



---

Analysis of the Implementation of Government Credit Cards (KKPD) in the Management of Petty Cash Funds at the Regional Secretariat of Magelang City: A Policy Implementation Perspective

**Candra Septian Karunia Putri\*, Saras Shinta Qurrota Aini**

<sup>1</sup>Accounting Study Program, Tidar University

\*Email: [candraskputri@students.untidar.ac.id](mailto:candraskputri@students.untidar.ac.id)

---

**ABSTRACT**

*This study analyzes the implementation of the Regional Government Credit Card (KKPD) in the management of petty cash funds at the Regional Secretariat of Magelang City. The primary issue identified is the lack of integration between KKPD transaction records and the Regional Government Information System (SIPD), as well as the complexity of administrative procedures associated with KKPD usage. Employing a qualitative descriptive approach and guided by policy implementation theory, this research conducted in-depth interviews with nine key informants, including finance staff, division heads, and system administrators directly involved in KKPD management. The findings indicate that the KKPD has been fully implemented across all divisions since 2026, offering advantages such as transaction flexibility, convenience in expenditure, and automatic billing recapitulation from the bank. Despite these benefits, challenges persist, notably the complex registration process and continued reliance on manual transaction recording. This study recommends the development of an integrated information system to connect KKPD transactions with SIPD, thereby enhancing efficiency and accountability in public financial management.*

**Keywords:** Digital Governance; KKPD; Policy Implementation; Public Financial Management

---

**INTRODUCTION**

Transparent, accountable, and efficient regional financial management is a key pillar of good governance. To achieve these goals, the Indonesian government continues to modernize local government payment systems by promoting cashless transactions. One important policy is the use of Regional Government Credit Cards (KKPD), as regulated in Minister of Home Affairs Regulation Number 79 of 2022 concerning Technical Guidelines for the Use of Regional Government Credit Cards in the Implementation of the Regional Budget (Ministry of Home Affairs, 2022). This national policy was subsequently adopted locally by the Magelang City Government through Magelang Mayor Regulation Number 37 of 2024, which serves as the legal basis for the operational implementation of KKPD in all Regional Apparatus Organizations (SKPDs) in Magelang City.

KKPD is a credit card-based payment instrument used by local government officials or employees to finance expenditures sourced from petty cash funds (Reserve Money/UP). According to the Mayor Regulation, Reserve Money is allocated as 60%–70% in cash and 30%–40% via KKPD in each SKPD (Magelang Mayor Regulation, 2024). The main objectives are to minimize cash usage, enhance transaction security, reduce fraud risk, and promote more efficient and transparent financial management (Novitasari & Halim, 2020; Sulaeman & Dwinanda, 2021).

A growing body of empirical research has analyzed the implementation of government credit cards at various levels. Novitasari and Halim (2020) studied KKP implementation in central government units under KPPN Magelang, showing positive effects on spending efficiency. Sulaeman and Dwinanda (2021) found similar benefits for cash management in state spending. Akbar et al. (2025) evaluated the role of KKPD as a financial advisor tool, highlighting improvements in accountability. Studies by Astuti et al. (2024), Susanti (2023), and Prasetyo and Wibowo (2022) examined KKPD adoption in diverse regional contexts, noting both increased transparency and technical challenges such as system integration. Other research by Prakoso and Adi (2023) and Lestari and Rizky (2022) identified resistance to organizational change, administrative burden, and varying IT readiness as common factors influencing KKPD effectiveness across districts and cities in Indonesia.

Despite these advances, most studies have been conducted in central agencies or provincial offices, with limited empirical evidence from city-level government secretariats. Further, few studies have examined the integration of KKPD transaction data with the Regional Government Information System (SIPD), or explored the specific factors that affect implementation outcomes in single-site case studies. This research addresses these gaps by focusing on the Regional Secretariat of Magelang City, which fully implemented KKPD in all nine sections in 2026, following a limited pilot in five agencies the year before.

This study adopts the policy implementation framework of Mazmanian and Sabatier (1983), which emphasizes the importance of policy clarity, administrative capacity, stakeholder commitment, and system integration in shaping policy outcomes. Guided by this framework, the central research question is: "How is KKPD implemented in managing Reserve Money at the Regional Secretariat of Magelang City, and what are the key factors influencing its effectiveness?"

