

# OPTIMIZING THE USE OF GOVERNMENT CREDIT CARD (KKP) AND CASH MANAGEMENT SYSTEM VIRTUAL ACCOUNT (CMS VA) AS A TOOL FOR PAYING FOR STATE EXPENDITURES IN PUSBANGKOM MANAGEMENT SYSTEM BPSDM MINISTRY OF PUPR

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**Abstract.** This research has limitations on the discussion of optimizing the use of KKP and CMS VA as a means of payment for state spending in the Pusbangkom Management BPSDM Ministry of PUPR. In this study, researchers used qualitative methods aimed at studying what phenomena were felt by research subjects, such as behavior, motivation, actions, perceptions, and others descriptively in the form of language and words so as to enable researchers to examine the subject matter in more detail. In depth, especially if there is still uncertainty about the research problem. In addition, qualitative research is also used to explain theories, to provide certainty regarding whether or not the data in this study are correct. The implementation of the use of non-cash state payment instruments, namely Government Credit Cards (KKP) and Cash Management System Virtual Accounts (CMS VA) at the Pusbangkom Management Satker of the BPSDM Ministry of PUPR has been running since 2019 until now (Year 2022), but it is known from research results that actual use is still very low, reaching only 2% of the DIPA ceiling due to the high use of cash. The not optimal use of KKP and CMS VA is influenced by internal and external factors, including internal factors, lack of leadership commitment related to the use of KKP and CMS VA, lack of HR competence, no SOP for procedures for using KKP and CMS VA. External Factors There is an additional Surcharge fee from the merchant / store provider for KKP and CMS VA transactions, There are bank account requirements for CMS VA payments, There is no punishment system from regulators (BUN). Strategic steps as an effort to optimize the use of KKP and CMS VA, namely Re-Collection of KKP and CMS VA, Setting targets for the use of KKP and CMS VA, Preparation of SOPs and Memorandum of Service for KKP and CMS VA, Strengthening HR, Conducting periodic Monitoring and Evaluation.

**Keywords:** Government Credit Card; Cash Management System Virtual Account

## I. INTRODUCTION

In the concept of State Finance, the President of the Republic of Indonesia as the head of government, which means he is the highest authority in the Management of State Finances, delegates his authority and responsibility to the Ministers and Heads of Institutions as Assistants to the President, based on Law no. 17 of 2003 concerning State Finance, a separation was made between treasury authorities and administrative authorities. The authority over state treasury affairs is handed over to the Minister of Finance as the Chief Financial Officer (CFO) as the state general treasurer (BUN) while the authority over state administrative affairs is given to the Ministers and Heads of other Technical Institutions, namely as the Chief Operation Officer (COO) as the Budget User (PA). The purpose of this segregation of duties is for each K/L to increase professionalism according to the scope of their respective institutional duties and to manifest it in the accountable administration of state finances to meet the public's needs in public services. The State Revenue and Expenditure Budget, commonly known as APBN, is an important part in state finances because it has a plan for state revenues and state spending in one fiscal year which is decided annually through

the APBN Law. One of the functions of the State Budget is to have an authoritative function in which the state budget that has been determined is the basis for implementing the budget. The Minister or Head of Institution may appoint an Expenditure Treasurer to assist work unit treasury duties, in addition to ensuring the successful implementation of the task, the Budget User Authority of the spending unit may be given an advance payment called Supply Money (UP) which will then be managed by the Spending Treasurer.

The issuance of Minister of Finance Regulation No.178/PMK.05/2018 which is an amendment to Minister of Finance Regulation No.190/PMK.05/2012 concerning Procedures for Payment in the Context of Implementation of the State Budget, changing the provisions for the use and payment of UP which were previously made by cash changed to cash UP and KKP UP using Government Credit Cards (KKP) then followed by other policies related to non-cash payments using KKP and Cash Management System Virtual Account (CMS VA). Why did the government issue these policies and try to modernize the payment system at government agencies? because non-cash payments using cards and the system have many advantages or benefits, The Management Competency Development Center Work Unit is an Echelon II Organizational

Unit under the HR Development Agency (Echelon I) at the Ministry of Public Works and Public Housing (PUPR), has the duties and functions of organizing ASN PUPR Competency Development in the Field of General Management and the Field of Construction Management and Competency Development through the provision of ASN PUPR scholarships/employees. As with other government agencies, one of the important factors that supports the smooth functioning of the Management Competency Development Center Satker is the financial process or budget execution that finances each activity that has been contained in the DIPA of the current Fiscal Year.

