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Implementation of Non-cash Financial Transaction as a Payment System for Non-civil Servant Employee Service Expenditures at the Cilegon City Regional Secretariat

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ABSTRACT

Non-cash Financial Transactions began to be carried out gradually in the Cilegon City Government in 2018 with the issuance of Cilegon Mayor Regulation Number 20 of 2018 concerning Online Disbursement Orders and Implementation of Non-cash Transactions in the Cilegon City Area. This study aims to find out the procedure for the payment and the constraint in the process of Non-cash Transaction disbursement in the spending of personnel service expenditure of Non-civil Servant in the Cilegon City Regional Secretariat. The researchers used a descriptive qualitative method. The data were collected using triangulation. Triangulation is a process of gathering several techniques of taking existing data sources. In this study, the data were obtained using observation, interview, library research, and documentation. The result of this study shows the procedure of implementation of Non-cash financial transactions as a service payment system for Non-civil Servant employees in Cilegon City Regional Secretariat runs quite effectively through some aspects namely, fast, easy, accurate, and safe.

Keywords: Cilegon City Regional Secretariat; employee shopping; non-cash financial transactions

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INTRODUCTION

State financial reform in Indonesia is marked by the existence of laws in the field of State Finance, namely Law Number 17 of 2003 and Law Number 1 of 2004 concerning the State Treasury which mandate the importance of good financial governance where the Government holds accountability through financial statements, because financial statements are used by the Government to meet public expectations to disclose their financial position and performance in providing its services to the public. The activities of the Regional Government in exercising its authority as an autonomous region must be supported by the availability of adequate funds. All activities of the local government in carrying out the functions and ways of financing these activities are contained in the Regional Budget.

Entering the digital era like today, the Cilegon Regional Government has begun to encourage Non-cash Transactions among the public and the internal environment. This Non-cash Transaction is also one of the government's efforts to prevent misappropriation/corruption. This is evidenced by the issuance of Cilegon Mayor Regulation Number 20 of 2018 concerning Online Disbursement Orders and Implementation of Non-cash Transactions in the Cilegon City Area. In addition, the cashless transaction system is considered more practical, efficient, easy, and can even support the economy through increasing the speed of money circulation. The implementation of this Non-cash system is one form of the realization of transparent and accountable financial management.

The Cilegon City Regional Secretariat always strives to improve its performance. One very important factor to support performance improvement is the availability of adequate supporting work force in terms of quantity, quality and so on. The provision of these employees is important because of the system of the Cilegon City Regional Secretariat support employees. However, currently, meeting the needs of employees to support the performance of the Cilegon City Regional Secretariat is difficult if the Cilegon City Regional Secretariat only rely on employees with the status of Civil Servants. For this reason, the Procurement of Non-civil Servants is an important choice and priority to support activities within the Cilegon City Regional Secretariat.

Therefore, to anticipate and to apply the principle of justice, the Cilegon City Regional Secretariat provides honorarium or salary to non-civil servants. According to Jayanti and Iriani (2014), salary is a number of payments to employees who are given administrative and management tasks which are usually set on a monthly basis. While wages are rewards given to workers who do manual work and rely more on physical strength. The amount of wage payments is usually set on a daily basis or on the basis of units of work completed.

Another opinion says that there are several factors that can affect salary. According to Mangkunegara (2013), factors that affect salary include government factors, supply between companies and employees, standard of employee living costs, size of salary comparison, demand and supply, ability to pay, and morale. The objectives of payroll according to Hasibuan (2013) are cooperation ties, job satisfaction, effective procurement, motivation, discipline, employee stability, trade union influence, and government influence. If the salary program complies with applicable laws such as (Regional Minimum Wage), then the government intervention can be avoided.

Honorarium payment system in Cilegon City regional secretariat uses non-cash transaction mechanism. According to Fikri in Ardiyanti (2021), the payment system has several components, namely policies, institutions, payment instruments, and operational mechanisms. According to Subari and Ascarya (2017), a payment system is a system that includes arrangements, contracts/agreements, operational facilitation, technical mechanisms used for delivery, ratification, and receipt of payment instructions.

