STRATEGY OF OPTIMIZATION OF STATE SPENDING TRANSACTIONS THROUGH THE USE OF GOVERNMENT CREDIT CARDS (KKP)
(Case Study at Work Units in the Semarang High Court Area)

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ABSTRACT
The use of technology in the government sector is one of them realized through the implementation of the non-cash payment movement that has long been planned by the government. The journey of the non-cash payment method began in 2014 with the launch of the National Non-Cash Movement (GNNT) initiated by Bank Indonesia. Furthermore, on July 1, 2019, the implementation of the Government Credit Card (KKP) began as a follow-up to PMK Number 196 of 2018. Then, in 2022, Presidential Instruction Number 2 of 2022 was issued, which was followed by the launch of domestic KKP and QRIS to support the realization of spending by Ministries/Institutions and local governments. In addition, the entire manual procurement process is directed to switch to an electronic system no later than 2023. This research was conducted in October 2024 in the Semarang High Court area, focusing on the District Court that has been actively using KKP since 2022 to August 2024. This research uses a qualitative approach based on existing phenomena through observation, interviews, and documentation studies. The goal is to understand and optimize the use of KKP in supporting the government's program towards a non-cash or cashless transaction system. The results of the study indicate that the intensity of KKP use is higher than the use of cash, support from leaders and other parties involved in the use of KKP, handling of obstacles experienced by work units in the form of a lack of EDC machines, the intention or willingness of work units to expand the use of KKP, policies issued in the implementation of KKP optimization according to the needs of work units, and the monitoring and evaluation process that runs well. This interaction makes the optimization of KKP use in work units in the Semarang High Court area.
Keywords: KKP, Optimization Strategy, Non-Cash Movement, State Expenditure.

INTRODUCTION

The development of technology in the financial sector has changed the way people use technology. Technology has been proven to increase productivity and efficiency of work. Technology has made many things easier in many areas of human life, including the government's financial sector. To implement the non-cash payment program that has long been planned by the government, assisted by the use of technology. Bank Indonesia began introducing GNNT (National Non-Cash Movement) in 2014, which began the transformation of non-cash payment methods. The government responded to this by issuing Presidential Instruction Number 10 of 2016, which aims to support cashless government transactions. After that, the Ministry of Finance adjusted the financial management mechanism by establishing PMK 230 of 2016 which allows debiting of treasurer accounts via internet banking. On July 1, 2019, the Government Credit Card (KKP) implementation movement began as an implementation of PMK 196 of 2018. Furthermore, in 2022, Presidential Instruction Number 2 was issued to start domestic KKP and QRIS to support the realization of K/L and regional government spending. In addition, no later than 2023, all manual procurement will be switched to electronic. Strengthening the non-cash culture and the implementation of government e-wallets will continue to be carried out due to technological advances. To encourage an increase in non-cash transactions within the

Ministry of State/Institution Work Units, additional steps are needed in accordance with the Letter dated January 24, 2023 by the Director of PKN Number S-49/2023 and dated January 20, 2023 with the issuance of Service Note ND-125/PB.3/2023. This step aims to increase understanding among vertical units within the Ministry/Institution regarding the benefits and advantages of cashless/non-cash transactions, both through information media and socialization activities.

