

Evaluation of the Implementation of Non-Cash Transactions at the Regional Secretariat of North Toraja District

¹Basri Rakhman*, ²Winda Sosang, ³Indra Wijaya, ⁴Dedy Herianto

^{1,3} Institut Teknologi dan Bisnis Nobel Indonesia Makassar

² Pemerintah Daerah Kabupaten Toraja Utara

⁴ Universitas Pancasakti

(*)Email Korespondensi: basrirakhman44@gmail.com

Abstract

The implementation of non-cash transactions to date still has obstacles that hinder spending treasurers from carrying out their duties. The application only supports Sulselbar bank accounts so that other bank accounts take a long time for the fund transfer clearing process. Still constrained by a long and complicated procedure. Another obstacle to this factor is that the internet network, which often experiences disruption, will hamper the smooth process of Non-Cash Transactions. The objective of this research is to know and analyze the application of non-cash transactions at the Regional Secretariat of North Toraja Regency. This study used descriptive qualitative method. Data collection techniques are interviews, observation, and document review. The results showed that the application of non-cash transactions at the Regional Secretariat of North Toraja Regency has not been running optimally. In the aspect of transparency there is still minimal provision of information access facilities to the public. In the aspect of accountability, there is no standard operating procedure. In the aspect of efficiency, there are still minimal facilities and infrastructure and there are still several vacant positions. Meanwhile, on the effectiveness aspect, it has not been going well because the target to implement non-cash transactions as a whole for financial transactions has not been realized. Thus, the authors suggest that in the aspect of transparency, it is necessary to create a website as a means of public information related to financial management. In the aspect of accountability, it is necessary to make Standard Operating Procedures as a reference for implementation. In terms of efficiency, it is necessary to install an independent Teller Machine to facilitate transactions. In the aspect of effectiveness, it needs a commitment to implement it as a whole.

Keywords: Evaluation, Application, Non-Cash Transactions, Local Government.

Abstrak

Pelaksanaan transaksi non tunai hingga saat ini masih terdapat kendala yang menghambat bendahara pengeluaran dalam menjalankan tugasnya. Aplikasi hanya mendukung rekening bank Sulselbar saja sehingga rekening bank lain membutuhkan waktu lama untuk proses kliring pemindahbukuan dana. Masih terkendala dengan prosedur yang panjang dan rumit. Kendala lain pada faktor ini adalah faktor jaringan internet yang sering mengalami gangguan akan menghambat kelancaran proses Transaksi Non Tunai. Penelitian ini bertujuan untuk menganalisis penerapan transaksi non tunai pada Sekretariat Daerah Kabupaten Toraja Utara. Metode penelitian yang digunakan adalah deskriptif kualitatif. Pengumpulan data melalui wawancara, observasi, dan telaah dokumentasi. Hasil penelitian menunjukkan penerapan transaksi non tunai pada Sekretariat Daerah Kabupaten Toraja Utara belum berjalan maksimal. Pada aspek transparansi masih minim penyediaan fasilitas akses informasi kepada publik. Pada aspek akuntabilitas, belum ada standar operasional prosedur yang baku. Pada aspek efisiensi, masih minim sarana dan prasarana serta masih ada beberapa jabatan yang kosong. Sementara pada aspek efektivitas belum berjalan dengan baik karena target untuk menerapkan transaksi non tunai secara keseluruhan transaksi keuangan belum terealisasi. Dengan demikian, penulis menyarankan bahwa pada aspek transparansi, perlu pembuatan website sebagai sarana informs publik terkait pengelolaan keuangan. Pada aspek akuntabilitas, perlu dibuatkan Standar Operasional Prosedur sebagai acuan pelaksanaan. Pada aspek efisiensi, perlunya pemasangan mesin Anjungan Tunai mandiri agar memudahkan transaksi. Pada aspek efektivitas, perlunya komitmen untuk menerapkan secara keseluruhan.

Kata Kunci: Evaluasi, Penerapan, Transaksi Non Tunai, Sekretariat Daerah.

INTRODUCTION

Public services remain a top priority in government administration. The implementation of regional autonomy based on Law no. 23 of 2014 concerning Regional Government as stated in article 280 paragraph (2) point b, states that regional governments manage funds effectively, efficiently, transparently and accountably. The contents of these regulations are in accordance with the principles of good governance.

