

CHAPTER V

CLOSING

5.1 Conclusion

Based on the data and results, it can be concluded that the implementation of the GCC on the expenditure treasurer's perception in increasing the transparency of state financial management conducted by research on work units in the KPPN Pekanbaru work area is as follows:

1. The GCC is a payment instrument using a card that can be charged to the State Budget and is classified as a corporate card, which can be used for operational expenditures, capital expenditures, and official travel expenditures. The use of GCC in ministries/agencies in Pekanbaru City generally uses GCC for operational expenditures such as payments for electricity, water and office stationery purchases and can also be used to purchase airplane and train tickets when the office is going on official trips. The legal basis for using GCC is regulated in PMK 196/PMK.05/2018 concerning Procedures for Using GCC.
2. GCC have a proportion of 40% of the total UP. The number of UP GCC is given according to the needs of each work unit. The results of research in the field on the use of GCC in work units have increased and seen from the number of transaction values getting bigger every quarter in the last year. However, the use of GCC has still not reached the overall target for the number of work units in Pekanbaru City that use it and have only been used in ministry/agency work units, but in local government work units it has

not yet been implemented but generally, the use of GCC that GUP-GCC has increased its use of all total work units but there are still work units that have not carried out GUP-GCC every quarter.

3. The mechanism for using the GCC starts with the process of the GCC Holder shopping and collecting all documents such as invoices, E-billing, and Letter of Assignment/Official Travel Documents. Then, documentary payment evidence will be tested by the PPK. The results of the test are also given to the expenditure treasurer on condition that the expenditure treasurer also conducts a retest, after which the GCC issues DPT KKP and SPBy. The expenditure treasurer submits a request for replacement of UP GCC to PPK and issues SPP-GUP GCC to PPSPM. PPSPM tests the SPP-GUP GCC and then forwards it to the KPPN. The KPPN will issue an SP2D. Then the KPPN will debit the money to the last spending treasurer's account, so that the spending treasurer can pay bills directly to the GCC issuing bank through the online system.
4. Constraints to using GCC in the current work unit is that GCC users still feel afraid because of fees charged by merchants, the use of GCC for personal purposes, the unavailability of EDC machines by merchants caused by merchants not reaching the target minimum transaction of 50 million every month and UP GCC on currently it is still not dominantly used because treasurers are afraid of being monitored by tools.
5. Using a GCC can increase state revenue in the form of investment. The investment made by the government is aimed at managing sources of state

revenue originating from BUN cash. BUN has the function of distributing Supply Money in two forms, namely in the form of UP Cash and UP GCC to ministry/agency work units. Based on PMK Number 53/PMK.05/2020 concerning Procedures for Government Investment. Forms of investment that can be made are deposits in banks and long-term investments such as investment in infrastructure. Construction of stations, toll roads and railroads in this way can improve the community's economy.

6. Regarding the perception of the treasurer in using the GCC itself, the research results show that it is effective and flexible because by using a GCC the treasurer can shop without cash, but online, pay for all accommodation expenses for official travel , the spending treasurer does not often go to the bank to collect cash if the office cash is used up, because it can be bailed out by the GCC issuing bank to pay for office expenses. The use of GCC from a security perspective has been achieved because by using credit cards work units, especially the expenditure treasurer, do not have to store money in safes which are at risk of theft or fire and prevent fraud in making receipts.
7. The transparency of the use of GCC can be seen from the separation of the use of GCC for personal needs and office shopping needs . In accordance with the results of the study, if there are GCC holders who use the GCC for personal purposes, they are the ones who compensate in accordance with the nominal expenditure incurred. The payment mechanism directly from the GCC holder pays to the expenditure treasurer in accordance with the

results of checking expenditures. From the results of the research, there are also obstacles to using GCC, there are still many work units that are afraid to use GCC because there are several merchants that provide admin fees and tax fees which should not be allowed in the Ministry of Finance Regulation Number 196 of 2018. Another obstacle occurs in EDC machine that is not yet available at the work unit's subscription store.

8. This research supports the research statement that conducted by Yulianti and Nurhazana (2021) states that using a GCC is considered transparent in managing state finances, because it can be assessed from the GCC Working system itself. Meanwhile, in the process of implementing the GCC, the readiness of the work unit is not maximized, so there is still a need for treasury development in the regions, so that GCC can be well received in using them and also supports research of Said and Sutiono (2020) assessing that the treasurer's expenditure performance in using GCC was still below expectations caused by the treasurer's complaint service was not being implemented properly from the cooperative bank

5.2 Implications

This study aims to analyze the implementation of GCC, how the perception of spending treasurers using GCC, and how the form of transparency of spending treasurers in managing state finances using GCC. Based on the research conducted, it is known that the use of GCC in the work area of the KPPN Pekanbaru.

The three work units that the researchers obtained for research resulted in the use of GCC in Pekanbaru City ministries/institutions work units, especially in the Regional Offices of DJPb Riau Province, KPPN Pekanbaru, and BPS Riau Province already using GCC starting from 2019. In the first year the use of GCC is published.

From the research conducted, it appears that there is a difference in perception between spending treasurers and the results of monitoring data on the number of work units using GCC. From the treasurer's point of view spending, using a GCC is very convenient, but there are still some external constraints at merchants. The impact of using GCC occurs in spending behavior by spending treasurers or GCC holders to be able to separate spending using cash and spending using GCC. In the monitoring results of the DJPb Riau Province as the supervisor of state financial management, the target for work units that use UP GCC has not yet been achieved. However, the progress of the GUP-GCC transaction list has increased. Therefore, the government needs to review the strategy regarding the desire of work units to be able to use government credit cards as whole and clear regulations for parties involved in using GCC, especially merchants and GCC holders so that they are more transparent.

5.3 Limitations and Future Research

This research also only comes from three ministries/agencies work unit objects in Pekanbaru City. So to find out more about this, you can use

informants who can represent the population of GCC users in all ministries/agencies. Future research can also use informants from all provinces and districts in Indonesia. So that, the conditions for implementing GCC per region can be compared.

The sample is only limited to expenditure treasurers and supervisors as informants. Further research also needs to involve informants who serve as budget user proxies, commitment-making officials, GCC holders, GCC admins and other officials involved in the GCC implementation process. With more complete informants, more comprehensive GCC research results will be obtained. This research also has not involved informants outside the work unit who are influential in the implementation of GCC, namely GCC issuing banks, merchants/partners providing goods and services. Therefore, further research is needed.