Since 2018, the payment of state spending transactions charged to the APBN has been introduced using the KKP method. This step was marked by the issuance of PMK Number 196/PMK.05/2018, which regulates the procedures for payment and use of KKP for purchasing goods sourced from the APBN. According to Silalahi (2018), innovation in the technical mechanism for paying state spending is needed because the value of UP (Supply Money) managed by the treasurer of the expenditure unit continues to increase from year to year. In terms of proportion, the management of UP (Supply Money) by the expenditure treasurer is divided into UP KKP worth 40% and UP Cash worth 60%. The portion of Supply Money (UP) which continues to increase every year also carries various risks. One example is the process of withdrawing cash UP at the bank and its use. The activity of withdrawing cash through the Bank by the Expenditure Treasurer becomes a daily routine that is tiring, time-consuming, and has security risks, such as theft, loss, or robbery. Therefore, the use of technology is very much needed to create easier and more modern payment methods through ensuring that state bills can be settled more safely, effectively, accountably, and efficiently. In addition, cash stored in safes and carrying large amounts of money to stores or partners also increases the risk of theft or loss which is the responsibility of the Expenditure Treasurer. The use of cash UP also tends to be susceptible to manipulation or misuse, thus increasing the potential for fraud. For example, if cash transactions are not closely monitored, the treasurer can misuse the cash managed for personal needs, or idle cash in the safe can be used outside its intended purpose. In addition, payment of small transactions often experiences obstacles due to the difficulty of obtaining small denominations, so that the amount of payment does not match the actual value of the bill. Shopping with cash also makes it difficult for the supervisory team to verify accountability, because reports are still done manually and in written form. Then, through the payment mechanism or payment with a non-cash method using the Government Credit Card (KKP), the use of cash UP can be minimized. With KKP, cardholders no longer need to wait for the expenditure treasurer to provide cash to pay, thus providing flexibility and ease of transactions without carrying cash directly. In addition, with KKP, work units (Satker) only need to keep one card. If the KKP is lost, the Satker only needs to apply for a new card to the issuing bank.

The use of KKP also ensures that all transactions are clearly recorded by the bank, so that the potential for misuse or fraud by irresponsible parties can be minimized. In addition, the implementation of KKP reduces the cost of funds and idle cash from the UP. Unused funds (idle cash) can be optimized by providing added value to financial managers with short-term investments. Satker are also required to divide the management of UP into 60% cash and 40% through KKP. With this division, short-term investments or funding other government activities that are increasing can be carried out through the remaining funds in the treasurer's account.

UP management through KKP is also one of the indicators of the quality of budget implementation that influences the assessment of the Budget Execution Performance Indicator (IKPA). IKPA is an instrument used to monitor and evaluate the performance of work unit budget implementation, with the aim of strengthening the principle of value for money in Ministry/Institution spending, supporting the acceleration of spending and achieving output, and providing fairness treatment in the performance assessment of

Ministries/Institutions, Echelon I, and Work Units. Therefore, the implementation of KKP has a significant role in assessing the financial performance of Work Units. Until now, the use of Government Credit Cards (KKP) has not been optimal, so that the maximum benefits of KKP have not been fully felt. This situation also has an impact on the failure to create effective implementation of KKP in supporting government programs to encourage non-cash movements. The use of KKP aims to reduce cash payments in state spending and increase the security of transactions using public funds.

However, based on data released by the Directorate General of Treasury of Semarang Region, it shows that the target of spending using KKP up to the third quarter for work units in the Semarang High Court area was only able to be realized by 46.79%. This shows that the utilization of KKP has not been maximized, most of the spending transactions at the District Court work units in the Semarang High Court jurisdiction still carry out conventional transactions using cash payments.

Until now, there has been no study related to the use of Government Credit Cards (KKP) in the District Court work unit in the jurisdiction of the Semarang High Court. Therefore, the author will conduct a review of the implementation of KKP in the region. Based on the previous description, it appears that the organization has not been fully motivated to switch to a cashless/non-cash payment system that offers a faster, safer, more modern, and more transparent process. The author feels the need to examine the obstacles that are problems in the implementation of KKP and to develop strategies as recommendations to related parties to optimize the use of KKP. The concept of optimization in this study refers to actions or processes that are systematically designed to find the best solution in achieving research objectives. The study conducted by the author will focus on one of the government payment instruments, namely KKP, the problems that arise in its implementation, and the resolution steps that can be applied by the District Court in the Semarang High Court area.

Based on the problems above, the researcher aims to determine and analyze the Strategy for Optimizing the Implementation of State Spending Transactions Through the Use of Government Credit Cards (KKP): Case Study at the District Court in the Semarang High Court Area.