According to Ariadi (2020), the mechanism of a Non-cash Transaction is the mandate of Law Number 23 the Year of 2014 regarding Local Government which requires financial management that is well-organized, transparent, and accountable. However, it has not been implemented thoroughly by Local Government Organizations (OPD). The mechanism of the Non-cash financial transaction must be classified into a category that belongs to either the Non-cash Local Government Organization program or not.

Non-cash Transaction policy is a novelty innovation so its implementation needs adjustment transition from the old system to the new system. The Ministry of Home Affairs states that there are seven strategies for implementing Non-cash Transactions. Two of them are goods provider as supporting infrastructure and information system as a Non-cash Transaction tool system (Haqi & Suseno, 2019). Besides increasing the effectiveness, the Non-cash Transaction also drives financial inclusion so that Non-cash users can access and use banking services (Djamaluddin, 2016).

According to Fatoni (2022), to reduce the use of the local government budget, the government can use Local Government Information System (*Sistem Informasi Pemerintah Daerah/SIPD*) because the local government makes its system so far. By using SIPD, it can gather data on both the financial planning and local government report around Indonesia. Therefore, local governments do not need to make budgeting to create applications or systems related to planning and financing in the Local Government Budget (APBD).

According to Kurnia (2021), the implementation of a digital-based information system is done step by step; besides using SIPD, local government can use Regional Management Information System (*Sistem Informasi Manajemen Keuangan Daerah/SIMDA*). The use of SIPD and SIMDA can help local government and stakeholders, such as the Ministry of Finance, Local Government Financial Report (LKPP), Ministry of Home Affairs, and Audit Board of the Republic of Indonesia if they want to do an e-audit. There are 542 local governments around Indonesia and 485 local governments that get opinion Unqualified in the budgeting year of 2019 by the Audit Board of the Republic of Indonesia. There 81,44% or 395 local governments are SIMDA users.

A study carried out by Wardhani et al. (2017) showed that good governance positively affects work performance and reduces the inefficiency of government spending. Meanwhile, according to Al Kautsar et al. (2021) stated that there are some obstacles in the implementation of the Non-cash Transaction System in the implementation of direct expenditure namely human sources readiness and facilitator readiness such as internet and the availability of computer hardware. On the other hand, Septiani (2019) stated that the implementation of Non-cash Transactions in the Implementation of Local Government Expenditure is guaranteed to be safe, confidential, more flexible, and efficient. The budget absorption will be more controlled and the trace of the transactions will be recorded and all transactions can be traced and monitored easily by looking at the bank statement.

Given the aforementioned issues, it is essential to determine whether the Cilegon City Regional Secretariat's implementation of financing methods for payment activities for the provision of Non-civil Servant employees is appropriate and whether the regional financial administration with Non-cash Transactions is effective. The researcher is interested in conducting a research entitled. "Implementation of Non-civil Financial Transactions as a Payment System for Non-civil Servant Employee Service Expenditures at the Cilegon City Regional Secretariat." The main research questions addressed in this article are (1) What are the procedures for paying service expenditures for Non-civil Servant Administration employees and calculating salary payments based on the level of education at the Cilegon City Regional Secretariat? (2) Are the Non-cash financial transactions used at the Cilegon City Regional Secretariat effective? (3) What are the obstacles in the process of disbursing Non-cash Transaction funds for service expenditures of Non-civil Servant Administration employees at the Cilegon City Regional Secretariat?

RESEARCH METHODS

The object of this research is the application of Non-cash financial transactions as a payment system for service expenditures for Non-civil Servant administration employees at the Cilegon City Regional Secretariat. The method used in this study is qualitative descriptive where the researchers explain events and things in-depth (Arikunto in Farida, 2017).

