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Optimization Strategies for Utilization of Government Credit Cards in State Expenditure Payments at the Secretariat of the Vice President

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Abstract: The implementation of Government Credit Cards (GCC) at the Secretariat of the Vice President is part of a broader cash management modernization initiative. However, the use of GCC has not yet achieved optimal performance. These conditions highlight the urgency of establishing accurate and adaptive cash planning for the GCC Imprest Fund. This study aims to identify the factors contributing to the suboptimal utilization of GCC, with a particular focus on cash planning. The analysis applies Lienert's (2009) cash planning theory and organizational managerial factors proposed by Gie in Muthohar (2012), and is further strengthened through SWOT analysis to formulate optimization strategies. The findings reveal that GCC utilization remains suboptimal due to the lack of comprehensive cash planning, unclear allocation of GCC funds, limited use of core cash flow data, historical transaction patterns, and activity schedules, as well as insufficient coordination with the Ministry of Finance. Furthermore, human resource capacity, internal coordination, and leadership commitment remain inadequate, while the reward and punishment mechanism has not been implemented. Priority optimization strategies include capacity building, development of technical coordination guidelines, establishment of pilot projects, and the use of historical data and the SAKTI system to support cash planning and optimize GCC utilization.

Keywords: Government Credit Card, Cash Planning, Optimization Strategy

INTRODUCTION

The cashless culture transformation in public financial management represents a government strategy to reduce dependence on cash transactions, which are vulnerable to fraud risks and weak cash-flow control (BPK-RI, 2020). The adoption of electronic payment instruments is considered aligned with transparency and accountability demands because all transactions are recorded in the banking system in real time. This global trend is also evident in countries such as the United States, the United Kingdom, and Australia, where government

credit cards have been utilized to improve efficiency, strengthen cash management, and minimize the risk of irregularities (Zandi et al., 2016) in (Tim Treasury Policy Brief Kementerian Keuangan RI, 2018). In Indonesia, the adoption of cashless payments has been strengthened through the National Non-Cash Movement in 2014, the issuance of Minister of Finance Regulation No. 196/PMK.05/2018 on Government Credit Cards, and the launch of the Indonesia Credit Card in 2023 (Sari & Ghofur, 2025). The Government projects GCC as an instrument capable of enhancing budget execution effectiveness through accelerated payments, cash efficiency, idle cash reduction, and strengthened transaction security (Yulianti & Nurhazana, 2021).

Although the national value of Government Credit Card transactions continues to increase (Puspita et al., 2023), its implementation at the Secretariat of the Vice President remains limited, with expenditure realization through GCC recorded at only 5% in 2021, 16.7% in 2022, 15.49% in 2023, and 23.16% in 2024. The dominance of cash-based spending results in high administrative burdens, audit risks, longer tax processing, and significant idle cash. Several internal constraints also undermine progress, including the absence of clear differentiation between cash and GCC payments, the unavailability of technical guidelines, uneven utilization across units, limited human resource competency, and the lack of an online monitoring system from the service-providing bank. Previous studies emphasize that GCC optimization is strongly influenced by cash management (Agus Sunarya Sulaeman & Rizky Ridho Dwinanda, 2021). Cash planning is a fundamental component of cash management to prevent idle cash and ensure timely payments (Lienert, 2009).

Based on this context, several key problems are identified: the increasing amount and realization of Imprest Funds and Additional Imprest Funds at the Secretariat of the Vice President; operational challenges resulting from the large value of cash-based imprest funds; low realization of spending using GCC compared to total expenditures; persistent technical and operational issues in GCC utilization; substantial idle cash in the expenditure treasurer's account; and financial service performance scores below the average for ease of service processes and timeliness of payment execution. Therefore, this study aims to analyze the factors contributing to the suboptimal use of GCC in expenditure payments at the Secretariat of the Vice President and to formulate optimization strategies that can be recommended for implementation.

Research on the implementation of Government Credit Cards (GCC) in state expenditure transactions continues to grow alongside the expansion of cashless payment policies as part of the transformation of public financial management. This development not only reflects the changing pattern of government financial transactions but also demonstrates the orientation of public administration toward modern, efficient, and accountable financial governance. Previous studies consistently confirm that the success of GCC implementation is influenced by human resource quality, institutional support, cash management, and user technology acceptance.