A single-site research design is justified because the Regional Secretariat of Magelang City represents an advanced and comprehensive adopter of KKPD policies at the municipal level, providing an in-depth understanding of both the successes and challenges encountered during full-scale implementation. The findings from this study are expected to offer practical insights for other regional governments planning to adopt or refine KKPD use in their financial management systems.

## **METHOD**

This study employed a descriptive qualitative approach to provide an in-depth analysis of the implementation of the Regional Government Credit Card (KKPD) in the management of petty cash funds at the Regional Secretariat of Magelang City. The qualitative method was chosen to capture the complex realities, procedures, benefits, obstacles, and solutions from the perspectives of those directly involved, which are not amenable to quantitative measurement (Sugiyono, 2019; Moleong, 2017).

**Research Site and Informant Selection** The research was conducted at the Regional Secretariat of Magelang City, which has fully implemented KKPD across its nine divisions. Informants were selected purposively based on their direct involvement and knowledge regarding KKPD management. The selection criteria included individuals who: (1) are actively involved in KKPD administration, (2) have experience as expenditure treasurers, or (3) serve as KKPD holders.

**Data Collection Procedure** Data were collected using in-depth semi-structured interviews, guided by an interview protocol developed from the policy implementation framework (Mazmanian & Sabatier, 1983). The interview guide included questions on: (1) the procedures for KKPD implementation; (2) perceived benefits and challenges; (3) integration with the Regional Government Information System (SIPD); and (4) organizational and technical factors affecting effectiveness. Interviews were conducted face-to-face, recorded with participant consent, and transcribed verbatim.

Secondary data were gathered from official policy documents, relevant regulations, SOPs, and KKPD accountability reports to corroborate and contextualize the primary data. The data analysis process followed a thematic approach as outlined by Creswell & Poth (2018), consisting of several sequential steps. The process began with data familiarization, which involved reading and re-reading transcripts to gain an overall understanding. This was followed by initial coding, where codes were assigned to significant statements and segments relevant to the research questions. Next, during theme development, these codes were grouped into broader themes based on policy implementation theory, such as policy clarity, administrative procedures, integration barriers, and user experience. The researchers then conducted a theme review by cross-checking the themes for consistency and relevance against the entire data set. Subsequently, interpretation involved relating the themes back to the theoretical framework to draw conclusions. Finally, verification was carried out by systematically reviewing the findings with data sources and other researchers.

**Table 1.** Number Of Informants and Their Roles

<b>No</b>	<b>Role</b>	<b>Selection Criteria</b>	<b>Number of Informants</b>
1	KKPD Holders	Active users of KKPD	3
2	KKPD Administrators	Responsible for administration process	3
3	Expenditure Treasurers	Manage and report on expenditures	2
4	Finance Division Head	Policy and oversight responsibility	1
<b>Total</b>			<b>9</b>

**Reflexivity/Positionality Statement** The researcher acknowledges a background in public administration and previous professional experience in regional government financial management. To minimize bias, the researcher maintained a neutral stance during interviews, used open-ended questions, and reflected on personal assumptions throughout the data collection and analysis process.

Triangulation procedures were conducted through multiple approaches to ensure the credibility of the study. Specifically, source triangulation was employed by comparing information across different informant roles, including holders, administrators, treasurers, and the division head. Additionally, technique triangulation involved cross-referencing interview findings with document analysis, such as policy and financial records. The outcome of this triangulation process confirmed consistency in the major themes related to KKPD implementation, revealing only minor variations based on the informant's role, which ultimately enhanced the overall credibility and validity of the study's findings.

## **RESULT AND DISCUSSION**

### **Policy Clarity and Administrative Procedures**

The implementation of the Regional Government Credit Card (KKPD) at the Regional Secretariat of Magelang City was guided by clear legal foundations, namely Mayor Regulation Number 37 of 2024. All nine sections fully adopted KKPD in 2026, following a pilot in five agencies in 2025. This regulatory clarity facilitated uniform procedures and accountability mechanisms.

An informant explained:

*"Dengan adanya Peraturan Wali Kota, kita jadi jelas menjalankan KKPD. Semua tahapan dari pengajuan sampai pelaporan sudah diatur rinci."*

("With the Mayor Regulation, we have clear guidelines for running KKPD. All steps from application to reporting are detailed.")

