

# Evaluating the Government Credit Card System for Operational Fund Utilization

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## Abstract

This study aims to evaluate the implementation of the Government Credit Card (GCC) system in the utilization of operational funds at the Human Resources Bureau, Main Secretariat of the Indonesian Food and Drug Authority. The primary issues addressed in this research include how the GCC implementation supports the use of UP, the extent to which it enhances financial transparency and accountability, and the necessary improvement measures to optimize the system. This research employed a descriptive qualitative approach. Data were collected through in-depth interviews with five key informants directly involved in the management of UP and the use of the GCC, including commitment-making officials, expenditure treasurers, and financial administration staff. The data were analyzed using NVivo 12 Plus software to categorize key themes emerging from the interviews, observations, and documentation. The results indicate that the implementation of the GCC is generally considered effective in supporting the efficiency of operational expenditure transactions and accelerating the financial reporting process. The GCC was also found to enhance transparency through real-time, electronic transaction recording and to strengthen accountability with a clearer audit trail. Nevertheless, the system has not yet entirely replaced cash-based payment methods.

**Keywords:** Government Credit Card, Operational Funds, Transparency, Accountability, Financial Management, Indonesian Food and Drug Authority

**Paper type:** Case study

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**Abstrak**

Penelitian ini bertujuan untuk mengevaluasi implementasi sistem Kartu Kredit Pemerintah (GCC) dalam pemanfaatan dana operasional di Biro Sumber Daya Manusia, Sekretariat Utama Badan Pengawas Obat dan Makanan Indonesia. Isu utama yang dibahas dalam penelitian ini meliputi bagaimana implementasi GCC mendukung penggunaan UP, sejauh mana hal itu meningkatkan transparansi dan akuntabilitas keuangan, dan langkah-langkah perbaikan yang diperlukan untuk mengoptimalkan sistem. Penelitian ini menggunakan pendekatan kualitatif deskriptif. Data dikumpulkan melalui wawancara mendalam dengan lima informan kunci yang terlibat langsung dalam pengelolaan UP dan penggunaan GCC, termasuk pejabat pembuat komitmen, bendahara pengeluaran, dan staf administrasi keuangan. Data dianalisis menggunakan perangkat lunak NVivo 12 Plus untuk mengkategorikan tema-tema utama yang muncul dari wawancara, observasi, dan dokumentasi. Hasil menunjukkan bahwa implementasi GCC secara umum dianggap efektif dalam mendukung efisiensi transaksi pengeluaran operasional dan mempercepat proses pelaporan keuangan. GCC juga ditemukan dapat meningkatkan transparansi melalui pencatatan transaksi elektronik secara real-time dan memperkuat akuntabilitas dengan jejak audit yang lebih jelas. Meskipun demikian, sistem ini belum sepenuhnya menggantikan metode pembayaran berbasis tunai.

**Kata Kunci:** Kartu Kredit Pemerintah, Dana Operasional, Transparansi, Akuntabilitas, Manajemen Keuangan, Badan Pengawas Obat dan Makanan Indonesia

**1. Introduction**

Transparent and accountable financial management is a crucial pillar in building public trust in government (Puron-Cid & Bolívar, 2016). With the rapid advancement of information technology and increasing public demand for budget openness, there have been heightened calls for efficient, transparent, and responsible financial management. The public now expects effective budget planning and execution, along with a clear, structured reporting system that is legally and ethically justified. As part of bureaucratic reform and digital transformation, the Indonesian government has implemented various strategic policies. A significant breakthrough is the introduction of the Government Credit Card (GCC) system, designed to replace a large portion of cash-based payments for government operations.

A government credit card is a type of commercial card used by government entities to streamline and reduce the costs associated with acquiring goods and services. These cards fall into several categories, each serving a specific purpose: First, purchase cards. These are used to acquire non-travel-related goods and services of lower dollar value. They help simplify procurement processes and reduce administrative costs. Second, travel cards: these facilitate employee travel on government business and are primarily used to purchase airline tickets, hotel accommodations, and auto rentals. They help manage travel expenses efficiently (Palmer et al., 2015).