(Said & Sutiono, 2021) show that the effectiveness of GCC implementation depends on the performance of cardholders and the service quality of issuing banks, while the lack of socialization and limited complaint handling services hinder optimization. From a cash management perspective, (Agus Sunarya Sulaeman & Rizky Ridho Dwinanda, 2021) find that GCC use has not significantly reduced idle cash since cash-based expenditures through Imprest Funds still dominate. Operational costs, organizational size, and the number of spending units also determine the realization of GCC transactions, suggesting that eliminating cash payments is crucial for increasing effectiveness.

From a technology-behaviour perspective, (Yadnya, 2022b) and (Yadnya, 2022a) integrate Ability, Motivation, and Opportunity (AMO) with the Technology Acceptance Model (TAM) and demonstrate that motivation and opportunity are strong predictors of the intention to use GCC, while user ability is not significant due to structural barriers such as limited bank and vendor support. (Satriyawan et al., 2023) further reinforce the strategic dimension of GCC

implementation by showing that flexibility of use, including e-commerce access and the removal of mandatory tax deductions increases usage interest. Studies by (Rusmayanthi, 2023) and (Puspita et al., 2023) confirm that the success of GCC adoption is highly influenced by the presence of internal Standard Operating Procedures, human resource competencies, leadership commitment, and continuous monitoring. More recent findings highlight existing operational challenges. (Biswan & Adiswastika, 2024) report that limited Electronic Data Capture (EDC) availability, suboptimal application performance, and minimal banking socialization are the main barriers. Similarly, (Wulandari, 2024) asserts that the limited availability of EDC machines among merchants remains a dominant obstacle despite leadership support and ongoing monitoring. Collectively, these studies suggest that low GCC utilization is multidimensional, encompassing technical, institutional, strategic, and cash management aspects.

Storkey (2003) in Harjowiyono&Sigit (2022) explains that cash management refers to the ability to position funds efficiently at the right time and location. (Mu, 2006) identifies three pillars of effective government cash management: receipt and payment management, cash-flow planning, and government cash-balance management. The objectives of cash management include ensuring fund availability, consolidating receipts, reducing idle cash, managing risks, and optimizing fund placement (Lienert, 2009). Government Credit Cards constitute one of the instruments of modern cash management designed to reduce physical cash usage and increase efficiency and transparency in public cash administration.

Within cash management, cash planning is essential to ensure effective cash operations, anticipate government cash needs, and guarantee timely payment execution. According to the Government Finance Officers Association (GFOA) in (Muthohar, 2012), cash planning is defined as the projection or estimation of cash inflows and outflows over a given period. (Mu, 2006), states that two supporting elements, forecasting models and information technology are the key drivers of effective cash planning. Meanwhile, William (2004) in Sigit (2019) highlights several determinants of cash planning, including an actual daily cash-flow database to identify patterns and support monitoring, information flow from revenue and expenditure departments to cash managers, and a network of coordination with core departments to support planned cash-flow development. Rizaldi (2018), further notes that the quality of cash planning applications and the quality and quantity of human resources significantly influence the effectiveness of cash planning.

This research focuses on cash planning as a primary determinant of GCC optimization and applies SWOT analysis to formulate operational strategies based on the organization's actual conditions. To investigate the causal factors underlying the suboptimal use of GCC at the Secretariat of the Vice President, the study adopts (Lienert, 2009), theory that cash planning involves projecting fund requirements while ensuring consistency with the annual budget, historical expenditure patterns, expenditure timelines, coordination with the Ministry of Finance, and cash-needs calculations based on commitments. Gie's theory in (Muthohar, 2012) is also applied, positing that cash planning is influenced by human resource quality, reward and punishment mechanisms, information technology infrastructure, and the quality of internal management of spending units.

Based on these foundations, this study seeks to address the theoretical gap in the literature on GCC implementation by examining the relationship between cash planning and the use of GCC as an instrument for government expenditure. Furthermore, to formulate implementation reinforcement strategies, the study employs SWOT analysis, which, as stated by Rangkuti (2004) in (Irfani et al., 2021), systematically assesses strengths, weaknesses, opportunities, and threats to determine relevant, targeted, and operational strategies.