According to Mazmanian & Sabatier's (1983) policy implementation framework, policy clarity is a critical enabling factor. The establishment of a detailed regulatory structure in Magelang aligns with findings from Akbar et al. (2025) and Astuti et al. (2024), where local governments with clear technical guidelines experienced fewer procedural ambiguities.

### **Administrative Capacity and Multi-Actor Coordination**

Successful KKPD implementation depended on the involvement and coordination of various actors: the Regional Financial Management Officer (PPKD), Expenditure Treasurers, KKPD holders, administrators, and Bank Jateng as the issuing bank. This multi-layered structure strengthened internal control but also created administrative complexity.

One KKPD administrator stated:

*"Pengelolaan KKPD melibatkan banyak pihak, mulai dari bendahara, admin, hingga bank. Koordinasi tiap bulan sangat penting biar tidak ada yang terlewat."*

("KKPD management involves many parties, from treasurers and admins to the bank. Monthly coordination is crucial to ensure nothing is missed.")

This finding echoes Prasetyo & Wibowo (2022) and Lestari & Rizky (2022), who note that interdepartmental coordination can both enhance control and introduce bureaucratic burdens. In Magelang, regular coordination meetings were essential for timely transactions and accountability.

### **Benefits and Policy Outcomes**

KKPD's implementation brought several tangible benefits: increased transaction flexibility, reduced reliance on cash, and automated bank recapitulation.

A KKPD holder remarked:

*"Transaksi sekarang lebih mudah dan tidak perlu uang tunai. Rekapitulasi tagihan juga otomatis dari bank, jadi tidak takut salah catat."*

("Transactions are now easier and no need for cash. The bank automatically recapitulates bills, so we're not worried about recording errors.")

These outcomes confirm the value for money and efficiency principles highlighted by Mardiasmo (2021) and are consistent with Sulaeman & Dwinanda (2021) and Susanti (2023), who found that KKPD adoption improved cash management and reduced fraud risk in various regions.

### **Barriers and Systemic Challenges**

Despite its benefits, the implementation faced several systemic challenges and barriers. One major obstacle was delayed card activation. As the KKPD Administrator explained,

*"Proses pengajuan KKPD lama karena harus SK dulu lalu ke bank. Jadi tidak bisa langsung digunakan di awal tahun"*

(“The KKPD application process is lengthy because it requires a Mayor’s Decree and then bank approval.

So it can’t be used immediately at the start of the year”). Furthermore, the process was hindered by cash availability issues. The Expenditure Treasurer highlighted this difficulty, stating,

*“Kadang tagihan sudah jatuh tempo, tapi dana kas belum ada. Ini bisa menghambat operasional”*

(“Sometimes the bill is due, but cash funds are not yet available. This can hinder operations”).

Finally, manual transaction recording presented a significant hurdle. According to a KKPD Holder, *“Pencatatan masih manual, belum terintegrasi dengan SIPD. Jadi kadang data tidak sinkron dan harus kerja dua kali”*

(“Recording is still manual, not yet integrated with SIPD. Sometimes data is unsynchronized and we have to do the work twice”).

These are aligned with findings from Astuti et al. (2024) and Prakoso & Adi (2023), who identified IT integration and administrative delays as persistent challenges in KKPD implementation across Indonesia.

### **Efforts to Address Constraints**

To mitigate the challenges and address the constraints faced during implementation, the Regional Secretariat instituted several proactive measures. These efforts primarily involved conducting pre-purchase cash availability checks to ensure sufficient funds were on hand before any transactions. Additionally, a procedural adjustment was made to prioritize early bill payments, specifically ensuring that obligations were settled before the 20th of each month. Finally, the Secretariat fostered intensive internal coordination to align all parties and streamline the overall process. As one finance official noted:

*“Kami rutin koordinasi untuk memastikan semua tagihan terbayar tepat waktu dan dana kas tersedia.”*

(“We routinely coordinate to ensure all bills are paid on time and cash funds are available.”)

### **Contradictory and Unexpected Findings**

While most informants acknowledged improved efficiency, a few expressed concerns about increased administrative workload:

*“Justru sekarang lebih banyak dokumen yang harus diurus, karena harus lapor manual dan digital,”*

(“Actually, now there are more documents to manage, because we have to report both manually and digitally.”)