With a qualitative descriptive approach, the analysis of data obtained (in the form of words, images, or behaviour), is not expressed in the form of numbers or statistical numbers, but is presented by providing exposure or description of the situation or condition under study in the form of narrative description. The presentation must be done objectively so that the subjectivity of the researcher in making interpretations can be avoided. (Arikunto in Farida, 2017).

This study was carried out in Cilegon City Regional Secretariat which is located at Jendral Sudirman Number 2 Ramanuju, District Purwakarta Cilegon City Banten 42431. The subject of qualitative study is commonly called an informant. It is caused by the subject of the study being an individual who has the capability and knows all information that we need related to the object of the study. The informant of the study is the Head of the General Section of the Cilegon City Regional Secretariat, Expenditure Treasure/Assistant Expenditure Treasurer, operator of SIPD, and SIMDA users in the Cilegon City Regional Secretariat.

The data were collected using triangulation. Triangulation is a process of gathering several techniques of taking existing data sources. In this study, the data were obtained using observation, interview, library research, and documentation. The interview was conducted by directly interviewing the Head of the General Section of the Cilegon City Regional Secretariat, Expenditure Treasurer/Expenditure Treasurer assistant, and Operator of SIPD and SIMDA application users by using several questions related to the title of the study.

RESULTS AND DISCUSSION

Payment Procedure for Non-civil Servant Employee Expenditure and Calculation of Non-civil Servant Employee Salaries

Payment procedure for Non-civil Servant employee expenditure at the Cilegon City Regional Secretariat

After conducting research at the Cilegon City Regional Secretariat, it was found how the financial system for the provision of salaries to Non-civil Servants works. The Non-civil Servants are paid after carrying out work for one month. The provision of salary as intended is by considering the level of employee discipline. The payment of Non-civil Service employee expenditure (Direct Expenditure) must go through several stages of submission assisted by regional order support systems, namely SIMDA Keuangan and SIPD. This is so that employee expenditures can be disbursed by BPKAD (*Badan Pengelolaan Keuangan dan Aset Daerah*). The system that runs at the Cilegon City Regional Secretariat can be described as follows:

1. Employee attendance record

At the end of each month, the personnel department collects data on the attendance of Non-civil Servants consisting of daily attendance, to be recorded and calculated according to the valid data then recapitulated to calculate salaries and then employee attendance data are submitted to BKPP (*Badan Kepegawaian Pendidikan dan Pelatihan*) for approval.

2. Letter of accountability for Non-PNS salary

After the attendance record process is complete, the Sub-Division of Administration and Personnel makes a Letter of Accountability consisting of Power of Attorney for Budget Users, Employee Attendance Record, Honorarium Receipt List, Photocopy of Certificate of Employee

Appointment, and SI (Standing Instructions) made by the expense reasurer.

3. Verification

The Letter of Accountability for Non-PNS Salary file that has been examined and completed by the Sub-Division of Administration and Personnel and then submitted to the verifier for inspection regarding the completeness of the file and the budgeted nominal in accordance with the number of employees listed in the Budget Implementation Document.

4. Payment Request Letter

After the Letter of Accountability for Non-civil Servant salaries has been examined and verified, a temporary Payment Request Letter is made by the general treasurer to be submitted to the Head of Finance.

5. Operator

After the Payment Orders and Letter of Accountability are verified by the Head of Finance, the operator makes a Payment Request Letter and Payment Order with SIMDA and SIPD web applications which are then signed by the Power of Budget User.

