major role in optimizing the cashless culture in Indonesia. Various advantages and benefits can be taken from the implementation of the Cashless movement. However, the fact is, until now, the implementation of the use of MPAs and CMS VA within the Ministry of Cooperatives and SMEs is still relatively low. Awareness from activity implementers and financial managers to play an active role in encouraging the use of Cashless payment systems still needs to be improved. Bill payment through the UP mechanism managed by the Treasurer is still dominated by the use of cash. Based on these conditions, this study was conducted to identify various obstacles that hinder the use of Cashless payment systems within the Ministry of Cooperatives and SMEs, and to further take steps and provide recommendations that can be used to improve the implementation of Cashless movements through optimizing UP management with the use of KKP and CMS VA.

Commitment to the organization is built based on employee trust in organizational values, employee willingness to achieve organizational goals and loyalty to remain a member of the organization (Kuntadi et al., 2022). The commitment of the leadership is a factor that can encourage the implementation of a Cashless payment system through both KKP and CMS VA. According to research conducted by Sulaeman & Dwinanda, (2021) the commitment of leaders in each Ministry/Institution is very important to encourage the use of MMAF. Said & Sutiono, (2021) also said that the Satker Expenditure Treasurer has not been able to implement KKP because it still faces obstacles, among others, due to the policy of the satker leader who does not want to use KKP. One of the important resources in the public sector is human resources. Competent human resources are a very important element and certainly needed in an effort to realize effective, efficient and accountable state financial management. Arsyiati et al., (2008) suggests that HR competence has an important impact / influence on the process of financial accountability of a country. Yulianti, (2021) stated that the application of KKP at KPPN Dumai is relatively ineffective because it is influenced by human factors that are reluctant to change their mindset and have not been able to take advantage of increasingly

developing technology. The lack of human resources who have expertise in implementing both the system and the card has resulted in the implementation of credit cards in the government sector lagging behind when compared to the private sector (Maulid and Sudiby, 2020). Then Novitasari & Agustia, (2021) also said that resource factors, including human resources, play a role in the implementation of KKP Satker Ministries/Institutions in the KPPN Magelang work area. To form a joint commitment in an organization so that it always develops, structured guidelines or guidelines are needed in carrying out their respective roles according to their main duties and functions. No exception in the government sector, these structured guidelines are an important factor in creating an effective, efficient and economical bureaucracy. Standard Operational Procedure (SOP) is a guideline or reference used to carry out tasks / work in accordance with the functions and tools of performance appraisal in government organizations where its implementation is based on technical, administrative and procedural indicators / benchmarks in a work unit (Atmoko, 2006). Elmizar & Kasmadi, (2020) found that the implementation of the Cashless transaction system at the Kampar Regency Government is still not effective due to the unavailability of SOPs related to the implementation of Cashless transactions. Then Yadnya, (2022) through his research stated that SOPs are an important element in implementing CMS for state expenditure payments. According to Harahap & Sibuea, (2019) reward is an effort to foster a feeling of being recognized or accepted in the work environment, where the effort touches aspects of compensation and aspects of relationships between employees. For an achievement achieved by both individuals and work units, appreciation can be given in order to achieve better performance in the future, both material and immaterial. While punishment is a form of sanction or punishment for violations of norms, laws or provisions / agreements that have been mutually agreed upon (Meliala, 2008). According to Novitasari & Agustia, (2021) although the leadership's commitment to the implementation of KKP is good, and employees have also understood the benefits of KKP, if it is not accompanied by high motivation, employees will tend to be lazy to use KKP because the implementation regulations are considered quite detailed and considered difficult. Therefore, a reward and punishment mechanism is needed in order to increase the use of CTF. Some problems that arise in the use of CTF come from external parties. The limited availability of EDC machines affects the use of KKP Satker. So even though Satker's operational cost budget is quite large, if it is not balanced with the number of goods/services providers who are willing and able to provide EDC machines, then the use of KKP as a Cashless payment instrument will be hampered. Yulianti, (2021) revealed that the implementation of KKP at KPPN Dumai is relatively ineffective due to the limited providers of goods/services in the region that have not provided EDC machines. Similar to the research conducted by Yang et al., (2022) where the management of KKP users at KPPN Bengkulu has not been carried out properly, one of which is due to the availability of EDC machines at merchants is not much. In implementing the use of KKP and CMA VA in the field, Satker will be faced with various technical obstacles that require a quick response from related parties, especially the Bank is always a service / facility provider. The involvement of the bank as a CMS VA service provider is expected to be realized through increased cooperation in terms of education, registration and utilization of CMS VA Satker (Yadnya, 2022). In addition, Muwaffaq & Piantari, (2022) said that in addition to system maintenance and system errors, changes in bank policies such as the