Contrary to expectations, the anticipated reduction in paperwork was only partially realized. This diverges from Prasetyo & Wibowo (2022), who reported streamlined processes in cities with higher IT readiness.

### **Comparative Assessment**

Compared with other regions (e.g., Akbar et al., 2025; Susanti, 2023), Magelang’s implementation is relatively advanced in terms of policy clarity and multi-actor internal control. However, integration with SIPD remains a common barrier, as reported in Astuti et al. (2024) and is echoed here. In districts with stronger IT infrastructure, such as Surabaya and Bandung (Lestari & Rizky, 2022), digital integration was more seamless and administrative burdens were lower.

### **Interpretive Synthesis**

Applying Mazmanian & Sabatier’s framework clarifies that policy clarity and administrative capacity are present in Magelang, but full policy effectiveness is constrained by lack of system integration and persistent manual processes. The case illustrates that regulatory innovation alone is insufficient without supporting IT infrastructure and change management.

## **CONCLUSIONS**

This study demonstrates that the implementation of the Regional Government Credit Card (KKPD) at the Regional Secretariat of Magelang City has achieved significant progress in modernizing public financial management at the municipal level. From the perspective of policy implementation theory (Mazmanian & Sabatier, 1983), the clarity of regulatory frameworks and strong administrative capacity have facilitated broad adoption and effective multi-actor coordination. The KKPD has delivered tangible benefits: enhanced transaction flexibility, reduced dependence on cash, improved budget oversight, and automated bank recapitulation contributing to greater transparency and accountability.

However, the findings also reveal that policy effectiveness is constrained by systemic challenges, notably the absence of integration between KKP transaction records and the Regional Government Information System (SIPD), administrative complexities in the initial registration process, and risks associated with cash budget availability at the time of bill payment. These issues underscore the importance of not only regulatory innovation but also robust IT infrastructure and ongoing capacity building.

This study is limited by its single-site design, which, while enabling in-depth contextual analysis, may limit generalizability to other local government settings with different institutional capacities or IT readiness. The qualitative approach, though rich in detail, relies on the perspectives of a limited number of informants and may not fully capture all stakeholder viewpoints. Additionally, the study was conducted shortly after full implementation, so long-term effects remain uncertain. To address these challenges and improve current practices, it is recommended to develop and implement an integrated information system that synchronizes KKP transaction records with SIPD to ensure real-time, accurate, and automated financial reporting. Furthermore, the KKP registration and approval process should be streamlined at both the municipal and bank levels to minimize delays in card activation, particularly at the start of the fiscal year. It is also crucial to enhance human resource capacity through targeted training for all stakeholders involved in KKP management, including technical, administrative, and change management competencies, alongside establishing clear operational guidelines and periodic review mechanisms to respond to emerging issues. For future research directions, comparative multi-site studies are suggested to investigate how differences in IT infrastructure, organizational culture, or regulatory environments affect KKP implementation across diverse local governments. Longitudinal research should also be conducted to assess the long-term impact of KKP adoption on financial accountability, fraud prevention, and service efficiency, complemented by quantitative impact evaluations to measure improvements in transaction processing times, administrative costs, or error rates. By addressing these recommendations and research gaps, future efforts can build on the lessons from Magelang to optimize KKP utilization and contribute to broader digital transformation in public sector financial management.