METHOD

This study employs a descriptive qualitative approach with a case study design to explore in depth the factors influencing the optimization of Government Credit Card (GCC) utilization in state expenditure at the Secretariat of the Vice President. The qualitative approach is oriented toward interpreting meaning, understanding phenomena, and examining participants' lived experiences in their natural context, with the results presented in thematic narrative form (Yusuf, 2016). The case study design was selected to enable a detailed and contextual exploration of the realities of GCC implementation as a contemporary phenomenon with specific boundaries of location, actors, and events (Yin, 2009 in Nur'aini, 2020).

The research data were obtained from two categories: primary and secondary data. Primary data were collected through semi-structured in-depth interviews with 10 key informants who are directly involved in cash planning and the implementation of payment mechanisms using both GCC and non-GCC methods. Semi-structured interviews allow flexibility in questioning, enabling the extraction of more comprehensive information (Alijoyo et al., 2021 in Ul Alifah, 2023). Secondary data were sourced from document reviews, including regulations, transaction reports, circular letters, and financial system data from the Ministry of Finance. In addition to interviews, direct observation was conducted to examine cash planning practices, payment processes, and resource support within the work unit. Documentation was also used to verify and complement findings from interviews and observations (Yin, 2015). Data analysis followed Creswell's (2010) analytical model in (Kusumadhani, 2017) which includes: collecting and preparing data, reading the entire dataset, coding, developing categories and themes, presenting findings in descriptive narrative form, and drawing interpretive conclusions. Data validity was reinforced through source triangulation by comparing information obtained from interviews, observations, and documentation.

Furthermore, to formulate strategies for improving the use of GCC, a Strengths, Weaknesses, Opportunities, and Threats (SWOT) analysis was applied. This analysis identifies internal factors in the form of strengths and weaknesses, as well as external factors in the form of opportunities and threats, and integrates them to generate alternative strategies (Wiswasta & Agung, 2018). This approach was used to design strategic recommendations that are relevant and applicable within the organizational context. Priority strategic recommendations were subsequently formulated to be implemented by the work unit. In qualitative research, the researcher serves as the primary instrument, playing a central role in data collection, processing, and interpretation (Arikunto, 2010 in (Hawin, 2019). Supporting instruments include interview guidelines, audio recorders, writing tools, and document review protocols to ensure that data are captured rigorously and systematically.

RESULTS AND DISCUSSION

The Secretariat of the Vice President has implemented the Government Credit Card (GCC) since 2020 through a cooperation agreement with PT Bank Negara Indonesia (Persero) Tbk as the issuing bank. In accordance with the provisions of Minister of Finance Regulation (PMK) Number 97 of 2021 amending PMK Number 196 of 2018 concerning Procedures for Payment and Utilization of the Government Credit Card, the allocation of the Imprest Fund is stipulated at 60% Cash Imprest Fund and 40% Government Credit Card Imprest Fund. Nevertheless, the realization of GCC utilization remains significantly below the mandated proportion. In 2024, the use of GCC accounted for only 23.16% of the total Imprest Fund managed, indicating that the target of maximizing non-cash transactions in government expenditure has not yet been achieved.

The GCC Imprest Fund constitutes an integral component of modern cash management that must be executed effectively. Cash planning for the GCC Imprest Fund is essential to ensure its optimal utilisation. The researcher analyzed the current cash planning mechanism for the GCC Imprest Fund based on in-depth interviews with key informants, strengthened through

observations and document reviews. Based on the results of this analysis, the study identifies the factors contributing to the suboptimal use of the Government Credit Card.

DETERMINANTS OF THE SUPOPTIMAL UTILIZATION OF THE GOVERNMENT CREDIT CARD

Consistency With Annual Budget Projections.