In the payment process, the Pusbangkom Management Working Unit uses 2 (two) payment procedures, namely by direct payment (LS) and the payment procedure through Supply Money (UP), where if through the LS procedure, payments from the state treasury (BUN) will go directly to the account beneficiary/partner. However, the type of LS payment that is applied is actually divided into 3 types, namely LS to Third Parties/Providers, LS to Employee Accounts, and LS to Treasurer Accounts. Another payment procedure is through the UP mechanism, in which APBN funds from the state treasury will first enter the Spending Treasurer's Account and then be managed and withdrawn by the Treasurer to pay for office operational needs to the recipient in cash. So that in managing its cash which consists of bank cash and cash cash, the Spending Unit Treasurer has 2 tasks, namely managing UP cash and LS Treasurer cash. The management of UP funds at the Pusbangkom Management Satker in the last 5 years has the same value and is classified as large because it is the highest limit in the amount of UP given by BUN, where for work units with a ceiling of the type of expenditure that can be paid with UP if the value exceeds Rp. 6,000,000,000, - ( Six billion Rupiah) then a maximum UP of IDR 500,000,000 can be given (Five Hundred Million Rupiah), so that the work unit submits the same maximum UP value from year to year, even though before being resubmitted this value can be evaluated or reviewed again, other considerations are the government has issued policies to reduce cash transactions since 2018.

The Spending Treasurer of the Pusbangkom Management Working Unit manages cash circulation on average of 35% of the total DIPA ceiling after deducting the Employee Spending ceiling (main salary, tukin, meal allowance, overtime pay) , if converted to approximately IDR 8 billion in a year. The amount of cash in circulation is very large, and can pose various risks such as the potential for loss when withdrawing at the bank and when it is stored in an office safe where this incident has previously been experienced by other work units who are still in the same office area with Pusbangkom, potential for fraud ( fraud) in cash transactions where if not under strict supervision, the managed cash can be misused for other purposes, the potential for idle cash (idle cash in the safe) is seen in several conditions of the treasurer's daily balance, a potential audit finding The Inspectorate General or BPK during the audit or hospitalization of cash, this has been proven during the 2021 audit where there is an idle cash condition and the value is above IDR 50 million, as well as various other negative impacts.

Until the end of the 2018 fiscal year, the Spending Treasurer of the Pusbangkom Management Working Unit still manages the Inventory Money (UP) and LS Treasurer, all of which are paid in cash. Thus, the activity of withdrawing cash at the Bank by the Spending Treasurer has become a daily routine which is quite tiring, time-consuming and of course creates feelings of anxiety due to the low level of security. A more modern payment system is needed by utilizing advances in technology so that payment of state bills can be made more secure, accountable, effective and efficient.

Thus, in 2019 the Pusbangkom Management Working Unit is trying to make adjustments to support the accelerated implementation of the K/L non-cash transaction program by referring to the latest regulations issued by the Ministry of Finance. Starting with entering into a Cooperation Agreement with Partner Banks in issuing KKP, submitting an UP application with a total of Rp. 500,000,000, - where the proportion of UP Cash is 60%, which is Rp. 300,000,000 (Three Hundred Million Rupiah) and UP KKP is 40%, which is Rp. 200,000,000, - (Two Hundred Million Rupiah) to KPPN, implementing using the KKP, closing the Satker current account in 2020, submitting approval for opening a Satker Virtual Account, and using the Cash Management System Virtual Account (CMS VA) facility in 2021.