accessibility period of proof of transaction are also factors that can affect CMS implementation. This research was conducted to identify various obstacles that hinder the use of Cashless payment systems within the Ministry of Cooperatives and SMEs, and to further take steps that can be used to improve the implementation of Cashless payment systems.

METHOD RESEARCH

In this study, researchers use a qualitative approach with the case study method because they try to focus intensively on a particular object that studies it as a case, and cannot be generalized because the results of this study only apply to the case being studied. This research has the main focus of providing an overview of the implementation of Cashless payment systems in the form of KKP and CMS VA where their usage is still relatively low, and seeks to explore various factors that can affect the use of both. To answer the questions raised in this study, a number of data from various sources are needed which will later be analyzed to produce valid information. Data collection based on the source consists of primary data where data is obtained directly, obtained through interviews with key informants as parties involved in the implementation of the use of KKP and CMS VA to get a complete picture of the true conditions regarding the implementation of the Cashless payment system. Then secondary data where data collection is also carried out indirectly.

In addition to being seen from the source, data collection is also seen from the techniques used to collect the data, namely through interviews, observations to documentation studies. The interview process was conducted with key informants involved in the implementation of Cashless payment systems in the form of KKP and CMS VA. With interview guidelines, researchers will provide a number of questions tailored to the area of involvement of each key informant. The tools used can be in the form of mobile phones or recorders to record the interview session. The selection of key informants is carried out based on the main tasks and functions in their daily lives relevant to research, including acting as parties who make policies, parties who make engagements / commitments, parties who decide transactions on a payment, KKP holders, parties who operate the VA CMS, and external parties who act as providers of goods / services who also have involvement with the Cashless payment system implemented by Satker. Key research informants selected in this study include Power of Budget Users, Commitment Making Officers, Expenditure Treasurers of Operational KKP / Capital Expenditure Holders, Official Travel KKP Holders, Goods/Services Providers, Banks, and the Ministry of Finance. The next technique is the observation technique, where researchers will directly observe the implementation of Cashless payment systems through the use of KKP and CMS VA. Observations will also be made when there is a financial transaction on APBN spending with the provider of goods/services. By using direct observation techniques, researchers will be directly involved in the operation of Cashless payment systems in order to obtain a clearer picture of the observed environment, activities being carried out, parties participating in activities, and activities and events that occur from the perspective of the parties involved. In addition to interviews and observations, other techniques used are documentation studies where researchers will collect and study various regulatory documents, circulars, application outputs, and various other documents relevant to the background and formulation of problems related to the use of Cashless payment systems in the form of KKP and CMS VA,

such as the Minister of Finance Regulation related to the use of KKP and related to the management of Satker accounts, a circular letter from the head of KPPN, and a number of data obtained from the Ministry of Finance's OMSPAN application, to be further reprocessed for research purposes.