The findings indicate that the Work Unit of the Secretariat of the Vice President received approval to increase its Imprest Fund allocation to IDR 5 billion, consisting of IDR 2 billion for the Government Credit Card (GCC) Imprest Fund and IDR 3 billion for the Cash Imprest Fund. The Government Credit Card Imprest Fund is centrally managed by the Expenditure Treasurer, with the Protocol Division and Travel Division recorded as the largest users of the Government Credit Card due to their well-established cash planning. In contrast, the Household Division, the Palace Management Division, and the General Bureau do not yet have cash planning for the Government Credit Card Imprest Fund. The allocation of the Government Credit Card Imprest Fund has not been specified for each Assistant Expenditure Treasurer. This condition creates uncertainty in the allocation process, resulting in the non-utilisation of the Government Credit Card by these three divisions. Their total expenditure reached IDR 20 billion in 2024, all of which was paid through the Direct Payment (LS) mechanism and Cash Imprest Fund. Meanwhile, the average Cash Imprest Fund allocation is only IDR 250 million, leading to invoice queues and repeated requests for Additional Cash Imprest Fund.

Overall, the absence of a clear allocation scheme for the Government Credit Card Imprest Fund is a primary factor contributing to the low utilization of the GCC. Ambiguity regarding cash limits hinders effective cash planning, consistent with Lienert's (2009) view that cash planning requires clear budget ceilings and well-defined payment projections.

Concentrating On the Major Outflows

The analysis reveals that the Protocol Division has developed a cash plan by identifying its key cash outflows such as expenditures for the Vice President's official visits, including accommodation, airline tickets, VVIP vehicle rental, catering services, and ground handling all of which are fully paid using the Government Credit Card (GCC) Imprest Fund. Conversely, the Household Division, the Palace Management Division, and the General Bureau have not prepared a cash plan for the GCC Imprest Fund, although their major cash outflows are well identified, including expenditures for state banquet services, ceremonial decorations, maintenance of equipment and buildings, and capital expenditures.

In accordance with Minister of Finance Regulation (PMK) 97/2021 amending PMK 196/2018 on Procedures for Payment and Use of the Government Credit Card, expenditures eligible for GCC payment include operational expenses, maintenance, business travel, and capital expenditures up to IDR 50 million. The absence of GCC utilization results in continued reliance on Cash Imprest Fund payments, causing payment queues due to cash limitations.

This condition indicates that the misalignment between major cash outflows and GCC Imprest Fund planning is a contributing factor to the suboptimal use of the Government Credit Card. This finding is consistent with Lienert's (2009) view that cash planning must be based on major expenditure patterns.

Identifying Past Patterns For Particular Outflows

The findings indicate that the Protocol Division has developed a cash planning mechanism by identifying cash outflow patterns and utilizing historical transaction data from the SAKTI application. The Commitment-Making Officer conducts cash flow trend analysis of the Government Credit Card (GCC) Imprest Fund for the previous periods as the basis for preparing and realizing the cash plan. In contrast, the Household Division, the Palace Management Division, and the General Bureau have not prepared a GCC Imprest Fund plan,

even though historical cash flow information can be accessed through the SAKTI system. The General Bureau continues to rely on manual updates using Microsoft Excel, arguing that the historical data presented in SAKTI does not provide sufficiently detailed information on activity progress required for scheduling payments.

The lack of readiness and uneven utilization of historical data have resulted in several work units continuing to finance expenditures through Cash Imprest Fund, which has subsequently hindered the optimal use of the Government Credit Card. This finding aligns with Lienert's (2009) assertion that the availability and effective use of historical datasets constitute a critical element supporting cash planning effectiveness in government financial management systems.

Identifying The Timing Of The Major Flows.

The findings reveal that the Protocol Division has developed a Government Credit Card (GCC) cash planning mechanism by considering the timing of major cash outflows. The planning process is carried out at the beginning of each fiscal year through the integration of the Vice President's official travel plan with the Events Division and is subsequently revised whenever activity changes occur. In contrast, the Household Division, the Palace Management Division, and the General Bureau have not prepared a GCC Imprest Fund plan, even though the timing of major cash outflows can be predicted based on recurring annual activity patterns and documented work schedules.

The inability to utilise this information has resulted in all expenditures continuing to be financed through the Cash Imprest Fund, leading to payment queues and delays in invoice settlement. Service providers confirmed that payments made via the Government Credit Card accelerate cash flow compared to cash-based mechanisms. Furthermore, PMK 62/2023 in conjunction with PMK 107/2024 mandates the Commitment-Making Officer to ensure the timely planning of fund disbursement. These conditions suggest that the timing of cash outflows has not been adopted as the basis for planning the GCC Imprest Fund, thereby inhibiting the optimal use of the Government Credit Card. This finding is consistent with Lienert (2009), who emphasizes that the timing patterns of major cash outflows can be projected to support effective cash management.