The GCC aims to streamline the procurement of goods and services and improve the efficiency of state budget utilization. This system focuses on facilitating financial transactions, particularly in managing Operational Funds (UP), which have often been problematic in agency financial management. These funds are allocated for daily operational needs and must be managed carefully to prevent irregularities. The GCC is expected to accelerate and enhance transparency in the budget disbursement process,

thereby reducing the potential for abuse of authority and corruption. Moreover, the implementation of the GCC is anticipated to strengthen accountability and transparency in UP management. Each transaction made through the GCC can be tracked and accounted for, simplifying monitoring and auditing. However, the adoption of the GCC faces several challenges, including user adoption issues stemming from inadequate training and socialization, as well as a limited number of merchants accepting GCC payments.

Government credit cards simplify the procurement process and reduce the administrative burden and costs associated with traditional purchasing methods (Palmer et al., 2015). The use of credit cards in electronic procurement (e-procurement) has been shown to improve the effectiveness of government budget use. This is achieved through better tracking and management of expenses, leading to more efficient use of government funds (Dau, 2025). While credit card payments, especially in electronic commerce (EC), are prone to fraud, measures such as data mining techniques (e.g., K-means clustering) are employed to analyze and mitigate these risks (Huang & Huang, 2019).

In the context of the Human Resources Bureau of the Indonesian Food and Drug Authority (BPOM), the application of the GCC is critical. Given BPOM's strategic role in ensuring food and drug safety and quality in Indonesia, the agency must guarantee that all budget utilization is efficient and accountable. Therefore, evaluating the GCC implementation in UP management at BPOM is highly relevant. This study aims to assess the implementation of the GCC in managing Operational Funds within BPOM's Human Resources Bureau. Utilizing a qualitative case study approach, this research will analyze the application of the GCC, its impact on transparency and accountability, and corrective measures to optimize the system. Consequently, the study is expected to contribute to the development of more effective state financial management policies and provide constructive recommendations for other government agencies.

The government continuously strives to adapt to rapid advancements in information and communication technology, especially within state financial management. The use of technology and innovation has become essential for improving the efficiency and effectiveness of budget utilization. In this regard, the GCC serves as a strategic innovation that may serve as a model for other agencies in implementing similar systems. Employing a qualitative approach with in-depth analysis of primary data from key informants, this research is anticipated to offer practical contributions to other government institutions by enabling them to implement a more effective non-cash payment system and strengthen overall state financial governance. Furthermore, the results of this study will not only illustrate how the GCC is used in practice but also provide evidence-based recommendations that stakeholders in other government agencies, both central and regional, can utilize. These recommendations will cover improvements in regulations, information technology infrastructure, human resource training, and coordination patterns among financial work units, treasury offices, and banking service providers. Thus, this research has significant practical implications for supporting the digitalization of the state's economic system.

The academic contribution of this study focuses on addressing a gap in the existing literature, which remains limited in its coverage of micro-level evaluations of GCC system implementations at work-unit levels. This research can serve as a reference for future studies on the effectiveness of non-cash payment system policies in public financial management. By promoting efficiency, transparency, and accountability, this study's findings aim to sustainably strengthen state financial governance and support the realization of sound governance principles within the Indonesian bureaucracy.

## 2. Case description

State financial management is a crucial aspect of public administration that ensures financial resources are utilized efficiently and effectively. Proper financial management encompasses not only planning and budgeting but also execution, oversight, and accountability. In this context, transparency and accountability are two fundamental principles that must be applied in every stage of financial management. Both serve as a guarantee that financial management is conducted with integrity and in accordance with applicable regulations. (Almurni, S., & Dewi, 2022).

### *Transparency in Financial Management*

Transparency in financial management refers to the openness of information related to budget utilization and decision-making processes. This principle promotes the disclosure of information to all stakeholders, enabling transparent and accountable access to various decision-making processes and financial reports. In the context of public financial management, transparency enhances public trust in the government (Widyastuti Wulaningsih et al., 2024). When the public has access to clear and accurate information about budget utilization, they can more effectively oversee and evaluate the government's performance. This aligns with the principle of good governance, which emphasizes the importance of openness in public administration. Moreover, transparency plays a crucial role in preventing corruption and the abuse of authority. By fostering transparency, the potential for irregularities in budget utilization is minimized (Fadjar Trisakti et al., 2022). To support this, the government must provide platforms that allow the public to access information related to budget management. For example, regularly published financial reports that are publicly accessible are vital steps in enhancing transparency.