The data obtained from interviews, observations and documentation studies are then processed first, for further analysis. From the transcripts of interviews with all key informants in order to explore the factors that influence the use of Cashless payment systems in the form of KKP and CMS VA, will be summarized, selected the main things and prioritize facts, then look for patterns and themes, so as to provide a clearer interpretation and facilitate researchers in subsequent data collection. Furthermore, the data that has been grouped will be presented in the form of tables or graphs to make it easier to understand. To validate the data obtained, this study uses a triangulation technique where checking the validity of data can be done using various data sources. The last process in the data processing process is verification and making conclusions. The conclusions obtained during the data collection process in the field are supported by authentic, consistent and valid evidence, and if additional data is needed that must be verified again, then if then in accordance with the initial conclusions, it can be stated that the conclusions submitted are valid and credible conclusions.

RESULT AND DISCUSSION

Based on the results of the study, researchers found a number of facts and findings. Regarding the leadership commitment factor, Satker leaders tend not to show strong commitment in implementing the Cashless payment system. This is based on several conditions such as the cooperation agreement already exists but the format is not in accordance with the standards of the Ministry of Finance, there is no obligation to use KKP or CMS VA, the implementation of socialization / bimtek / FGD so far has only been carried out by Echelon I units, there has been no socialization, bimtek or FGD internal Satker, the socialization carried out has only targeted financial managers, has not touched the holders / users of KKP and CMS VA, and there is no internal supervision of the management of CTF or CMS VA. Regarding human resource factors, HR personnel involved in the management of KKP and CMS VA show that they have a relatively good understanding of applicable regulations, however, there are still some conditions that are not optimal, including the mindset of employees who are still comfortable with the use of cash, potential concurrent positions and additional workloads, lack of understanding of the Account Debit Order (SPPR) procedure and KPA Approval procedure for changes in KKP limits, limitations in human resources that process accountability administration, mistaken imposition of KKP accountability and payment of KKP bills. Regarding the SOP availability factor, SOPs governing the management of KKP and CMS VA are not yet available, both at the Satker level and at the Echelon I Unit level. Work standards are guided by related FMD, socialization results, and youtube pages, there are often errors in the administration of KKP accountability, delays in submitting KKP accountability, and delays in paying KKP bills, and there is no special mechanism that regulates matters such as submitting changes to KKP limits or Solving Cybercrime Cases. Regarding the reward and punishment mechanism, there is no reward and punishment mechanism applied within the Ministry of Cooperatives and SMEs. No punishment has been enforced from the Ministry of

Finance for discrepancies in the use of KKP Satker, there is no obligation to use KKP or CMS VA, there are no sanctions for misuse of KKP due to shopping transactions for personal use, there are no sanctions for late completion of filings which result in late bill payments, there are still activity implementers who avoid using KKP in shopping, and there is no reward for Satker which is already relatively both the use of CTF and CMS VA. Regarding the availability of EDC machines, some of the images obtained are partner providers of goods and services of the Ministry of Cooperatives and SMEs providing EDC machine services, as well as merchants such as hotels and gas stations where employees transact using KKP have provided EDC machine services, shopping transactions have been carried out more online / online, no longer need EDC machines, signal constraints or internal networks are the main problems using EDC machines, and purchases of operational goods, such as office stationery, computer media and meeting consumption, are accommodated through the government marketplace, the Digipay application. Regarding the involvement of the Bank, some of the illustrations that can be obtained include the Bank's relatively good response regarding the approval of the KKP limit increase, the Bank's response is quite long if the request for an increase in the KKP limit is outside working hours, there is the same transaction charged in two different periods, and case resolution takes up to two months, there are transactions due to network constraints, then charged twice, and case resolution takes up to one month, there is an imposition of surcharge fees on lodging payment transactions, the Bank's response is less active to cybercrime cases experienced by Satker, Satker does not obtain clear information about the case resolution period, until case resolution takes about 1.5 months, and the Bank is less responsive to the use of CMS VA Satker, especially Satker Deconcentration that is in the area.