Developing Contacts Between the Ministry of Finance And Ministries At Operational Level.

The interview findings and document analysis reveal that the Protocol Division has developed a systematic cash planning mechanism supported by effective coordination with the Ministry of Finance through KPPN Jakarta I. Issues related to the management of the Government Credit Card (GCC) are promptly addressed, with rapid provision of solutions and feedback, enabling the settlement process to run efficiently. This finding aligns with Lienert (2009), who asserts that any changes in cash-flow projections must be immediately communicated to cash managers to ensure that aggregate projections can be updated accurately. Real-time information exchange, therefore constitutes a critical factor in the smooth execution of cash management.

However, the Household Division, Palace Management Division, and General Bureau have not yet established cash planning for the Government Credit Card, even though coordination with the State Treasury Service Office Jakarta I has been considered effective regarding LS expenditure payments and cash working advances. Thus, although coordination between the spending unit and KPPN has in fact been established, it has not been leveraged optimally to support the preparation of cash planning for the GCC working advance. Consequently, the utilization of the Government Credit Card has not yet reached its optimal level within the Secretariat of the Vice President's spending unit.

Ascertaining Cash Needs from Expenditure Commitments.

The interview findings and document review indicate that the Protocol Division has developed cash planning projections for the Government Credit Card (GCC) working advance based on contractual commitments with goods and service providers that are established at the beginning of the year, including agreements on the use of the GCC as the payment method. Service providers confirmed that the commitment to support working visits is arranged before the implementation of activities, enabling the Commitment-Making Officer to forecast cash requirements more accurately. This finding is consistent with Lienert (2009), who emphasizes that ministries and agencies are best positioned to project expenditure trends because they maintain contractual relationships with providers.

However, the Household Division and the General Bureau have not utilized commitment lists as a basis for determining cash requirements for the GCC working advance, even though the Commitment-Making Officer is obligated to prepare a disbursement plan in accordance with PMK 62/2023 and PMK 107/2024. An integrative approach linking commitment management with cash planning aligns with the perspective of Muthohar (2012). Overall, the limited utilization of commitment-related information has resulted in less-than-optimal cash planning, which in turn has contributed to the suboptimal use of the Government Credit Card within the Secretariat of the Vice President.

Human Resources Quality

The interview findings and document review indicate that the capacity of financial management personnel and activity implementers within the Secretariat of the Vice President still requires improvement, particularly in understanding the stages of cash management for the Government Credit Card (GCC) working advance, such as the preparation of cash plans and compliance with GCC usage requirements. This condition aligns with Muthohar (2012), who emphasizes that officers responsible for expenditure projections must possess adequate competencies related to cash planning. Informants also highlighted the need for regular forums to enhance understanding and awareness regarding GCC utilization, as well as knowledge sharing with goods and service providers. This perspective supports Lienert (2009), who asserts that strengthening human resource capacity is essential for improving the accuracy of cash planning.

Although Minister of Finance Regulation (PMK) No. 62 of 2023 on Budget Planning, Budget Execution, and Financial Accounting and Reporting, updated by Government Credit Card Regulation No. 107 of 2024 has defined the roles of the Commitment-Making Officer and the Treasurer, field implementation shows that their competencies remain limited. These findings are consistent with Said (2021) and Puspita (2023), who note that personnel managing the Government Credit Card require ongoing socialization and competency enhancement. Overall, the limited understanding and capacity of human resources contribute to the suboptimal utilization of the Government Credit Card within the Secretariat of the Vice President.

Reward and Punishment System

The interview results indicate that a reward and punishment system in the management of the Government Credit Card (GCC) working advance has not yet been implemented within the Secretariat of the Vice President. Moving forward, such a mechanism is considered necessary to encourage accuracy in the preparation and realization of cash planning. This finding aligns with Puspita (2023), who notes that government working units have not implemented a reward and punishment system in GCC management, as well as Yadnya (2022), who recommends the provision of incentives and sanctions to optimize GCC utilization. Relevant forms of reward include leadership appreciation or the allocation of a greater portion

of GCC working advance to units that prepare and execute cash plans effectively, as highlighted by Muthohar (2012).