## REFERENCES

- Akbar, R., Prakosa, T., Hutari, A., & Agustina, I. (2025). Peningkatan penggunaan kartu kredit pemerintah (KKP) sebagai implementasi fungsi financial advisor pada Kantor Pelayanan Perbendaharaan Negara. *JAMBURA: Jurnal Ilmiah Manajemen dan Bisnis*, 7(3). <https://doi.org/10.37479/jimb.v7i3.29933>
- Astuti, N., Supriyadi, S., & Yuliani, R. (2024). Pengaruh pengelolaan keuangan daerah, akuntabilitas, dan transparansi terhadap kinerja keuangan pemerintah daerah. *Atestasi: Jurnal Ilmiah Akuntansi*, 7(1). <https://doi.org/10.33096/atestasi.v7i1.1699>
- Creswell, J. W., & Poth, C. N. (2018). *Qualitative inquiry and research design: Choosing among five approaches* (4th ed.). SAGE Publications.
- Gupta, M. P., & Jana, D. (2003). E-government evaluation: A framework and case study. *Government Information Quarterly*, 20(4), 365–387. <https://doi.org/10.1016/j.giq.2003.08.002>
- Heeks, R. (2006). *Implementing and managing eGovernment: An international text*. SAGE.
- Kementerian Dalam Negeri Republik Indonesia. (2022). Peraturan Menteri Dalam Negeri Nomor 79 Tahun 2022 tentang Petunjuk Teknis Penggunaan Kartu Kredit Pemerintah Daerah dalam Pelaksanaan Anggaran Pendapatan dan Belanja Daerah. Kemendagri. <https://peraturan.bpk.go.id/Details/233409>
- Lestari, S., & Rizky, A. (2022). Analisis implementasi kartu kredit pemerintah daerah di Pemerintah Provinsi Jawa Barat. *Jurnal Ekonomi dan Kebijakan Publik*, 13(1), 45–60. <https://doi.org/10.31292/jekp.v13i1.234>
- Mardiasmo. (2021). *Akuntansi sektor publik (Edisi Revisi)*. Penerbit Andi.
- Mazmanian, D. A., & Sabatier, P. A. (1983). *Implementation and public policy*. Scott Foresman.
- Moleong, L. J. (2017). *Metodologi penelitian kualitatif (Edisi Revisi)*. PT Remaja Rosdakarya.

- Novitasari, T., & Halim, A. (2020). Analisis implementasi kartu kredit pemerintah (studi pada satuan kerja kementerian negara/lembaga di wilayah kerja KPPN Magelang). *Accounting and Business Information Systems Journal*, 8(2), 1689–1699. <https://doi.org/10.22146/abis.v8i2.58898>
- Prakoso, T., & Adi, K. (2023). Challenges in the implementation of government credit cards in Tangerang City. *Jurnal Akuntansi dan Keuangan Daerah*, 8(2), 101–115. <https://doi.org/10.35580/jakd.v8i2.2023>
- Pemerintah Republik Indonesia. (2019). Peraturan Pemerintah Nomor 12 Tahun 2019 tentang Pengelolaan Keuangan Daerah. Sekretariat Negara.
- Pillai, R., & Jha, S. (2016). Electronic payments adoption in public sector: A systematic review. *Government Information Quarterly*, 33(2), 226–238. <https://doi.org/10.1016/j.giq.2016.02.002>
- Prasetyo, Y., & Wibowo, D. (2022). Organizational readiness and e-payment implementation: Evidence from Indonesian local governments. *Jurnal Administrasi Publik*, 19(4), 355–368. <https://doi.org/10.22146/jap.v19i4.115>
- Sulaeman, A. S., & Dwinanda, R. R. (2021). Manajemen kas pemerintah: Implementasi kartu kredit pemerintah dalam pembayaran belanja negara. *Jurnal Riset dan Aplikasi: Akuntansi dan Manajemen*, 5(2), 187–198. <https://doi.org/10.33795/jraam.v5i2.005>
- Sugiyono. (2019). *Metode penelitian kualitatif (Edisi Revisi)*. Alfabeta.
- Susanti, R. (2023). Evaluasi penggunaan kartu kredit pemerintah daerah di Kota Bandung. *Jurnal Keuangan Daerah*, 9(1), 12–26. <https://doi.org/10.36788/jkd.v9i1.2023>
- UN/World Bank. (2017). E-Government Survey 2016: E-Government in Support of Sustainable Development. United Nations Publications. <https://publicadministration.un.org/egovkb/en-us/Reports/UN-E-Government-Survey-2016>
- Wali Kota Magelang. (2024). Peraturan Wali Kota Magelang Nomor 37 Tahun 2024 tentang Tata Cara Penggunaan dan Penyelenggaraan Kartu Kredit Pemerintah Daerah untuk Pelaksanaan Anggaran Pendapatan dan Belanja Daerah. Pemerintah Kota Magelang.
- World Bank. (2018). Public financial management reforms in post-conflict countries. World Bank Publications.
- Yusran, R., & Rahmawati, D. (2023). Integrasi sistem informasi dalam pengelolaan keuangan daerah: Studi kasus KKPD di Kabupaten Sleman. *Jurnal Informasi dan Teknologi Publik*, 7(3), 99–112. <https://doi.org/10.21009/jitp.073.2023>.