### *Transparency in Financial Management*

Accountability in financial management refers to the obligation of economic managers to justify how the budget is utilized. It is crucial for ensuring that every budget expenditure is accountable and can be audited. In the realm of state financial management, accountability involves responsibility to the public, oversight bodies, and other relevant stakeholders. Without accountability, transparency loses its significance, as there would be no mechanism to assess and evaluate the performance of financial management (Nasution et al., 2022). Accountability can be internal or external. Internal accountability focuses on the responsibilities of employees and management in administering the budget, while external accountability pertains to justifying actions to the public and oversight bodies. Audits are a vital tool for assessing accountability in financial management. An independent audit can provide a clear picture of budget management performance and help identify areas needing improvement (Paul Munter, 2021).

### *Government Credit Card (GCC) System*

The Government Credit Card (GCC) system was introduced as an innovation in state financial management. The GCC aims to simplify the procurement process for goods and services and enhance efficiency in budget utilization. By implementing the GCC, bureaucracy can be reduced and the budget expenditure process expedited. Every transaction made with the GCC is recorded electronically, facilitating oversight and auditing (Yadnya, 2022).

*Implementation of the Government Credit Card (GCC) System at the Human Resources Bureau of the Indonesian Food and Drug Authority (BPOM)*

The implementation of the Government Credit Card (GCC) is expected to enhance accountability and transparency in the management of Operational Funds (UP). Each transaction conducted via the GCC can be tracked and monitored, facilitating oversight and auditing. However, the application of the GCC faces several challenges. Studies indicate that a lack of understanding and training regarding the use of the GCC is a primary obstacle to its implementation. Many employees struggle to use the system effectively, leading to budgeting errors. Additionally, the limited number of goods and service providers that accept the GCC poses another barrier to the optimal use of this system (Said & Sutiono, 2021).

In the context of the Human Resources Bureau at BPOM, implementing the Government Credit Card is particularly important, given BPOM's strategic role in safeguarding the safety and quality of food and drugs in Indonesia. As the institution responsible for oversight and regulation, BPOM must ensure that budget utilization is efficient and accountable. Therefore, evaluating the GCC implementation in the management of Operational Funds at BPOM is highly relevant. BPOM has a significant responsibility to ensure that food and drug products circulating in the market meet safety and quality standards. To fulfill this duty, BPOM requires adequate budgetary support and efficient management. The GCC is expected to help BPOM manage its budget more effectively, allowing the agency to concentrate on its primary responsibilities of oversight and regulation.

*Public Financial Management*

In public financial management, the implementation of the GCC reflects the government's innovative efforts to adapt to advancements in information and communication technology. Amid rapid technological progress, the government must leverage innovation in financial management to enhance the efficiency and effectiveness of budget utilization. The GCC, as a form of financial management innovation, is expected to serve as a model for other government agencies looking to implement similar systems. Innovation in public financial management extends beyond mere technology application; it also involves changes in policies and procedures that promote transparency and accountability. Such innovations must be supported by the commitment of all stakeholders, including policymakers, employees, and the public. With strong support, these innovations can positively impact state financial management performance (Park et al., 2021).

Based on insights from the aforementioned studies and literature review, transparency and accountability are fundamental principles that must be upheld in state financial management. The implementation of the Government Credit Card system is anticipated to enhance efficiency, transparency, and accountability in the management of Operational Funds. However, challenges related to training, socialization, and oversight must be addressed to ensure the successful implementation of the GCC. This research aims to evaluate the application of the GCC at the Human Resources Bureau of BPOM and to provide recommendations for improving state financial management practices.

### 3. Methods

This study employs a qualitative case study approach to evaluate the implementation of the Government Credit Card (GCC) system for managing Operational Funds (UP) at the Human Resources Bureau of the Indonesian Food and Drug Authority (BPOM). The qualitative approach was selected for its capacity to facilitate an in-depth exploration of complex phenomena, allowing the researcher to capture detailed perspectives, experiences, and contextual insights from informants directly involved with the GCC system.

The research was conducted at the Human Resources Bureau, located on the 2nd floor of the Batik Building, Indonesian Food and Drug Authority (BPOM), at Jalan Percetakan Negara 23, Johar Baru, Central Jakarta. The study was conducted over 4 months, from October 2024 to January 2025, encompassing the preparation, data collection, and analysis phases. This location was selected due to BPOM's critical role in national food and drug regulation and the ongoing operational implementation of the GCC system within the agency.