In addition, the issuance of an official circular mandating GCC usage is required as a legal basis for enforcing punishment for personnel or vendors who do not comply. This corresponds with Muthohar (2012), who emphasizes that sanctions are necessary to ensure accurate cash projections. Overall, the absence of a reward and punishment system contributes to the suboptimal use of the Government Credit Card within the Secretariat of the Vice President.

Information Technology Facilities and Infrastructure

The interview findings and document analysis indicate that the utilization of the SAKTI application in cash planning is perceived differently among financial management personnel at the Secretariat of the Vice President. The Protocol Division, as the unit that has already prepared cash planning for the Government Credit Card (GCC) working advance, considers the available information technology adequate, as the SAKTI application provides detailed historical expenditure data that can be used for cash projection. This view is consistent with Lienert (2009), who emphasizes the importance of integrated information technology for updating short-term cash-flow projections, as well as Muthohar (2012), who asserts that information technology infrastructure influences the accuracy of cash planning.

Conversely, the Household Division, Palace Management Division, and General Bureau have not yet developed cash planning for the GCC working advance. The General Bureau considers that the SAKTI application does not provide information on the progress of committed work and therefore does not fully support comprehensive cash planning. Overall, the information technology facilities are sufficiently available; however, differences in the level of data detail required across units have contributed to suboptimal cash planning and, consequently, to the less-than-optimal utilization of the Government Credit Card within the Secretariat of the Vice President.

Quality of Internal Work Unit Management

a. Consistency In Activity Schedules

Regarding consistency in activity schedules, the interview findings and document review indicate that the Protocol Division has developed cash planning for the Government Credit Card (GCC) working advance, but faces challenges due to changes in VVIP event schedules. To address this issue, cash planning is updated regularly through coordination between the Commitment-Making Officer and the Event Division. Conversely, the Household Division, Palace Management Division, and General Bureau have not prepared cash planning for the GCC working advance despite having highly predictable activity schedules. In fact, schedule consistency is an essential factor in cash planning because it ensures alignment between activity realization and planned expenditures (Muthohar, 2012). As a result, not all work units have utilized schedule information to support cash planning, leading to the suboptimal utilization of the Government Credit Card within the Secretariat of the Vice President.

b. Leadership Commitment

With respect to leadership commitment, interview results indicate that the Protocol Division and the Travel Division have prepared cash planning supported by strong leadership commitment. This aligns with the view that the leaders of work units must demonstrate attention and commitment to the cash planning process (Muthohar, 2012). Conversely, the Household Division, Palace Management Division, and General Bureau have not prepared cash planning because leaders remain primarily focused on task completion and invoice settlement, rather than on the utilization of the GCC working advance. This finding is consistent with Puspita (2023) and Wulandari (2024), who conclude that leadership commitment influences the effectiveness of Government Credit Card implementation. The unequal level of leadership

support across work units contributes to the suboptimal utilization of the Government Credit Card at the Secretariat of the Vice President.

c. The Internal Coordination Mechanism

Regarding the internal coordination mechanism, interview findings indicate that the Protocol Division and the Travel Division have prepared cash planning supported by effective internal coordination across units. This condition aligns with the view that coordination among units within a work unit is a critical factor in the formulation and updating of cash planning (Muthohar, 2012), as well as with (Novitasari, 2020) who emphasizes the need to strengthen internal coordination among implementers through regular evaluation meetings. Conversely, the Household Division, Palace Management Division, and General Bureau have not prepared cash planning because coordination remains limited to task execution and has not included discussions on payments using the Government Credit Card (GCC). The absence of technical guidelines for internal coordination also hinders the process, consistent with the recommendation of Rusmayanthi (2023) for optimizing the use of the GCC. Therefore, weak internal coordination contributes to the suboptimal utilization of the Government Credit Card at the Secretariat of the Vice President.

d. Activity Evaluation

Regarding activity evaluation practices, the investigation shows that the Protocol Division and the Travel Division have prepared cash planning for the GCC working advance through routine evaluations of activity schedule implementation. However, the participation of the Expenditure Treasurer and Assistant Expenditure Treasurer in the evaluation process still needs to be strengthened to enhance coordination. Conversely, the Household Division, Palace Management Division, and General Bureau have not prepared cash planning despite conducting periodic activity evaluations. These findings reaffirm that the integration of evaluation results into the cash planning process is essential to ensuring optimal utilization of the Government Credit Card (Muthohar, 2012). The lack of such integration contributes to the suboptimal utilization of the GCC at the Secretariat of the Vice President.