As an embodiment of the implementation of good governance in Indonesia, the government continues to carry out bureaucratic reform and update every policy and regulation. One of them is by requiring the implementation of Non-Cash Transactions (TNT) in local governments. This is proven by the issuance of Presidential Instruction number 10 of 2016 to accelerate the implementation of TNT in regional governments.

Good governance is a prerequisite for every government to fulfill the aspirations of the people and achieve the goals and aspirations of the nation and state. In this regard, various efforts have been made during each period of government, starting from the enactment of TAP MPR RI No. Law Number 28 of 1999 concerning the Administration of a State that is Clean and Free of Corruption, Collusion and Nepotism; Law Number 17 of 2003 and Law Number 1 of 2004 concerning the state treasury mandate more effective financial governance. Through the implementation of TNT, the government is trying to improve regional government financial governance with the principles of transparency, accountability, efficiency and effectiveness.

Services become less quality if the service provider's commitment to cost accountability is low (Basyo, et al. 2022).

Public services at the Manggala District Office, Makassar City are of high quality because of the office facilities and the use of employee uniforms that comply with regulations, providing timely and appropriate service at a cost (free), employees who are quite responsive in providing their services, employees providing service in a friendly manner, and providing service. which prioritizes the principles of justice and humanity.

The implementation of various TNT payments can be realized as one of the government's efforts to improve financial governance in North Toraja Regency. This can be seen through the Regulation of the Regent of North Toraja Number 41 of 2018 concerning Guidelines for the Implementation of TNT in the Implementation of the Regional Revenue and Expenditure Budget for the Government of North Toraja Regency, where the implementation of non-cash transactions is for employee expenditure and expenditure for goods/services above 20,000,000 (twenty million) and above including transactions with third parties via the LS system.

In order to follow up and encourage the acceleration of the implementation of Non-Cash Transactions and based on the Circular Letter of the Minister of Home Affairs of the Republic of Indonesia Number 910/1867/SJ dated 17 April 2017 concerning the Implementation of Non-Cash Transactions in Regional/City Governments, the Regional Government of North Toraja Regency has issued Regent Regulation Number 41 of 2018 concerning Implementation Guidelines for the Implementation of Non-Cash Transactions in the Implementation of the Regional Revenue and Expenditure Budget for the Government of North Toraja Regency and has carried out outreach to expenditure treasurers and Financial Administration Officials within the scope of North Toraja Regency. In the TNT process, the North Toraja Regency Regional Secretariat implements the TNT process using several instruments or means of payment.

As per Regent's Regulation Number 41 of 2018 concerning Implementation Guidelines for the Implementation of TNT in the Implementation of the North Toraja Regency Government's APBD, especially in article 5, it is explained that the non-cash transaction system in the Implementation of the APBD is carried out based on the principles of efficiency, security and benefits.

However, to date, the entire implementation of the TNT process at the Regional Secretariat has been carried out in stages since 2018. The first stage starts with payment of employee expenses such as employee salaries and payment of additional income allowances paid through the TNT process. With the hope that the next step will be direct shopping, namely shopping for goods and services. Meanwhile, the non-cash transaction payment system is carried out through the sis-TNT application which has been collaborated with Bank Sulselbar Rantepao Branch.

Implementation of TNT at the District Regional Secretariat. Until now, North Toraja still has obstacles that prevent the expenditure treasurer from carrying out his duties.

First, technical factors or existing systems. The application only supports Sulsebar bank accounts, so accounts other than Bank Sulsebar require quite a long time, namely around 1 week for the clearing process for transferring funds from the expenditure treasurer's account to the recipient's account. Apart from that, the implementation of the TNT process is still hampered by procedures that are too long and complicated. As previously explained the flow or stages of the TNT process above, stages 14 and 15 can hinder the TNT process because if the bank (operator) is not in place or is slow to see the notification due to frequent trips outside or is unable to do so, the TNT process will not success. Another obstacle to this factor is that the internet network frequently experiences disruptions which will hinder the smooth running of the TNT process, especially as the North Toraja Regency Regional Secretariat Office's internet network still frequently experiences disruptions and is not optimal.