A leader certainly cannot work alone but must work together with others. This cooperation must be shown through the involvement of a leader in carrying out his main duties, by influencing, encouraging, encouraging or giving direction to his team towards various goals in the organization including in the management of CTF and CMS VA. The implementation of the cashless payment system, which has been running for four years at the Ministry of Cooperatives and SMEs, shows suboptimal results. That the role of leaders to set an example or act as a role model in using KKP or CMS VA as a means of Cashless payment of state expenditure is very important and can have a great influence on employees in implementing both. The commitment of the leadership influences the implementation of the use of MMAF and CMS VA within the Ministry of Cooperatives and SMEs. This is in line with the findings of several previous studies. Said & Sutiono, (2021) that the Satker Expenditure Treasurer at Ministries/Institutions has not been able to implement the use of KKP because they still face obstacles, among others, due to the policies of their Satker leaders who do not want to use KKP. Syahputra, (2022) also stated that the limitations of the use of KKP on Satker within the scope of KPPN Tanjung Pinang were caused by the commitment of the leaders who still felt that they did not encourage the use of KKP. The implementation of the Cashless transaction system within the scope of local governments, one of which is through the use of the VA CMS, is also still experiencing various obstacles, one of the biggest factors is the lack of strong leadership commitment in implementing the system (Herlen et al., 2021).

To carry out their duties and authorities, all parties must know and understand the various regulations that overshadow the management of KKP and CMS VA, so as not to violate

applicable regulations. A good understanding of regulations can streamline the administrative process of accountability and minimize the occurrence of errors. The application of cashless payment system will certainly not be separated from the use of technology. This condition requires technical skills from HR in operating it. Financial managers are currently required to be more technologically literate because the existence of technology cannot be avoided and is experiencing increasingly rapid development. Regarding attitudes and behaviors, human resources who have a careful and prudent attitude can also encourage the smooth implementation of the Cashless payment system. Human resources influence the implementation of the use of KKP and CMS VA within the Ministry of Cooperatives and SMEs. In line with some previous findings, as revealed by Yulianti, (2021) that the application of KKP at KPPN Dumai is relatively ineffective because it is influenced by human factors who are reluctant to change their mindset and have not been able to take advantage of increasingly developing technology. The lack of human resources who have expertise in implementing both the system and the card has resulted in the implementation of credit cards in the government sector lagging behind when compared to the private sector (Maulid & Sudiby, 2020). Then Dewi & Novitasari, (2021) also said that resource factors, including human resources, play a role in the implementation of KKP Satker Ministries/Institutions in the KPPN Magelang work area.

The lack of optimal performance of KKP and CMS VA management when viewed from the number of usage transactions can be caused by workflow settings that have not been standardized. Constraints related to the time of completion of accountability administration, late payment of bills or in the event of a digital crime case can affect the smooth management that is ongoing and for the period to come. SOPs as a reference for work are needed in an effort to oversee the use of public funds in terms of efficiency, compliance to security. Every party involved in managing the cashless payment system must be well informed at every stage of its implementation so that all have the same understanding. The responsibility of each party involved in carrying out duties can be documented through the existence of SOPs. The availability of SOPs affects the implementation of the use of KKP and CMS VA within the Ministry of Cooperatives and SMEs. Researchers agree with several research results, including by Elmizar & Kasmadi, (2020) which found that the implementation of the Cashless transaction system in a local government is still not effective due to the unavailability of SOPs related to the implementation of Cashless transactions. Yadnya (2022) through his research stated that SOPs are an important element in implementing the VA CMS to process state expenditure payments. Furthermore, Lesmono et al., (2023) stated the results of her research where one of the Satkers within the scope of one KPPN in Central Java still has obstacles in implementing KKP management because the Satker does not have an SOP.