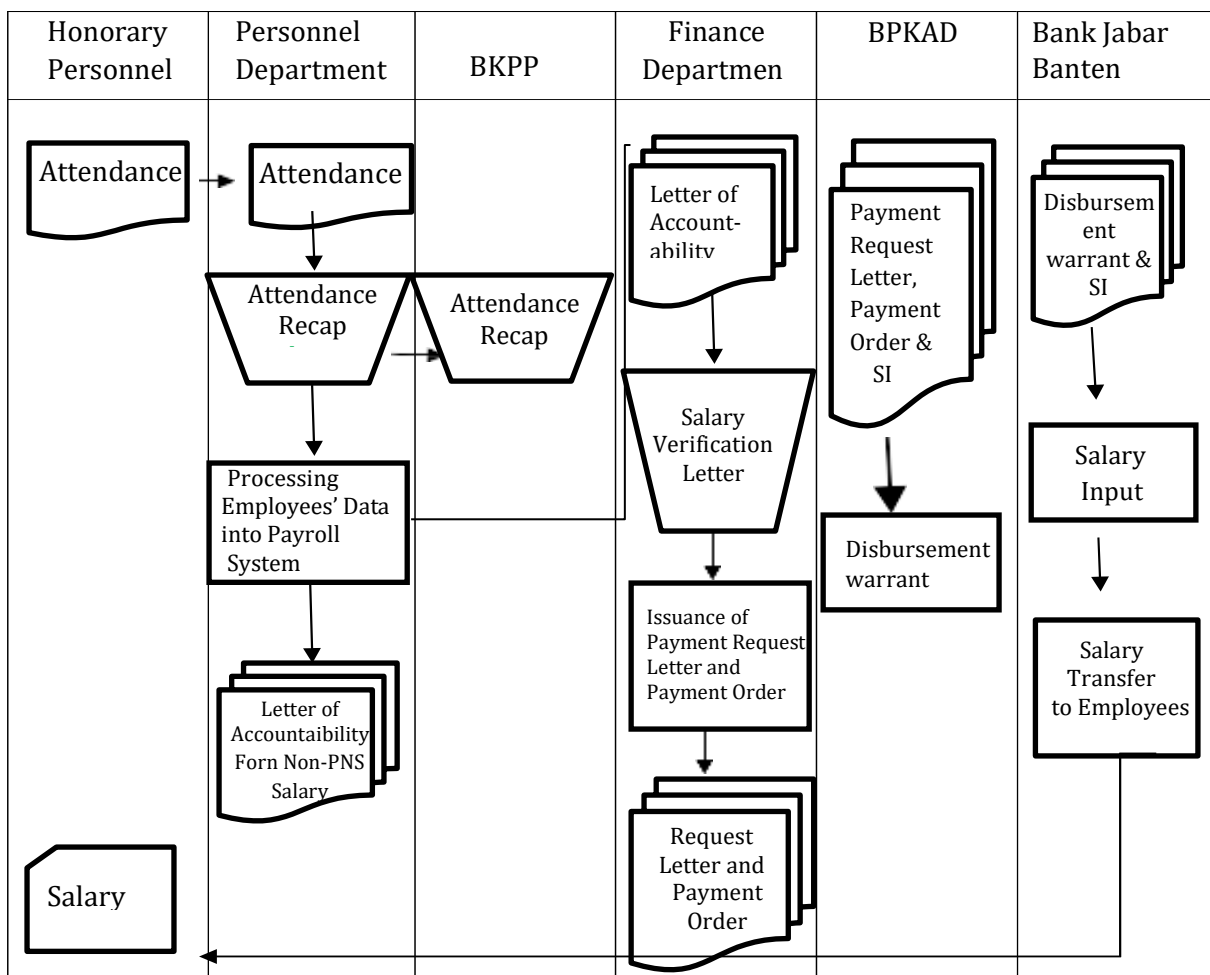


Figure 1. The payment process for employee expenditure at the Cilegon City Regional Secretariat

6. Disbursement of Employee Expenditure Funds

In the process of disbursing the employee expenditure funds, the files of Payment Request Letters, payment Orders and SI are then sent to the BPKAD (Badan Pengelolaan Keuangan dan Aset Daerah) by the financial treasurer for the issuance of a Disbursement warrant by

BPKAD. Payment transactions are carried out using the Regional Bank Cash Management System (CMS) which is done by the Cilegon City government through Bank Jabar Banten (BJB) by automatically debiting the Regional General Cash Account and crediting the executor's account. The authority of the expenditure treasurer/assistant expenditure treasurer at this phase is as the maker and examiner, while the Budget User/ Budget User Power as the approver. After approval is granted by the Budget User/Power of Attorney of the Budget User, money will automatically be sent to a third party. Then a reconciliation report from the Transfer Process is generated. The Payment Process for Employee Expenditure at the Cilegon City Regional Secretariat can be presented visually in figure 1.