However, this increase has not shown significant results, based on the table above when compared to payments in cash the percentage of payments through the KKP is very small, even though the KKP limit that is available or that can be used each month by the Satker is IDR 200,000,000, the actual value above is even does not reach the optimization of half of the existing limit, here is the simulation calculation:  $Rp. 200,000,000 \times 50\% = Rp. 100,000,000$  if it optimizes the use of KKP every month at least 50% then it can achieve a realization of 12 months multiplied by  $Rp. 100,000,000 = Rp. 1,200,000,000$ ,

In addition to not optimally using the KKP, on the other hand the Working Unit must also optimize the use of the CMS VA. The use of CMS VA is slow, starting only at the beginning of 2021, it is only used to check account balances and print satker bank statements, then slowly learn to use a debit card, and pay UP and LS Treasurers via transfer. The lack of utilization of KKP and CMS VA at the Pusbangkom Management Work Unit of BPSDM PUPR is an illustration that the use of cash is still high and the impression is that the organization is not very motivated to make changes to a non-cash payment system whose process is more transparent, faster, safer and modern. So the authors feel the need to conduct research on these problems and develop strategic steps as follow-up that can be recommended to organizations as an effort to optimize the use of KKP and VA CMS. The concept of optimization referred to in this study has the meaning as a process or effort that is carried out in a planned way to get the best solutions and results to achieve research goals. This research has limitations on the discussion of optimizing the use of KKP and CMS VA as a means of payment for state spending in the Pusbangkom Management BPSDM Ministry of PUPR

## II. RESEARCH METHODS

In this study, researchers used qualitative methods aimed at studying what phenomena were felt by research subjects, such as behavior, motivation, actions, perceptions, and others descriptively in the form of language and words so as to enable researchers to examine the subject matter in more detail. In depth, especially if there is still uncertainty about the research problem. In addition, qualitative research is also used to explain theories, to provide certainty regarding whether or not the data in this study are correct. The time of the research was carried out from October 2022 to February 2023, which was located or carried out at the Center for Management Competency Development of the BPSDM Ministry of PUPR. Then there were 5 informants in this study, all of whom were active KKP and CMS VA users at the Pusbangkom Management Work Unit, namely: Head of Administration Subdivision who is also a Commitment Making Officer (1 person), Procurement Officer (1 person), Spending Treasurer (1 Person), Finance Staff / PPK Supporting Staff (2 Persons).

The data collection techniques used in this study were interviews, observation, documentation studies and triangulation with the types of data sources, namely primary data sources and secondary data sources. Primary data was obtained through interviews conducted directly with treasury officials and employees of the PUPR BPSDM Management Competency Development Center Office/Work Unit who used CMS VA and Government Credit Cards (KKP) as means of payment in state expenditure transactions and secondary data obtained indirectly with a view to perfecting facts or information obtained from primary data, which becomes secondary data in this study are SPP with the GUP-KKP billing type, SPM documents with the GUP-KKP billing type, List of Government Credit Card Billing Payments, List of Real Expenditure Activities with KKP, bills (e-billing) from banks, receipts, SPBy, List of Government Credit Card GUP/PTUP Transactions, proof of receipt of goods/services such as e-tickets and hotel invoices, as well as proof of payment using CMS VA. Furthermore, in observation, researchers make direct observations where researchers will directly "capture" symptoms or phenomena related to constraints in the use of KKP and CMS VA and efforts to optimize them. If the data has been successfully collected, then the next step is to perform triangulation, which is a data collection technique that aims to unify information or data obtained from various data collection methods. Through the use of triangulation, data collection and data validity testing can be carried out simultaneously by researchers, namely checking data validity with various data collection methods and various data sources.