LITERATURE REVIEW
Digital literacy in Indonesia

Literacy refers to a person's ability to read and write. In 1997, Paul Gilster, as a pioneer of the concept of Digital Literacy, defined it as the ability to understand and utilize information from various digital sources (Bawden, 2008). However, in terms of terminology, Bawden (2008) stated that the concept of digital literacy can be confusing because it overlaps with other literacy concepts, such as Information Literacy, Computer Literacy, Information and Communication Technology (ICT) Literacy, e-literacy, Network Literacy, and Media Literacy.

The study of digital literacy has developed, producing various definitions that generally focus on communication and information. Based on research that has been conducted for more than a year (January 1, 2005 to August 31, 2006), Martin (2005) defines digital literacy as an awareness, attitude, and ability to identify, access, integrate, manage, evaluate, and analyze digital facilities and tools effectively. The goal is to gain new knowledge, communicate, and even create social action. Another definition by Sharma et al. (2016) describes digital literacy as the ability to use the internet and media to access and critically evaluate various formats and types of digital information, while participating in community social and economic activities by creating digital content, communication, and

information exchange. UNESCO is an organization in the fields of science, education, and culture, defining digital literacy as the ability to access, understand, manage, integrate, communicate, evaluate, and create information appropriately and safely by utilizing digital technology (Law et al., 2018).

Plan Behavior Theory

Theory of Planned Behavior (TPB) is a theory proposed by Ajzen in 1991, which is a development of the Theory of Reasoned Action (TRA) which was first introduced by Ajzen in 1980. The Theory of Considered Action states that a person's intention to perform an action is influenced by two factors, namely subjective norms and attitudes toward behavior (Fishbein & Ajzen, 1975). In 1988, Ajzen added a third factor, namely perceived behavioral control, which changed TRA to the Theory of Planned Behavior. This theory was then revised and expanded by Icek Ajzen and Martin Fishbein. The Theory of Planned Behavior explains that the main factor that can predict a person's actions is attitude toward behavior. However, it is very important to consider the individual's attitude toward subjective norms as well as their perceived behavioral control. If a person has a positive attitude, is supported by the social environment, and feels there are no barriers to behavior, then their intention to act will be higher (Ajzen, 1991).

SWOT Analysis

SWOT stands for Strengths, Weaknesses, Opportunities, and Threats. Hasiholan (2021) explains the implementation of SWOT analysis by analyzing and sorting all possibilities that affect these four factors and the purpose of SWOT analysis is to determine the right strategy based on the market. In addition, the SWOT analysis mentioned by Hendrawan (2021) is the process of evaluating all strengths, opportunities, weaknesses, and threats in organizations and individuals. SWOT analysis can be implemented using various methods by increasing analysis in an effort to determine strategies that usually use systematic guidelines or frameworks to discuss alternative basic considerations for the company. According to Fatimah (2020) every organization has strengths and weaknesses in the functional areas of business, therefore SWOT analysis can help organizations minimize weaknesses or losses.

State Shopping

Based on PP No. 45 of 2013 which regulates the Procedures for the Implementation of the State Revenue and Expenditure Budget, it explains that state spending is a government obligation that is recognized as a reduction in net assets. State spending consists of employee spending (account 51), goods spending (account 52) and capital spending (account 52). State spending can be paid in two (2) ways, namely through a direct payment mechanism or through the UP (supply money) mechanism. Based on PMK No. 196/PMK.05/2018, UP (Supply Money) is an amount of down payment to finance the daily operational activities of a work unit or for expenses that, due to their nature and purpose, cannot be paid through a direct payment mechanism given to the Expenditure Treasurer (BP). Meanwhile, Direct Payment (LS) is a payment based on a work agreement, decree, assignment letter, or other work order issued through a Direct Payment Order (SPM LS) based on a work order (SPK), contract, bill, receipt, assignment letter, and other documents made directly to the Expenditure Treasurer (BP) or other recipient of rights (third party).