To further motivate the implementation of the cashless payment system and increase discipline in its use, Satker or Echelon I Unit can implement a reward and punishment mechanism so that the management of KKP and CMS VA can run smoothly, be more accountable and be able to optimize its use. In addition to punishment, encouragement of use can also be manifested in the form of appreciation or reward to individuals or Satker users, both material and immaterial, for performance achievements in the management of KKP and CMS VA, especially from the aspect of use transactions. Reward and punishment must go hand

in hand so that their implementation can run effectively. The reward and punishment mechanism affects the implementation of the use of KKP and CMS VA within the Ministry of Cooperatives and SMEs. This is in line with what was expressed by Mei Novitasari, (2018) that although the leadership's commitment to the implementation of KKP is good, and employees have also understood the benefits of KKP, if it is not accompanied by high motivation, employees will tend to be lazy to use KKP because its implementation is considered quite detailed and impractical. The same thing was also expressed by Arfandi & Rahayu, (2022), that the lack of reward and punishment mechanism has also become one of the obstacles in the implementation of Cashless transaction policies in the local government of Wajo Regency.

Despite the fact that the number of EDC machines is increasing, both in provincial and regional capitals, these KKP users do not really take advantage of the existence of EDC machines. Many transactions are made, for example to buy flight tickets and pay lodging fees are processed using KKP but not through the card swipe mechanism on the EDC machine, but directly processed online / online, or simply by providing a CVV number. For ATK purchases, computer media, meeting consumption to capital expenditure have now been accommodated by the Ministry of Finance through the Digipay application. This application is a platform that integrates the process of purchasing government goods/services, digital payments, calculations, withholding/collection, payments, to shopping transaction tax reporting, in one ecosystem (Hutabarat et al., 2021). Apart from being a means of developing MSME products, Digipay is a form of renewal and digitalization of the government spending payment system which is slowly starting to switch from cash to Cashless transactions. Digipay aims to convert the payment process from cash to cashless so that the Satker treasurer no longer spends cash to pay for the purchase of office needs (Yadnya et al., 2022). One of the issues that often arises in the management of MMAF is the condition where there is still a lack of EDC machines provided by vendors / providers of government goods / services. In the Digipay application system, this issue is relatively unobstructive Fitriani et al., (2022) because the payment process has been accommodated in it. Thus, according to researchers, the availability of this EDC machine does not affect the low condition of cashless payment system implementation within the Ministry of Cooperatives and SMEs. This is different from several previous findings, such as Yulianti, (2021) that due to the limited providers of goods/services in the region that have not provided EDC machines, the application of MMAF at KPPN Dumai is relatively ineffective. According to Al-Bayan (2022), the management of KKP users at KPPN Bengkulu has not been carried out properly, one of which is due to the availability of EDC machines at merchants is not much. Then, dos Santos Munik et al., (2022) said that the lack of deployment of EDC machines affected the effectiveness of the implementation of the MPA implemented by KPPN Jambi.

As a party that provides Cashless instrument products and services in the form of KKP and CMS VA, in an effort to maintain its smooth management, the Bank must play an active role. The Bank must always be present and actively synergize with Satker, Ministry of Finance, and also providers of goods and services in organizing the management of KKP instruments and also CMS VA. In the daily use of KKP and CMS VA, various obstacles or problems in the field will often be encountered, both related to technical matters, related to human resources from the Bank itself, to policies in providing services. High responsiveness from the Bank is

needed in an effort to improve Satker's cash management so that the implementation of its use can run optimally while still meeting various applicable regulations. The involvement of the Bank affects the implementation of the use of KKP and CMS VA within the Ministry of Cooperatives and SMEs. Researchers agree with previous findings, including T. Yulianti & Sulistyawati, (2021) stating that one of the Satker within the scope of KPPN Dumai experienced problems in using KKP because every shopping transaction carried out using an EDC machine is always subject to an additional fee (surcharge), where the Bank has not communicated all applicable rules related to KKP management clearly to the relevant merchants. Furthermore, Muwaffaq & Piantari, (2022) said that in addition to system maintenance and system errors, changes in bank policies such as the accessibility period of proof of transaction are also factors that can affect CMS implementation.