## III. RESULTS AND DISCUSSION

### *Implementation of the Use of KKP and VA CMS in Pusbangkom Management BPSDM PUPR*

The author describes the discussion of the Implementation of the use of Government Credit Cards (KKP) and CMS VA in the Pusbangkom Management work unit into 4 sub-discussions in accordance with the order so that the flow

and developments related to the implementation of non-cash payment instruments for government agencies can be more easily understood by readers, namely: a) Definition of MMAF and CMS VA, b) Pre-implementation, c) HR involved, and d) Implementation. As preliminary data, analysis was first carried out on secondary data which is the legal basis or reference in this research, namely: PMK Number 196 of 2018 (jo PMK Number 97 of 2021) concerning Procedures for Payment and Use of KKP, PMK Number 178/PMK. 05/2018 concerning Procedures for Payment in the Context of Implementation of the State Budget, as well as PMK Number 183 of 2019 concerning Management of K/L Expenditure Accounts. Then supported by primary data sources derived from interviews with informants.

### *Definition of MPA and CMS VA*

The Government Credit Card (KKP) is a card that is used as a means of payment for state spending, where the KKP issuing bank makes payment obligations in advance when the card is used on an EDC (electronic data capture) machine or used online, then the work unit is required to pay bills for usage. to the bank within a mutually agreed upon period (determined payment due date for each month) by submitting the KKP GUP SPM then when the sp2d has been issued then the bill is paid to the bank and the payment becomes revolving or refilling the KKP limit so that card can be used again. There are 2 types of KKP, namely KKP for operational/capital expenditure and KKP for official travel expenditure. The amount of the limit contained in the KKP is 40% of the total UP value proposed by the work unit and approved by BUN. Cash Management System Virtual Account (CMS VA) is a payment tool and application and information system from Bank Partners to virtual account satker accounts that provide several facilities such as Debit Cards, as well as systems such as internet banking which include balance information facilities, transfers between accounts, receipts state and utility payments, as well as other features in the implementation of online banking transactions. The amount of the limit contained in the KKP is 60% of the total UP value proposed by the work unit and approved by BUN.

### *Pre-implementation*

Before the KKP and CMS VA can actually be used by the Satker, they must first go through a fairly lengthy administrative process in accordance with the regulations regarding the procedure for using the KKP, namely PMK Number 196 of 2018, it is explained that the administrative steps for submitting a KKP request are starting from: submitting an application for approval UP KKP to KPPN, the Work Unit enters into a cooperation agreement with partner banks, completes the satker data form as well as individual data of KKP holders and administrators appointed by the KPA, and submits approval for the proportion of UP Cash and UP KKP to the local KPPN, then to apply for CMS VA facilities namely referring to PMK Number 183 of 2019 Management of Spending Accounts owned by Ministries/Institutions where the steps are to propose closing a current account, submitting a virtual account issuance, and completing other supporting data. When everything has been approved by the KPPN and the Bank, then payment instruments such as cards, tokens and access to the Cash Management System are sent or submitted to the



Satker, and the Satker through the KPA performs handover to the cardholders previously determined by the KPA. The Pusbangkom Management Satker can complete the administration process and implement the use of KKP since 2019 and CMS VA in 2021.

#### *HR involved*

In supporting Budget Execution Activities, like government agencies in general, the sub-division in charge of handling finance or what is commonly called the satkeran team is in the Administration Sub-Division which in organizational lines is directly under the control of the KPA or the Head of Office, the number of human resources involved in KKP management and CMS VA is 6 people. From the results of interviews and direct observations conducted, in assignments related to the implementation of KKP at Pusbangkom Management, there is a limited number of human resources because the task as KKP Administrator is concurrently carried out by PPSPM where based on PMK 196 of 2018 between PPSPM and KKP Administrators have separate duties and authorities, ideally not concurrently because one of the admin's tasks is to inform and collect proof of payment, on the other hand PPSPM is an official who tests or verifies evidence of invoicing rights, so that if this position is held concurrently the potential for testing payments becomes unprofessional or prone to errors because it is carried out by same person. Whereas for CMS VA administrators there is a knowledge gap, this is due to its relation to the management of satker accounts and is a replacement system for cash payments to non-cash from satker accounts, so this task is inevitably automatic in terms of duties and authority attached to the position of spending treasurer, even though it is not certain concerned is capable/qualified in operating the system.