The framework of thought is a description of something that is poured and examined in a flowchart of thought. The framework of this research can be described as follows:
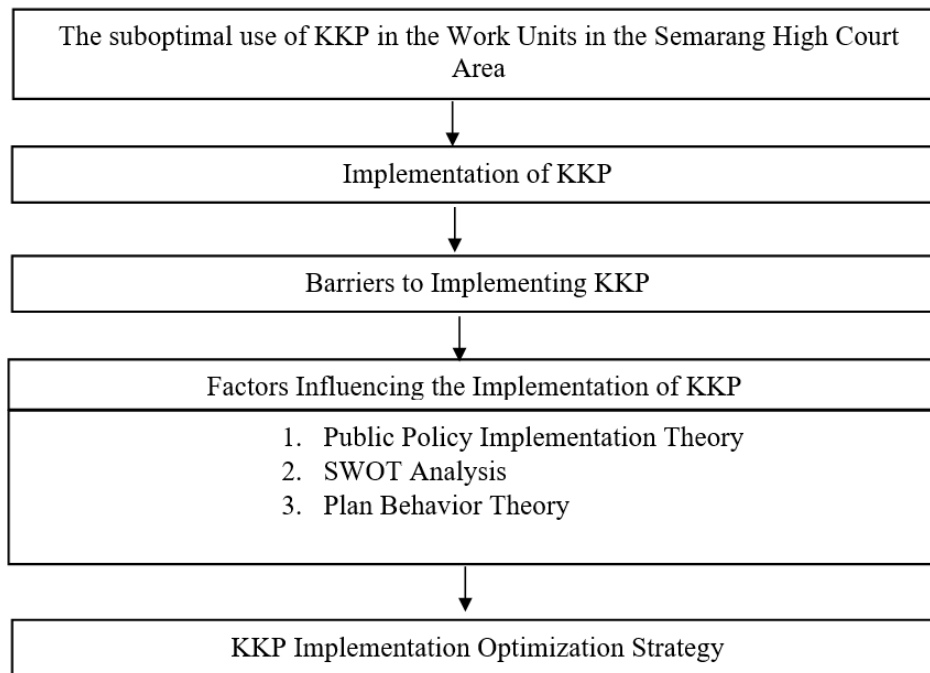
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│  The suboptimal use of KKP in the Work Units in the      │
│  Semarang High Court Area                                │
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│             Barriers to Implementing KKP                 │
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│        Factors Influencing the Implementation of KKP     │
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│         1.  Public Policy Implementation Theory          │
│         2.  SWOT Analysis                                │
│         3.  Plan Behavior Theory                         │
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│          KKP Implementation Optimization Strategy        │
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Figure 1. Framework of Research Thought

METHOD

The type of research in this study is qualitative research using a case study approach. The case study method is used in this study to be able to explain in detail and in depth the phenomenon raised in the study, namely the implementation of Government Credit Cards in optimizing state spending at the District Court in the Semarang High Court Area. Data collection methods refer to the methods that researchers can use to obtain data by means of observation, interviews, research informants, and data validity. Triangulation is a technique used to check the quality and validity of information and data in this study, namely financial management at the Semarang High Court District Court Area, which is related to the implementation of KKP. Data validation is also carried out by examining and comparing documents related to the accountability of the use of KKP at the District Court, including payment documents. In source triangulation, researchers will also describe and categorize similarities, differences, and specifications of views and conditions from data sources. In this study, researchers present data in the form of brief descriptions, narratives, charts, and relationships between categories or other forms. Brief descriptions and narratives are arranged logically and systematically to make it easier for readers to understand the events that occur.

RESULTS AND DISCUSSION

The process of formulating a strategy for optimizing the use of Government Credit Cards (KKP) is carried out through a SWOT analysis mechanism. The author identifies the relationship between internal factors (strengths and weaknesses) and external factors (opportunities and threats) based on the data obtained from the discussion results. The following are SWOT metrics in formulating a strategy for optimizing the use of KKP through SWOT analysis:

Table 1: SWOT Matrix

Internal Factors	Strengths	Weaknesses
External Factors	Opportunities	Threats
(Opportunities)	**SO Strategies** (Using Strengths to Take Advantage of Opportunities)	**WO Strategies** (Overcoming Weaknesses by Taking Advantage of Opportunities)
	1. Competent human resources can accelerate the implementation of KKP policies and training.	1. Develop better guidelines/SOPs to make them easier to access and understand for all work units.
	2. Efficiency and ease of use of KKP are in accordance with the intention to expand the use of KKP and technological developments by providing EDC machines in stores/merchants that support it.	2. Involve the latest technology to improve the capabilities of EDC machines at merchants, as well as accelerate system integration.
(Threats)	**ST Strategies** (Using Strengths to Face Threats)	**WT Strategies** (Reducing Weaknesses and Facing Threats)
	1. Competent human resources can create better supervision to prevent misuse of KKP and ensure lost cards can be reported immediately.	1. Preparation and implementation of clearly written SOPs regarding the procedures for using KKP, as well as the sanctions faced in the event of misuse or loss of the card.
	2. Policies that are in accordance with the needs of the work unit can minimize potential problems with a lack of support from the bank.	2. Conduct outreach for KPA work units so that they better understand the use of KKP and how to manage the risk of card misuse.
	3. The use of technology to monitor transactions in real-time will help reduce misuse and detect lost cards.	3. Preparation and distribution of KKP guidelines in each work unit with more socialization regarding the benefits and correct use.

1. SO (Strengths-Opportunities) Strategy

Strengths-Opportunities strategy that uses strengths to take advantage of existing opportunities. Based on table 1, the strengths in the implementation of KKP are explained that the work unit feels that the Government Credit Card (KKP) is more practical, more efficient, more effective, and easier to use compared to other payment methods. Furthermore, table 1 also explains that the policies issued by the Ministry of Finance are in accordance with the needs of the work unit in the implementation of KKP. The policies issued by the Ministry of Finance are always updated according to technological developments and changes. So that the regulations issued are in accordance with the needs of the work unit. Then in table 1 it is found that the resources owned by the work unit support the implementation of KKP. Human resources (HR) owned by the work unit have a faster productive age to learn and follow technological developments. In addition to human resources, the funding sources owned by the work unit have increased every year so that there is no reason for the work unit not to use KKP. Then in table 1 it is found that the monitoring and evaluation process in the use of KKP has been carried out well by the internal work unit or KPPN as an external party so that it can minimize fraud.

Furthermore, the opportunity to use KKP in table 1 found that the work unit has the intention or willingness to use government credit cards (KKP). This is in accordance with the policy of expanding the use of KKP for other types of spending which will be carried

out after the beginning of 2025 by increasing the portion of UP KKP. With the increasing portion of UP KKP and the higher KKP limit, KKP can be used for capital expenditures.

So that the strategy that can be carried out by the work unit in order to optimize the use of KKP is, by increasing competent human resources that will support the optimization of the use of KKP, increasing the intensity of the use of KKP which is supported by the intention of the work unit to increase efficiency in the use of KKP, and with the support of the banking sector in providing EDC machines in each shop/merchant to support KKP transactions that are in accordance with technological developments.

2. WO (Weakness-Opportunity) Strategy

The Weakness-Opportunity strategy focuses on solving all problems with the opportunities available to optimize the use of KKP. Based on the findings of the weaknesses in table 1, it is explained that one of the weaknesses in the implementation of KKP is the absence of an internal SOP for work units regarding the implementation of KKP use. So far, work units have used KKP based on the Regulations stipulated by the Ministry of Finance through PMK issued from 2018 to the present. So there is no SOP for the use of KKP in work units. In addition, in the use of KKP there is no report on the use of virtual accounts in work units, new bills are sent in the following month so that work units cannot control the expenditures that have been made in the current year.

So that the strategy that can be used by work units is to internalize the Regulation of the Minister of Finance in the implementation of KKP to be used as an internal SOP for work units, so that it is easier to access and understand by internal parties of the work unit. In addition, by integrating KKP expenditure through EDC machines with virtual accounts of work units by banking parties and banks can develop technology-based solutions that support shops/merchants who do not yet have EDC machines to accept payments through KKP. Furthermore, expanding bank support by improving cooperative relationships to facilitate the KKP implementation process.