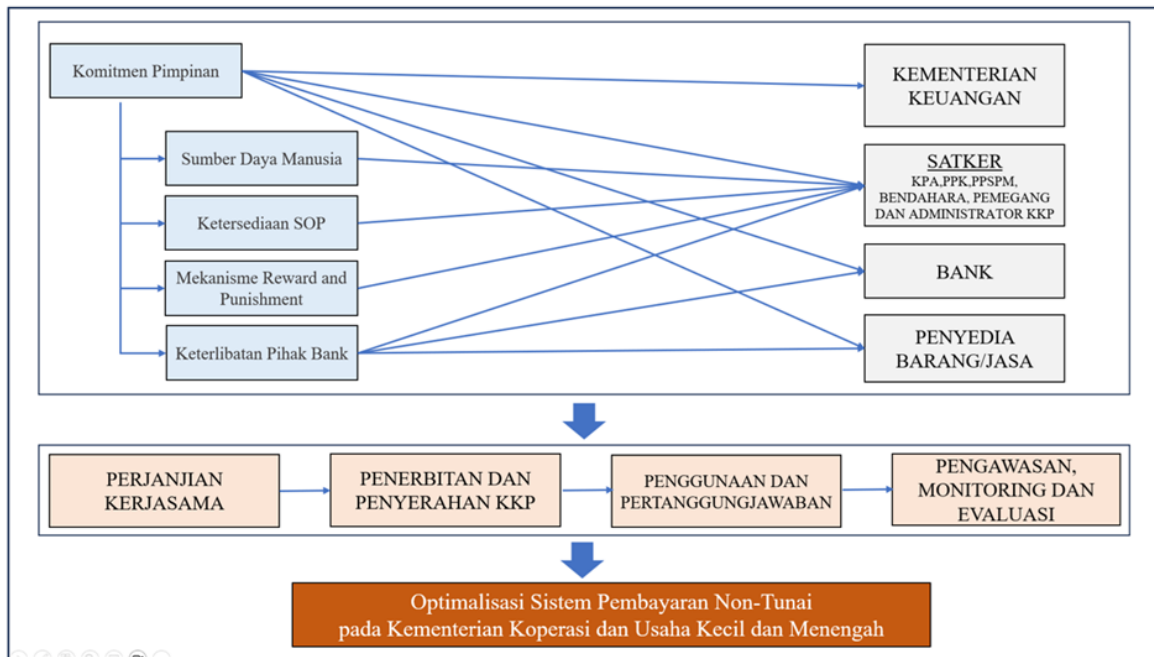


Figure 1. Integrative Cashless Payment System Model.

Source: Researchers' work

CONCLUSION

Based on the results of the study, weaknesses were found in the implementation of the Cashless payment system within the Ministry of Cooperatives and SMEs. A model was formulated in order to optimize the use of KKP and CMS VA in the mechanism of payment of state expenditures made by Satker. The model includes leadership commitment as the factor that most influences the implementation of the cashless payment system, and also determines the influence of other factors such as human resource factors, SOP availability factors, reward and punishment mechanism factors, and Bank involvement factors in the use of CTF and CMS VA. In managing these factors, Satker must synergize with other parties so that the management of Cashless instruments is more optimal. Thus, every stage of implementation of KKP and CMS VA management starting from the signing stage of cooperation between Satker and the Bank, issuance and submission of KKP, use and accountability transactions, to the supervision and monitoring evaluation stage can run better so that it has an impact on the

implementation of a Cashless payment system within the Ministry of Cooperatives and SMEs that is more optimal.