Calculation of salary payment for Non-civil Servants based on Education Level at the Cilegon City Regional Secretariat

The Regional Secretary is a staff element who has the main task of assisting the mayor in carrying out government, development and community duties and providing administrative services to all Cilegon City Regional officials. One of the most important factors to support performance improvement is the availability of employees that is supported by their quantity, quality, and also their suitability for work. The provision of these employees is important because the system of the Cilegon City Regional Secretariat supports employees.

However, currently meeting the needs of employees to support the performance of the Cilegon City Regional Secretariat is difficult if they only rely on employees with the status of Civil Servants. For this reason, the Procurement of Non-civil Servants is an important choice and priority to support activities within the Cilegon City Regional Secretariat. The provision of Non-civil Servants in the Regional Secretariat of Cilegon City is based on the Regional Revenue and Expenditure Budget. Payment of salaries for Non-civil Servants at the Cilegon City Regional Secretariat is made based on the level of education. There are several groups included in Non-civil Service employees, namely Contract Employee and Freelance Daily Employee.

The listed below are the details of the calculation of salary payments for Non-civil Servants.

1. Basic salary

According to Cilegon Mayor Regulation Number 26 of 2018 concerning Cilegon City Government Minimum Wage for Fiscal 2019. Contract Employee or Freelance Daily Employee is given a basic salary and other additional income determined based on the Decree of the Mayor of Cilegon.

a. Contract employee honorarium

Table 1. Contract employee honorarium

Education Level	Honorarium
Bachelor Degree	IDR 2,000,000,-/month
Diploma Degree 1, 2, 3	IDR 1,950,000,-/month
Senior High School/Vocational School	IDR 1,000,000,-/month

Source: Cilegon mayor regulation number 26 of 2018

b. Freelance daily employee honorarium.

Table 2. Freelance daily employee honorarium

Education Level	Honorarium
Primary School/Senior High School/Diploma Degree 1, 2, 3/Bachelor Degree	IDR 1,750,000,-/month

Source: Cilegon Mayor Regulation Number 26 of 2018

2. Employee welfare benefits.

According to Cilegon Mayor Regulation Number 49 of 2020 concerning Additional Income of Cilegon City Government Employees, additional income of Cilegon City government employees, abbreviated as TPP, is additional income or other designations given in order to improve general welfare to Civil Servants and Non-civil Servants given every month in accordance with regional financial capabilities.

a. Additional income based on Contract Employee workload.

Table 3 Additional income based on contract employee workload

Education Level	Rates/Prices
High School/Diploma Degree 3/Undergraduate	IDR 1,400,000

Source: Cilegon City Regional Secretariat

b. Freelance Daily Employee Administrative Welfare Allowance.

Table 4 Freelance daily employee welfare benefits administration

Education Level	Rates/Prices
Elementary/High School/Diploma Degree 3/Undergraduate	IDR 1,100,000

Source: Cilegon City Regional Secretariat

1. 5% deduction for not coming to work
2. 1% deduction for not doing noon attendance
3. Deduction for not attending morning meeting 1% coming late 1%
4. Deduction for going home early 1%
5. Deduction for paying BPJS employment.
6. Net salary = (basic salary + employee welfare benefits) – (deduction from not coming to work + deduction for not doing noon attendance + deduction for not attending morning meeting + deduction for arriving late + deduction for going home early + deduction for paying BPJS employment).

The deductions mentioned above are taken based on 50% of the amount of employee welfare benefits.

The Effectiveness of the Implementation of Non-cash Financial Transactions.