Overall, the analysis demonstrates that the suboptimal utilization of the Government Credit Card at the Secretariat of the Vice President is influenced by multiple factors, including the uneven implementation of GCC cash planning across work units, the unclear allocation of GCC working advance funds in several units, insufficient use of cash flow and commitment data as the basis for cash planning, limited understanding of cash planning and GCC utilization among personnel, the absence of a reward and punishment system, weak internal coordination, inconsistent use of activity evaluations, and inadequate leadership support.

Optimization Strategy

The formulation of the optimization strategy was conducted using a SWOT analysis. This approach involved identifying internal factors (strengths and weaknesses) as well as external factors (opportunities and threats). The strengths identified include the ability of the Work Units to determine the main cash outflows, recognize historical patterns of major cash disbursements, and identify their timing; the availability of expenditure commitment data; adequate information technology infrastructure to support the cash planning of the Government Credit Card (GCC) revolving fund; and the consistent implementation of activity schedules.

Conversely, several weaknesses remain to be addressed. Not all Work Units have prepared cash plans for the GCC revolving fund; some Work Units lack clarity regarding the portion of the GCC revolving fund that can be managed; human resources do not yet possess a comprehensive understanding of cash planning and integrated management of the GCC revolving fund; no reward and punishment system has been established for Work Units; leadership commitment toward cash planning and the use of GCC varies across Work Units;

and internal coordination among divisions in several Work Units is limited to task execution rather than extending to cash planning and GCC utilization.

Opportunities that can be leveraged include the Ministry of Finance, as a key institutional partner, demonstrating responsiveness and solution-oriented support, and the SAKTI application of the Ministry of Finance being capable of providing a historical database of Government Credit Card and non-Government Credit Card transactions. Meanwhile, threats that need to be anticipated include suppliers' insufficient understanding of the Government Credit Card mechanism and the limited availability of supporting facilities such as Electronic Data Capture (EDC) machines.

The subsequent stage involves formulating several alternative strategies using the SWOT Matrix to optimize the use of the Government Credit Card within the Secretariat of the Vice President.

Table 1.1. SWOT Matrix

IFAS EFAS	Strenghts (S)	Weaknesses (W)
Opportunities (O)	<p>SO Strategies</p> <ol style="list-style-type: none"> 1. Integrating information on key cash outflows, historical patterns, timing of major cash disbursements, and expenditure commitment data with the historical transaction database in the SAKTI application to develop a comprehensive cash planning for the Government Credit Card Imprest Fund. 2. Leveraging the responsiveness of the Ministry of Finance to request technical assistance in enhancing the utilization of SAKTI across all Work Units. 3. Optimizing the existing Information Technology infrastructure to expand the preparation of cash planning across all Work Units by utilizing the historical database features of SAKTI. 	<p>WO Strategies</p> <ol style="list-style-type: none"> 1. Encouraging the formulation of internal policies regarding the allocation of the Government Credit Card Imprest Fund by utilizing data from SAKTI as the basis for determining the needs of each Work Unit. 2. Conducting continuous training in collaboration with the Ministry of Finance on cash planning for the Government Credit Card Imprest Fund, the use of SAKTI, and the Government Credit Card payment mechanism to enhance Human Resource capacity. 3. Developing technical guidelines or Standard Operating Procedures related to internal coordination patterns among sections, initiated through joint socialization with the State Treasury Service Office (KPPN) on the process from planning to utilization of the Government Credit Card, accompanied by ongoing assistance from KPPN.
Threats (T)	<p>ST Strategies</p> <ol style="list-style-type: none"> 1. Utilizing commitment data, historical patterns, and activity schedule consistency to disseminate information on the 	<p>WT Strategies</p> <ol style="list-style-type: none"> 1. Organizing outreach programs for financial management personnel, activity implementers, and vendors to