#### *Implementation of KKP and CMS VA*

The use of KKP in the Pusbangkom Management Satker has so far been used to finance: Expenditures for business trips (Purchasing airplane tickets, train tickets, travel tickets, hotel payments); Operational Expenditures (ATK Procurement, Meeting Consumption, Zoom Subscriptions); Expenditures for Maintenance of 4 Wheel Service Vehicles (Regular Service, Oil Change, etc.); Expenditures for Covid-19 Mitigation (Procurement of Vitamins, Masks, Disinfectants); Capital Expenditures (Procurement of Office Equipment and Machinery such as procurement of air conditioners, computers, audio visual devices, filing cabinets). From the results of interviews with 5 informants, all of them believed that the benefits obtained from implementing the use of KKP and CMS VA were felt to be very helpful in making the payment process easier, faster and safer. However, the perceived benefits are not shown by the commitment to use them, and this is proven by the low realization of their use. The researchers continued to collect data on KKP realization in 2022, and the results obtained were almost the same as the previous year, not increasing, which was only 2% of the DIPA value. So that from the data obtained and continued with the triangulation process, the researcher concluded that the use of KKP and CMS VA in the Pusbangkom Management Work Unit has been implemented because the system and means of payment in the form of cards have been received and used, but from the data

presented it shows that their use has not gone well or not optimal because the realization is still low in the last 4 years (2019 to 2022). The informants acknowledged and felt the benefits of its implementation, especially the ease and efficiency of time in transactions, but apart from the fact that the realization and intensity of use were still low, the assignment of tasks and the ability of the officers involved in its implementation also needed further attention and improvement.

#### *Factors Affecting Not Optimal Use of KKP and VA CMS*

Based on the results of interviews, observations and documentation studies, one of which is the theoretical basis of (Sutaryono, 2015 p 22), so in this discussion the researcher divides into supporting factors and inhibiting factors originating from within the work unit, namely Internal factors which are then translated into Strengths. and Weaknesses, as well as factors originating from outside the work unit, namely external factors which will be translated into Opportunities and Threats.

#### *Optimization Strategy for Increasing the Use of KKP and CMS VA*

From the results of research on the Discussion of Implementation and Identification of factors that influence the not optimal use of KKP and CMS VA, the researchers have compiled and recommended strategic steps

#### *KKP Re-registration*

In line with what was done by the DJPB of the Ministry of Finance through Service Note No. ND-2/PB.2/2022 regarding optimizing KKP K/L spending, where the first step is to identify/re-map all KKP circulations, so even in this study re-data collection was chosen as the right first step and needs to be done so that leaders the satker can find out what the current conditions are like using the KKP and CMS VA within their Satker scope. The Head of TU Pusbangkom Management who is also an informant in this research is of the opinion that before submitting improvement efforts to the leadership it is better to provide an updated description of the current condition of the KKP and CMS VA being used, how many cards are active, who are the holders, how often are they used, basically will be reassessed. For cardholders who, based on transaction data, show improvement or are active in using it, of course, they are given the opportunity to continue to use it, but to make it even more optimal, we provide setting targets or minimum usage targets. to be made. However, if there are cardholders whose data usage is low or after direct confirmation they feel they will not be able to optimize it, the KKP will be withdrawn and the limit transferred to a holder who is more active in its use.

#### *Setting targets for the use of KKP and CMS VA*

Based on the data on the UP value of the Pusbangkom Management satker which has been described in Chapter I, it is known that the value of the UP is relatively large and most of it is paid in cash, so to optimize non-cash payment instruments within the internal scope of leadership it is necessary to set a minimum target of using KKP and CMS VA so that Cardholders are starting to prioritize cashless payments.