The Regional Secretariat of Cilegon City began to gradually conduct Non-cash financial transactions since the issuance of the Circular Letter of the Minister of Home Affairs Number 910/1866/SJ which requires every province in Indonesia to switch the payment system from cash to Non-cash Transactions on January 1, 2018. In implementing Non-cash Financial Transactions, the Regional Secretariat uses financial management support applications, namely SIMDA and SIPD.

Based on the results of the interviews that were conducted with employees, treasurers, helpers and operators at the Cilegon City Regional Secretariat, the use of the application of Non-cash financial transactions in financial management at the Cilegon City Regional Secretariat is quite effective and efficient. The details are as follows.

1. Fast

The use of Non-cash financial transactions facilitates the work of employees in the implementation of deposits/bills in the management of Regional Finance and accelerates the implementation of book closures and financial reporting also no longer have to deposit cash to the Bank or others.

2. Accurate

The results of the work are more accurate with Non-cash financial transactions. This is because it is used the conventional system. The use of the flow of funds for all transactions can be traced so that it is more accountable, because all transactions are supported by valid evidence. With the implementation of this Non-cash financial transaction, indirectly, every flow in and out of the budget can be known by the public.

3. Easy

The use of Non-cash financial transactions facilitates financial mutations, because it can be done anywhere and anytime. In addition, the application of Non-cash financial transactions can also easily been seen by the users balance and mutation information from all transactions that can be traced and is supported by valid evidence so that it is more accountable. At the end of the fiscal year, the treasurer feels the assistance made available by this Non-cash financial transaction because it makes it easier to make accountability reports accurately and on time.

4. Safe

With the use of cashless financial transactions, treasurers and employees do not have to hold cash at risk of crime, loss, or miscalculation.

In implementing regional financial management with the use of Non-cash financial transactions, the Cilegon City Regional Secretariat experienced several obstacles, including:

1. Human resource (HR) issues

In the finance subdivision, there are several employees involved in the regional financial management process who lack understanding of the use of SIMDA and SIPD.

2. Infrastructure Issues

The implementation of SIMDA and SIPD requires good internet access in all areas where Regional Apparatus Organizations are located, because SIMDA and SIPD require all regional financial processes to be carried out online, for that, online financial process support facilities must be available sufficiently. It is intended for smooth running in the ongoing regional financial administration. If internet access does not run well which results in a network down, there will automatically be problems in the regional financial administration process.

The following Supporting Applications are used.

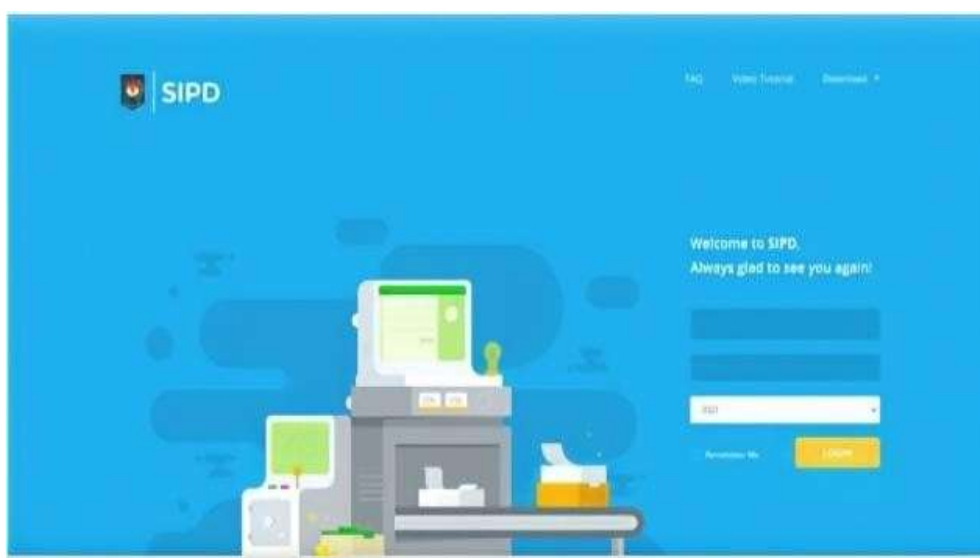


Figure 2. SIPD Application



Figure 3. SIMDA application

Obstacles in the Process of Disbursing Expenditure Funds for Non-civil Servant Administrative Employees

Based on the results of an interview that was conducted with one of the employees of the Cilegon City Regional Secretariat, Mrs. Dannie as the treasurer of auxiliary expenditures regarding the constraints of the process of disbursing employee expenditure funds, there are several factors, namely internal factor and external factor. Both factors can be described as follows.