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| <p>use of the Government Credit Card to vendors starting from the pre-commitment stage.</p> <ol style="list-style-type: none">2. Leveraging routine evaluations and historical data to plan transactions with vendors that already have Electronic Data Capture (EDC) machines or can generate Card Verification Value (CVV) payment links, in order to reduce infrastructure barriers.3. Employing adequate Information Technology facilities to monitor and select vendors that are ready to support Government Credit Card transactions, thereby minimizing limitations related to EDC machine availability. | <p>provide a comprehensive understanding of the planning and utilization of the Government Credit Card Imprest Fund.</p> <ol style="list-style-type: none">2. Encouraging stronger leadership roles within each Work Unit to ensure that the preparation of the Government Credit Card Imprest Fund cash planning can be effectively implemented.3. Establishing a working framework that includes pre-commitment coordination stages with vendors regarding the planned use of the Government Credit Card, including procedures for handling cases in which misunderstandings of Government Credit Card regulations occur. |
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Source: Authors' analysis from interview results, observations, and document review

Based on the development of the SWOT Matrix, which yielded several alternative strategies, a set of prioritized recommendations was formulated. These include: (1) organizing outreach programs for financial management personnel, activity implementers, vendors, and Unit Heads to provide comprehensive understanding of the planning and utilization of the Government Credit Card Revolving Fund; (2) developing technical guidelines or Standard Operating Procedures related to internal coordination mechanisms across units, accompanied by continuous assistance from the State Treasury Service Office (KPPN); (3) designating specific Work Units as pilot projects for preparing cash plans for the Government Credit Card Imprest Fund, along with determining the respective fund allocations to be managed; and (4) preparing cash plans within the designated pilot Work Units by referring to available internal data and the historical transaction database provided by the SAKTI application, followed by conducting payment transactions using the Government Credit Card.

CONCLUSION

This study concludes that the utilization of the Government Credit Card for expenditure payments within the the Secretariat of the Vice President has not been optimal, primarily because not all work units have consistently prepared cash plans for the Government Credit Card Imprest Fund. Several work units also lack clarity regarding their respective Government Credit Card Imprest Fund allocations, which serve as the basis for cash planning. The findings further indicate that data on cash flow, activity schedules, and commitment lists are available across all units; however, these have not been strategically leveraged to support cash planning. In addition, limited human resource understanding of the cash planning mechanism for the Government Credit Card Imprest Fund, the absence of a reward and punishment policy, insufficient leadership support, and weak internal coordination among units also contribute to the suboptimal use of the Government Credit Card.

The SWOT analysis demonstrates that optimization of the Government Credit Card can be achieved by capitalizing on internal strengths, such as the availability of cash flow data and historical transaction information. External opportunities, including the responsiveness of the Ministry of Finance and the support of the SAKTI database, may also accelerate the cash planning process for the Government Credit Card Imprest Fund. However, the success of these strategies requires mitigation of challenges related to vendors' limited understanding of the Government Credit Card and inadequate supporting facilities.

Several priority strategies for optimizing the use of the Government Credit Card at the Secretariat of the Vice President: first, conducting outreach for financial management personnel, activity implementers, vendors, and Unit Heads to enhance understanding of the planning and utilization of the Government Credit Card Imprest Fund; second, developing technical guidelines or Standard Operating Procedures for internal coordination mechanisms among units in collaboration with the State Treasury Service Office (KPPN), supported by continuous facilitation; third, designating selected Work Units as pilot projects for cash planning for the Government Credit Card Imprest Fund along with determining the respective fund allocations to be managed; and fourth, preparing cash plans within the pilot units by utilizing internal data and the historical transaction database available in the SAKTI application to enable full implementation of payment transactions using the Government Credit Card. Through these initiatives, the use of the Government Credit Card within the the Secretariat of the Vice President is expected to become increasingly optimal in the future.

This study has limitations, as the prioritization of optimization strategies from various alternatives was formulated only based on interviews with policy makers, namely the Head of the Planning and Finance Bureau. Data validation through a Focus Group Discussion with other key informants has not yet been conducted to further refine and reinforce the recommendations. Therefore, to obtain more robust results, future research is recommended to incorporate such FGD-based validation.

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