REFERENCES

- Arfandi, S. N., & Rahayu, S. E. (2022). Pengaruh Indeks Saham Syariah Jepang (Djijp) Dan Indeks Saham Syariah Malaysia (Djmy25d) Terhadap Indeks Saham Syariah Indonesia (Issi). *Point: Jurnal Ekonomi Dan Manajemen*, 4(1), 53–66.
- Arsyati, A., Darwanis, D., & Djalil, M. A. (2008). Pengaruh Kualitas Sumber Daya Manusia Dalam Pengelolaan Keuangan Terhadap Kualitas Pertanggungjawaban Keuangan Pnbp Dalam Upaya Meningkatkan Kinerja Instansi Pada Universitas Syiah Kuala. *Jurnal Telaah Dan Riset Akuntansi*, 1(1), 29–49.
- Atmoko, F. F. (2006). Evaluasi Sistem Pengendalian Intern Terhadap Prosedur Penerimaan Kas (Studi Pada Perusahaan Tegel Maju Makmur Madiun). University Of Muhammadiyah Malang.
- Dewi, N., & Novitasari, N. L. G. (2021). Effect Of Return On Assets And Company Growth On Company Value (A Case Study Of Manufacturing Companies Listed On Indonesia Stock Exchange). *International Journal Of Accounting & Finance In Asia Pasific*, 4(2), 1–11.
- Dos Santos Munik, D. B., Dos Santos, I. B., De Morais, E. A., De Paula Castro, D. S., José, M. R., De Athayde Massi, G. A., & Guarinello, A. C. (2022). Visão De Idosos Com Perda Auditiva E De Seus Cônjuges Acerca De Mudanças Ocorridas Em Sua Qualidade De Vida Durante A Pandemia Do Covid-19. *Research, Society And Development*, 11(5), E39211528404–E39211528404.
- Elmizar, E., & Kasmadi, K. (2020). Analisis Implementasi Sistem Transaksi Non Tunai Dalam Pengelolaan Keuangan Daerah (Studi Pada Pemerintah Daerah Kabupaten Kampar). *Jurnal Riset Manajemen Indonesia*, 2(3), 149–157.
- Fitriani, H., Samsuri, T., Rachmadiarti, F., Raharjo, R., & Mantlana, C. D. (2022). Development Of Evaluative-Process Learning Tools Integrated With Conceptual-Problem-Based Learning Models: Study Of Its Validity And Effectiveness To Train Critical Thinking. *International Journal Of Essential Competencies In Education*, 1(1), 27–37.
- Harahap, A. F. M., & Sibuea, Z. A. M. (2019). The Effect Of Organizational Culture, Reward, Transformational Leadership, And Job Satisfaction On Teacher Performance Of Muhammadiyah Elementary School Medan.
- Herlen, A. T., Putriana, V. T., & Yohana, D. (2021). Implementasi Kebijakan Transaksi Non Tunai Pemerintah Daerah Di Indonesia. *Jurnal Ilmiah Universitas Batanghari Jambi*, 21(1), 80–85.
- Hutabarat, P., Latifah, D., Mimin, M., Harto, H., & Kuswadi, K. (2021). Eksplorasi Biji Di Pulau Karimunjawa, Taman Nasional Karimunjawa. *Prosiding Seminar Nasional Biologi*, 7(1), 369–376.
- Kuntadi, C., Saragi, J. E. M., & Syafira, S. I. (2022). Pengaruh Standar Akuntansi Pemerintah, Sistem Pengendalian Internal Pemerintah, Dan Kompetensi Sumber Daya Manusia Terhadap Kualitas Laporan Keuangan Pemerintah. *Jurnal Ilmu Manajemen Terapan*, 3(5), 458–468.
- Lesmono, B., Saparuddin, S., & Nurlaila, N. (2023). Determination Of Public Service Agency Financial Management Budget Absorption With Religiosity As Moderation.
- Maulid, L. C., & Sudibyoy, Y. A. (2020). Kartu Kredit Pemerintah Sebagai Alat Pembayaran Belanja Negara Di Indonesia: Permasalahan Dan Solusi. *Akuntabel*, 17(2), 301–313.
- Meliala, D. S. (2008). Himpunan Jurisprudensi Hukum Waris Indonesia: Menurut Kitab