Second, the factor of weak participation and the level of human discipline itself. When it came to carrying out the TNT honorarium process for the source, the source did not agree because he wanted the funds to be given in cash only even though it had been explained that the rule that had to be followed was TNT. Apart from wanting cash, honorarium recipients also don't have a Bank Sulsebar account so sometimes it takes longer to process the honorarium payment if they use another account.

Third, there is no automated teller machine (ATM) available in the North Toraja Regency Regional Government office area which could make it easier for TNT to run smoothly. Thus, of course it will take longer if you leave the office to look for an ATM machine for the TNT.

Fourth, there is no Standard Operating Procedure (SOP) or standard procedure that can be used as a reference or work guide in implementing TNT at the North Toraja Regency Regional Secretariat. Thus, it is very possible that implementation procedures will change at any time based on the perspective of the implementers.

The stages in question begin with the PPTK implementing the budget in the current year's DPA. Second, the activities that have been carried out will be made into a SPJ and submitted to the Budget User for signature. Third, the PPTK submits the SPJ Document to the expenditure treasurer to be recorded and input to the Expenditure Treasurer's BKU, then the treasurer will issue the SPP. Fourth, the SPP that has been issued will be submitted to the PPK (Financial Administration Officer) for further examination and if it has been approved an SPM will be issued. Fifth, the SPM will be submitted to the BUD Authority to be re-examined and if it has been approved, the SP2D will be issued. Sixth, the SP2D that has been issued will be submitted to KASDA to verify whether it is appropriate and can be submitted to the bank (Bank Sulsebar as the bank appointed by the regional government). Seventh, if the SP2D has been approved, the bank will immediately transfer the funds to the expenditure treasurer's account. Eighth, the expenditure treasurer will carry out the payment process by transferring it to the account of each recipient/service provider in accordance with the provisions of Perbub No.41 of 2018, North Toraja Regency Regional Government. Ninth, the funds to be transferred are processed via the sis-TNT application which has been provided by the Selsebar bank. Tenth, the treasurer will ask for the account number of each recipient/service provider who will receive payment. Eleventh, the treasurer will carry out the process of transferring funds through a non-cash process via the sisTNT application according to the amount stated in the SPJ for each recipient/service provider. Twelfth, the amount of funds that have been input through the application will be verified by the budget user for approval in the system. Thirteenth, after approval, the treasurer will send the data to the bank. Fourteenth, the bank will carry out verification and then approve it for processing. Fifteenth, after approval by the bank, the funds will be transferred by the bank to the account of the recipient/service provider.

Based on the problem of implementing the non-cash transaction process at the North Toraja Regency Regional Secretariat as explained above, it certainly has an impact on the regional financial management system which is not optimal. In this way, good governance will become increasingly difficult to achieve. This research aims to analyze the implementation of non-cash transactions at the

Regional Secretariat of North Toraja Regency based on aspects of transparency, accountability, efficiency and effectiveness.

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METHOD

This research was conducted from August to October 2023 at the Regional Secretariat of North Toraja Regency. The research method used is descriptive qualitative with a narrative study approach which aims to provide an overview regarding the implementation of non-cash transactions at the Regional Secretariat of North Toraja Regency.

There are three data collection techniques used in this research. First, conduct interviews with research informants freely to explore information related to the implementation of non-cash transactions at the Regional Secretariat of North Toraja Regency. Second, carry out direct observations in the field to directly observe matters relating to the implementation of non-cash transactions at the Regional Secretariat of North Toraja Regency. Third, review documentation in the form of documents and reports related to the implementation of non-cash transactions at the District Regional Secretariat. North Toraja.

Primary data sources in this research were obtained through interviews with informants, through observation activities, and documentation review. In this study, the selection of informants was chosen using purposive sampling (intentionally). The informants in question were 11 people consisting of Budget Users (North Toraja Regency Regional Secretary), Regional General Treasurer (Head of BPKAD), Expenditure Treasurer of the North Toraja Regency Regional Secretariat, Kabag. District Secretariat Finance. North Toraja, Financial Management Staff (3 people), Head of Bank SulSelBar North Toraja Branch, Head of Kasda BPKAD Kab. North Toraja, and Service Recipient/Provider (2 People). Meanwhile secondary data was obtained from reviewing data and documents relevant to the focus of this research.