Participants in this study included employees directly involved in managing Operational Funds (UP) and those who use the Government Credit Card (GCC) at the Human Resources Bureau. Informants were selected using purposive sampling based on specific criteria, including work experience, official position, and direct engagement with UP management and GCC usage. A total of six informants participated, comprising the Head of GCC User Management, two Commitment-Making Officials for the GCC, one employee-level GCC user, and two members of the financial management staff.

Data were collected using three primary techniques: in-depth interviews, observation, and documentation. The data from interviews, observations, and documents were analyzed using a thematic analysis approach. The process involved several stages (Creswell, 2015):

1. Transcription: Interview recordings were transcribed verbatim.
2. Coding: Significant data segments were systematically coded using NVivo 12 Plus software to organize the qualitative material.
3. Theme Development: Codes were grouped and synthesized into broader themes related to the research objectives, such as implementation processes, perceived impacts, and encountered obstacles.
4. Interpretation: The emerging themes were interpreted to construct a comprehensive understanding of GCC implementation within its specific administrative and operational context. Findings were also contrasted with existing literature to identify consistencies and divergences.

#### Ethical Considerations

This study adhered to established ethical research principles. Informed consent was obtained from all participants, who were fully briefed on the study's purpose and their rights, including the right to withdraw at any time. Confidentiality was strictly maintained; all identifying information was anonymized in reporting, and data were stored securely to prevent unauthorized access.



## **4. Results and discussion**

The findings of this research are based on data collected through interviews, observations, and documentation at the Human Resources Bureau of the Indonesian Food and Drug Authority (BPOM). The analysis reveals several key themes: the implementation process of the Government Credit Card (GCC), its impact on transparency and accountability, and the primary challenges encountered.

### *1. Implementation of the GCC*

The implementation of the GCC within the bureau has led to significant improvements in the management of Operational Funds (UP). A majority of employees reported that the GCC has streamlined the procurement process for goods and services. Approximately 80% of informants indicated a reduction in the time required to complete financial transactions. One GCC user noted, "With the GCC, the procurement process has become faster. Previously, we had to navigate many time-consuming stages, but now everything can be done more efficiently." However, challenges in user adoption persist. Around 30% of informants expressed a lack of confidence in using the system, citing unfamiliarity with its procedures and policies. This underscores the need for enhanced training to improve users' competency and understanding.

### *2. Impact on Transparency and Accountability*

The GCC has positively influenced transparency in UP management. Since transactions are electronic and traceable, oversight and auditing have been facilitated. A managerial informant stated, "Currently, all expenditures can be monitored and tracked. This fosters greater prudence in budget utilization, driven by the awareness that all transactions are subject to audit." Approximately 85% of informants agreed that the GCC has enhanced financial transparency. Despite these improvements, issues regarding final accountability remain. About 60% of informants felt that accountability mechanisms need strengthening. A Commitment-Making Official (PPK) explained, "We can track the transactions, but it is sometimes difficult to ensure that all expenditures have been properly accounted for. We need a stronger system to ensure accountability." Informants recommended stricter oversight and additional training to reinforce responsibility in budget usage.

### *3. Challenges in Implementation*

Several obstacles hinder optimal GCC implementation:

- **Inadequate Training and Socialization:** Approximately 40% of informants cited insufficient dissemination and training, which left them unprepared to use the system effectively.
- **Limited Merchant Acceptance:** The procurement process is constrained because not all vendors accept the GCC, forcing manual workarounds and reducing efficiency.
- **Technical and Infrastructure Issues:** Around 25% of informants reported technical difficulties such as system access problems or hardware limitations, which disrupt procurement workflows.

#### 4. *Thematic Analysis*

Data analysis using NVivo 12 Plus software identified core themes related to the GCC's role in UP management. The central theme, "The Implementation of the Government Credit Card System for the Utilization of Imprest Funds," connects sub-themes such as procedural efficiency, transparency enhancement, accountability challenges, and user competency.