3. ST Strategy (Strengths-Treats)

The Strengths-Treats strategy emphasizes the use of organizational strengths to overcome all threats that exist in optimizing the implementation of KKP. With the strengths of the work unit in the form of competent human resources, policies issued by the Ministry of Finance that are in accordance with the needs of the work unit, a monitoring and evaluation process that runs well and a reporting process that is carried out on time. This can overcome threats in the implementation of KKP in the form of lost cards or misuse of KKP by work unit personnel.

So the strategy that can be carried out by the work unit to optimize the use of KKP is to increase internal supervision and control through the use of competent human resources in realizing a strict supervision system in the use of KKP to prevent misuse or loss of KKP cards. Furthermore, the work unit must create a firm policy regarding misuse and loss of cards which contains the steps that must be taken by the cardholder. employer in case of misuse or loss of cards and efficient reporting mechanisms. In addition, technology is utilized in transaction supervision carried out by developing a system that can monitor transactions in real time to detect potential suspicious transactions in KKP misuse.

4. WT Strategy (Weaknesses-Threats)

Weaknesses-Threats strategy that focuses on efforts to reduce weaknesses and deal with existing threats. A strategy that can be carried out by work units by compiling and implementing SOPs and clear sanctions for any deviations that occur. Compiling a written SOP that explains the procedure for using KKP in detail, and determining clear sanctions for anyone who misuses or loses a card. Work units need to create risk management in the process of preventing misuse of KKP by work units. Furthermore, by holding training for

all parties involved in the implementation of KKP, both financial managers and shops/merchants as partners supporting the implementation of KKP. Holding routine training to refresh or improve the understanding of work units regarding the use of KKP, and reducing dependence on making cash payments to improve the optimization of the implementation of KKP use in work units in the Semarang High Court area.

DISCUSSION

Based on the research findings and discussion above, the KKP optimization strategy by the work unit in the Semarang High Court area can be seen in Figure 2.
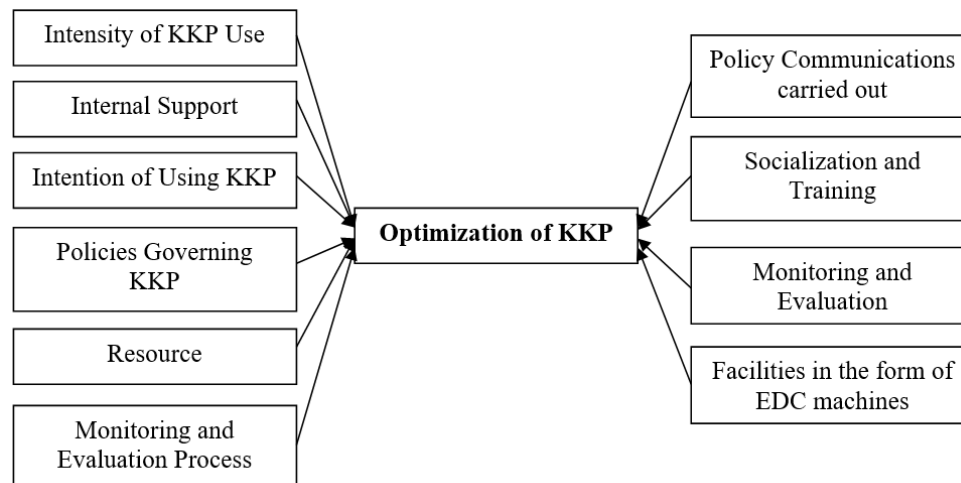