1. Internal factor

Internal factor that occurs related to the constraints in disbursing employee expenditure funds/salaries comprises of delays in making Payment Order caused by incomplete supporting documents/salary Letter of Accountability in making Payment Order.

2. External factor

External factor that occurs related to constraints of disbursement of employee/salary expenditure funds is the transition of the system on regional financial applications from SIMDA to SIPD. The system transition is implemented because the Ministry of Home Affairs launched a new application, namely SIPD whose implementation was supported by the Badan Pengawas Keuangan dan Pembangunan (BPKP). Along with the local government's obligation to use SIPD, Simda utilization decreased in frequency in 2021. However, as the system is relatively new application introduced to local governments, SIPD still raises a number of technical obstacles, such as problems in budgeting and financial administration.

In connection to the changes in regulations contained in Article 4 of Permendagri Number 70 of 2019 concerning the Sistem Informasi Pemerintah Daerah (SIPD), Regional Apparatus Organization is requested to be able to implement SIPD with SIMDA Finance in parallel.

Therefore, the Cilegon City Regional Secretariat still implements SIMDA Keuangan as a companion to SIPD. However, at the time of implementation, carrying out the disbursement of funds, one of which is employee spending, becomes slower because the operator must input data into SIMDA application first and then re-input the data back into SIPD application so that the implementation and stages of financial administration do not run according to the set timeline.

CONCLUSION

Based on the results of research conducted by the researchers at the Cilegon City Regional Secretariat concerning the Payment System for Non-civil Servant Service Expenditures or Salaries, the following conclusions can be drawn: First, the procedure for paying service expenditures for Non-civil Servants at the Regional Secretariat and the provision of salaries to Non-civil Servants is paid after carrying out work for one month. The provision of salary as intended is done by considering the level of employee discipline. Payment of Non-civil Service employee expenditure (Direct Expenditure) must go through several stages of submission assisted by regional order support systems, namely SIMDA Keuangan and SIPD. It is intended that employee expenditure funds can be disbursed by BPKAD.

Payment transactions are carried out using the Regional Bank Cash Management System (CMS) which is done by the Cilegon City government through Bank Jabar Banten (BJB) by automatically debiting the Regional General Cash Account (RKUD) and crediting the work executor's account. Payment of salaries for Non-civil Servants at the Cilegon City Regional Secretariat is made based on the class and level of education. The groups in question are employees of Contract Employee and Freelance Daily Employee.

Second, the implementation of Non-cash financial transactions in the Regional Secretariat is quite effective and efficient. It is taken from the statement of Mr. Joko as the head of the sub-division, Ms. Danie as the treasurer, and Mr. Bocim as the operator of the Regional Secretariat of Cilegon city. Application users are assessed by several aspects, such as fast, accurate, easy, and safe. The use of SIMDA and SIPD is proven more effective in Non-cash financial transactions than without using those applications so that the users will not have trouble to print it out the report or type it manually.

Third, there are several factors of effectiveness in the process of disbursing employee expenditure funds, namely internal factor and external factor. Internal factor comprises of delays in making Payment Order due to incomplete supporting documents/salary a Letter of Responsibility in making Payment Order. Meanwhile, the external factors is due to the switching policy in the financial administration system in the Cilegon City Government which resulted in constraints in regional financial administration. One of them was the disbursement of Non-civil Servant employee spending funds at the Cilegon City Regional Secretariat.

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