#### *Issuance of SOPs and Office Notes for KKP and CMS VA*

Standard Operating Procedures (SOP) are guidelines used to carry out tasks or work based on applicable regulations, which contain instructions, steps or sequences of how to ensure that the work can be completed properly and avoid errors or omissions. One of the objectives of this research is to play a role and provide solutions to organizations through the preparation of SOPs for the use of KKP and CMS VA, as per the results of interviews with informants where they want SOPs. As for the response of the Head of Administrative and Administration Unit regarding this matter, welcomed positively, very supportive and committed to recommending it to top management. In addition, all informants were committed that if the KKP SOP and CMS VA had been prepared and approved, they would improve their performance in optimizing the use of non-cash payment instruments because they had been provided with concrete and detailed instructions. In addition, researchers and informants agree that this optimization strategy should not only be completed at the stage of establishing the SOP, but the leadership should also issue an official memorandum so that what is contained in the SOP as a form of optimizing the KKP and CMS VA is immediately carried out within the Pusbangkom Management Satker internal environment. Official notes are internal written communication tools made by officials in carrying out their duties to convey notifications, statements, requests, or submissions to other officials.

#### *Strengthening Financial HR, Managers and Users of KKP and CMS VA*

On the occasion of an interview conducted with the Head of Sub-Division of TU who is a staffing officer for the internal scope of Pusbangkok, Management, he is committed that for the next fiscal year, an analysis of the positions and workload of financial management officers, especially those involved in the implementation of the KKP & CMS VA, will be re-mapped, so that the proportion of distribution the tasks fit and do not overlap or have multiple positions. In addition, there will also be a review regarding the budget for human resource development to support the facilitation of socialization, mentoring, FGD or training activities that increase understanding regarding the use of KKP and VA CMS. An example is shown in the figure below when researchers were assigned to SPIP FGD activities and Discussion on Administration of Treasury Cash, this forum was very useful and increased understanding of the use of KKP and CMS VA, but due to limited budgets, not many representatives were assigned, so planning and budget allocation in human resource development is also a matter that needs to be considered in strengthening human resources.

#### *Conduct regular Monitoring and Evaluation*

Money activities are carried out to be able to observe, know developments and progress, measure success and to identify problems as well as steps to anticipate or solve them. In implementing the use of KKP based on PMK 196 of 2018 a periodic monitoring form has been provided, namely on a quarterly / 3 monthly basis, where this monitoring form can be used by KPA to monitor the progress of KKP realization and identify obstacles encountered, as well as the use of CMS VA, KPA can carry out monitoring and evaluation from the LPJ Treasurer which is reported monthly, if so far the leadership has

only signed the attachment BA Cash Check and Monthly BKU, then the leadership should also ask for the Supporting Book/other Attachments to be printed in full and checked as well, i.e. consists of Bank Cash Sub-books, Cash Cash, Down Payment, UP, LS Treasurer, Taxes, Budget Supervision etc. Because it contains all transactions, both UP KKP and UP Cash spending. The researcher recommends that the satker in carrying out KKP and CMS VA monitoring and evaluation only use existing forms or reports, because the data is valid and can be used as indicators or benchmarks for assessment.

## IV. CONCLUSION

The implementation of the use of non-cash state payment instruments, namely Government Credit Cards (KKP) and Cash Management System Virtual Accounts (CMS VA) at the Pusbangkom Management Satker of the BPSDM Ministry of PUPR has been running since 2019 until now (Year 2022), but it is known from research results that actual use is still very low, reaching only 2% of the DIPA ceiling due to the high use of cash. The not optimal use of KKP and CMS VA is influenced by internal and external factors, including internal factors, lack of leadership commitment related to the use of KKP and CMS VA, lack of HR competence, no SOP for procedures for using KKP and CMS VA. External Factors There is an additional Surcharge fee from the merchant / store provider for KKP and CMS VA transactions, There are bank account requirements for CMS VA payments, There is no punishment system from regulators (BUN). Strategic steps as an effort to optimize the use of KKP and CMS VA, namely Re-Collection of KKP and CMS VA, Setting targets for the use of KKP and CMS VA, Preparation of SOPs and Memorandum of Service for KKP and CMS VA, Strengthening HR, Conducting periodic Monitoring and Evaluation.

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