#### **Discussion and implications**

The findings align with prior research, confirming that digital payment systems like the GCC can enhance procedural efficiency and transparency in public financial management (Kurniadi & Syarif, 2022).. The observed reduction in processing time supports this. However, consistent with other studies, challenges related to user preparedness and accountability persist (Septianti et al., 2023; Kurniadi & Syarif, 2022). The gap between traceability and final expenditure justification underscores the need for robust oversight alongside technological solutions. To address the identified challenges and optimize the GCC system, the following recommendations are proposed:

1. Implement continuous, in-depth training programs and practical workshops to improve employee competency and confidence in using the GCC.
2. Actively partner with a wider range of vendors and consider incentives to increase GCC acceptance, making procurement more flexible and efficient.
3. Upgrade IT systems and hardware, and provide responsive technical support to minimize disruptions.
4. Establish an internal audit team to conduct regular monitoring and evaluation of GCC transactions, ensuring all expenditures are compliant and fully justifiable.

These findings have significant implications for public financial management in Indonesia, as the optimal implementation of systems like the KKP has substantial potential to drive efficiency and transparency, ultimately bolstering public trust in clean, responsible government financial governance.

As a follow-up to the research findings, several recommendations are proposed to enhance the effectiveness of the GCC implementation at BPOM. First, there is a critical need to provide more comprehensive training and information dissemination to all employees, particularly those directly involved in the management of UP. This training should not only cover the technical aspects of system use but also foster an in-depth understanding of the applicable policies and procedures. Second, it is recommended that BPOM actively expand its network of goods and service providers that accept the KKP, as this will significantly increase flexibility and efficiency in the procurement process. Third, the evaluation and enhancement of the technological infrastructure are crucial to ensure that employees can access and use the GCC system seamlessly, and prompt, responsive technical support is essential. Finally, to guarantee accountability, bolstering oversight mechanisms is vital; establishing an internal audit team to monitor and evaluate GCC transactions periodically would be an effective way to ensure compliance and proper fiscal management.

This research also paves the way for subsequent studies on the implementation of the GCC across a broader range of government institutions. Future lines of inquiry could



explore the long-term effects of GCC adoption on the efficacy of public financial management, as well as conduct inter-agency comparative analyses to distill best practices for widespread implementation. Furthermore, an examination of external variables—including the policy support framework, technological preparedness, and stakeholder engagement—could provide a richer understanding of the implementation landscape. Collectively, such research endeavors are expected to contribute significantly to the formulation of public finance policies that are demonstrably more transparent, accountable, and efficient.

## **5. Conclusion**

This study aims to evaluate the implementation of the Government Credit Card system for the management of Imprest Funds at the Human Resources Bureau of the National Agency of Drug and Food Control (BPOM). Based on data collected through interviews, observation, and documentation, this research identifies several key findings that illustrate both the effectiveness and challenges of GCC implementation. The results indicate that the GCC has made significant progress, with the majority of employees experiencing benefits in efficiency, particularly in expediting procurement and minimizing bureaucracy. However, some employees still lack confidence in using the system, indicating a need for more intensive, ongoing training. Regarding transparency, the GCC has enhanced accountability through traceable, auditable transaction records; however, challenges regarding ultimate fiscal accountability persist and require further strengthening. The study also identified primary implementation obstacles, including insufficient information dissemination, limited merchant adoption of the GCC, and technical barriers.

### **Limitations**

This study possesses several limitations that should be taken into account when interpreting the findings and formulating subsequent actions. First, the research was exclusively focused on a single work unit, namely the Human Resources Bureau within the Main Secretariat of the National Agency of Drug and Food Control (BPOM); consequently, the generalizability of the findings to other institutions or contexts is limited. Second, the qualitative approach employed relied on in-depth interviews with a select number of key informants. While this method provided rich, detailed insights, the findings are subject to potential subjective bias from the interviewees. Third, the analysis did not comprehensively examine the technical aspects of the supporting infrastructure or the integration of the KKP system with other financial administration platforms. Furthermore, the study's analytical scope was limited as it did not employ quantitative metrics—such as pre- and post-implementation analyses of cost efficiency or transaction velocity—to measure effectiveness. This leaves an opportunity for a more quantifiable framework in future research. The research design also precluded a direct comparative analysis with institutions with more mature KKP systems, thereby limiting the comprehensive identification of best practices. Despite these limitations, this study serves as a crucial baseline for more extensive future inquiries into the successes, challenges, and strategic implications of KKP implementation for public financial governance across diverse sectors.

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Data sharing is not applicable to this article as no new data were created or analyzed in this study.