Figure 2. KKP Optimization Strategy

According to Figure 2, it can be seen that the strategy model for optimizing the use of KKP by work units is influenced by 2 factors, namely internal factors and external factors. Internal factors are factors that originate from within the work unit environment itself. Internal factors that encourage the optimization of the use of KKP are the intensity of the use of KKP for payments, support from internal parties of the work unit, the intention to use KKP, policies that regulate the use of KKP in the work unit, supporting resources for the use of KKP, and the monitoring and evaluation process by the internal work unit. Furthermore, external factors are factors that arise from outside the work unit that influence the optimization of KKP, namely the policy communication carried out, socialization and training, the monitoring and evaluation process, and the availability of payment facilities in the form of EDC machines available in stores. The District Court work unit in the Jurisdiction of the Semarang High Court is trying to optimize the use of KKP to support the government's program towards non-cash transactions. Optimization of KKP can be achieved by increasing the use of KKP in every transaction made. Increasing payments using KKP will reduce the intensity of the use of Cash UP. In addition, UP KKP can be submitted more than once a month. Next is the support of internal parties or work unit leaders, in the implementation of KKP optimization, financial managers receive full support from the work unit leaders through the secretary as the KPA (Budget User Authority) of the work unit.

Based on research findings, the intention of using KKP by financial managers to use KKP in each transaction has increased every year. This is evident from the plan to increase the portion of UP KKP in early 2025. By increasing the portion of UP KKP, the KKP limit used by work units will increase and can be used to accelerate the budget absorption process. Furthermore, the policy governing KKP through the PMK issued by the Ministry of Finance is used as the basis for implementing KKP in work units. It should be internalized by work units to be used as an SOP that is enforced in work units.

Work units have various resources consisting of human resources, financial resources

and KKP Card and CMS facilities resulting from cooperation between the Supreme Court and the Banking sector. Work units have employees who are productive between 25 and 45 years old who are easy to adapt to policy changes and follow technological developments. The monitoring and evaluation process carried out by the internal work unit has been running well. Monitoring and evaluation are carried out every time a transaction occurs via SMS notification to the secretary's cellphone number as the KPA of the work unit. In addition, monitoring of KKP transactions is also carried out by matching bills issued by the bank with receipts as proof of transactions. Monitoring and evaluation carried out by the internal work unit aims to ensure that there are no errors in its implementation. Furthermore, the results of the study found that external factors that influence the optimization of KKP use include policy communication carried out, socialization and training, monitoring and evaluation, and EDC machine facilities. Policy communication can actually be carried out by all parties, but in this case the role of communicating the policy lies with the KPPN as an extension of the Ministry of Finance. The policy regarding KKP is explained in the PMK issued from 2018 to the present which continues to change in accordance with technological developments. KPPN socializes the PMK to work units as work partners and to shops/merchants. Training is always conducted by KPPN once a month through a group discussion forum (FGD) to refresh the skills and knowledge of financial managers of work units. Furthermore, from the results of the study, monitoring and evaluation of budget realization through KKP is carried out through reports sent by work units every quarter.

From the results of the study, the role of banking and shops/merchants is also important for optimizing the use of KKP. Banking provides KKP card facilities and KKP bills every month for work units, and for shops/merchants it is easier to obtain permits to install EDC machines. Shops/merchants are willing and able to follow the change in payments from previously cash payments to non-cash payments using KKP. By increasing support from both internal and external work units, optimization of KKP use will be carried out towards the implementation of the government's non-cash movement program.

CONCLUSION

The conclusion of this study aims to find a strategy for optimizing the use of Government Credit Cards (KKP) in work units within the Semarang High Court. The results of the study indicate that the implementation of KKP has been running in accordance with PMK No.196/PMK.05/2018, providing more flexible, safe, effective, and accountable transaction facilities. Full support from the work unit leadership is an important factor, including through active involvement in monitoring and evaluation. The main obstacle in optimization is the limited number of EDC machines in stores/merchants, which is being sought to be solved through cooperation with banks. In addition, the work unit has shown an intention to expand the use of KKP to various budget accounts, including capital expenditures, by increasing card limits through the UP KKP policy.

Supporting resources, such as productive labor, information, facilities, and funds, are available to support the optimization of KKP. The monitoring and evaluation process has been running effectively both internally by the Budget User Authority (KPA) and externally by the KPPN, thereby increasing transparency and accountability. This study emphasizes the importance of social support from leaders, understanding of policies through socialization, and the availability of adequate resources. Research limitations, such as the limited number of respondents and remote data collection methods, are expected to be addressed in future research with deeper exploration and broader coverage.

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