- Undang-Undang Hukum Perdata. Nuansa Aulia.
- Muwaffaq, T., & Piantari, L. L. (2022). Mengintrospeksikan Kemunculan Dan Sifat Alami Berita Palsu Sebagai Genre Dengan Parameter Tekstual: Pemrosesan Teks Semiotika Kognitif (Introspecting The Emergence And Nature Of Fake News As A Genre With Textual Parameter: Cognitive Semiotics Text Processing). *Sawerigading*, 28(2), 247–274.
- Novitasari, Maya, & Agustia, D. (2021). Green Supply Chain Management And Firm Performance: The Mediating Effect Of Green Innovation. *Journal Of Industrial Engineering And Management*, 14(2), 391–403.
- Novitasari, Mei. (2018). Diskriminasi Gender Dalam Produk Budaya Populer (Analisis Wacana Sara Mills Pada Novel “Entrok”). *Semiotika*, 12(2), 151–166.
- Said, A., & Sutiono, S. (2021). Analisis Persepsi Bendahara Pengeluaran Atas Aspek Kepentingan Dan Kinerja Pengguna Dan Mitra Perbankan Dalam Penerapan Kartu Kredit Pemerintah. *Jurnal Manajemen Perbendaharaan*, 2(1), 17–34.
- Sulaeman, A. S., & Dwinanda, R. R. (2021). Manajemen Kas Pemerintah: Implementasi Kartu Kredit Pemerintah Dalam Pembayaran Belanja Negara. *Jurnal Riset Dan Aplikasi: Akuntansi Dan Manajemen*, 5(2).
- Syahputra, O. H. (2022). Masa Depan Kedaulatan Pangan: Dukungan Agroforestri Dalam Produksi Pangan Melalui Perhutanan Sosial. *Prosiding Seminar Nasional Pertanian*, 4(1), 255–266.
- Yadnya, I. D. G. S. A. (2022a). Implementasi Cash Manajemen System (Cms) Perbankan Oleh Pejabat Perbendaharaan Pada Satuan Kerja Pengelola Apbn (Studi Pada Ditjen Diktiristek Kemendikbudristek). *Jurnal Pendidikan Tambusai*, 6(2), 11511–11517.
- Yadnya, I. D. G. S. A. (2022b). Pengaruh Persepsi Bendahara Pengeluaran Dan Komitmen Organisasi Terhadap Kinerja Penggunaan Kartu Kredit Pemerintah. *Jurnal Impresi Indonesia*, 1(2), 164–170.
- Yadnya, I. D. G. S. A., Se, M. A., & Mm, Ch. (2022). Berbagai Faktor Bagi Peningkatan Kinerja Pegawai. *Feniks Muda Sejahtera*.
- Yang, X., Hesami, M. D., Nazemipool, E., Bahadoran, A., Al-Bahrani, M., & Azizi, B. (2022). Fabrication Of Cuco2s4 Yolk-Shell Spheres Embedded With S-Scheme V2o5-Deposited On Wrinkled G-C3n4 For Effective Promotion Of Levofloxacin Photodegradation. *Separation And Purification Technology*, 301, 122005.
- Yulianti, D. (2021). Efektivitas Penerapan Kartu Kredit Pemerintah (Kkp) Dalam Meningkatkan Transparansi Keuangan Negara Pada Kppn Dumai. *Jurnal Optimal*, 18(2), 1–25.
- Yulianti, T., & Sulistyawati, A. (2021). Enhancing Public Speaking Ability Through Focus Group Discussion. *Jurnal Pajar (Pendidikan Dan Pengajaran)*, 5(2), 287–295.

Copyright holders:

Galih Cheria Puspita, Rochmad Nur Afsdy Saksono, Luki Karunia (2023)

First publication right:

Injurity - Interdisciplinary Journal and Humanity



This article is licensed under a Creative Commons Attribution-ShareAlike 4.0 International