Data processing was carried out using qualitative analysis methods as stated by Miles and Huberman (Sugiyono, 2011:338). The stages in question begin with the data collection stage. Next, data sorting is carried out which is closely related to the research focus. After that, the sorted data is presented and then re-verified to facilitate the process of drawing conclusions as the final stage.

In order to maintain the credibility of the data presented, data triangulation was carried out first. Data triangulation is carried out using techniques, namely technical triangulation, data source triangulation and time triangulation. Next, collect other reference materials which are used as comparative data in this research.

RESULTS

A. Transparency

Increasingly improving and quality community services are always a matter of public concern. In line with improving better services, the public also needs financial transparency. Financial transparency is defined as the delivery of financial information to the wider community (citizens), in the context of government accountability, government compliance with applicable rules and regulations, and increasing the effectiveness of public supervision of development and services.

Transparency of public information regarding government performance has a positive impact, both for the government and society. For the government, the implementation of information disclosure can encourage service improvements, increased performance and accountability for programs run by the government.

As stated by Drs. Rede Roni Bare, M.Pd. as Budget User (Regional Secretary) of North Toraja Regency, that:

"So the information content published is financial report data regarding the realization of the non-cash budget at the Regional Secretariat of North Toraja Regency."

Based on the opinion above, it illustrates that in terms of prioritizing aspects of transparency, all data related to financial reports regarding budget realization that implements non-cash transactions will be informed to the public. Of course, in this case it is on the website provided by the regional secretariat of North Toraja Regency.

Next, Mr. Muh added. Rais, Amd. as Expenditure Treasurer of the Regional Secretariat of North Toraja Regency:

"So far we have also informed non-cash recipients by showing proof of the transaction. "In my opinion, access to the application of non-cash transactions can only be accessed by treasurers and budget users because it is confidential, so it is not usually accessed by the general public."

Then Mrs. Vica Vanessa T., M.T. said further. as one of the financial management staff at the Regional Secretariat of North Toraja Regency that:

"The Regional Secretariat, especially the finance section, has carried out outreach/providing information in 2018 regarding non-cash transactions referring to the circular letter from the Minister of Home Affairs, which like it or not, ready or not, has to be implemented but has not been fully implemented. "Information related to non-cash transactions has been carried out directly by the finance department (both treasurer, staff and section heads) as well as in writing in the form of letters to other departments and third parties within the regional secretariat which is also supported by regional regulations/perbup."

The enactment of Law Number 14 of 2008 concerning Openness of Public Information requires that openness of public information is considered to be the main factor in providing quality public services and is a means of optimizing public supervision of the administration of the state and other public bodies and everything that has an impact on the public interest.

Next, it was delivered by Mr. Rianto Patallo, S.Pd. as Head of KASDA BPKAD North Toraja Regency, that:

"Information is provided in stages by socializing all OPD heads as budget users and treasurers about the technical implementation of Non-Cash Transactions (TNT) using the system provided by Bank Sulselbar. And in my personal opinion, this step is quite effective because the TNT system application can now be operationalized by the OPD treasurer in North Toraja Regency."

Based on the results of the interview above, it illustrates that there is still transparency at the Regional Secretariat of North Toraja Regency in the implementation of TNT. This begins with outreach to all OPDs regarding the implementation of the system that has been created.

Based on the results of observations made by researchers, it can be described that an outreach study was carried out regarding the application of TNT in the government sphere of North Toraja Regency. This was done considering the importance of conveying all information to the public related to the implementation of TNT in North Toraja Regency, especially at the Regional Secretariat.

Table 1. List of Budgets at the Regional Secretariat for 2019 and 2023

No	Part Name	Budget amount (Rupiah)	
		2019	2023
1	Sec. Law	2.577.242.007.	1.219.419.565.
2	Sec. Welfare	601.870.888.	350.000.000.
3	Sec. Cooperation	462.977.606.	200.000.000.
4	Sec. Governance	694.466.409.	510.000.000.
5	Sec. Development	571.005.714.	250.000.000.
6	Sec. Infrastructure	555.573.127.	430.000.000.
7	Sec. Barjas	709.898.996.	350.000.000.
8	Sec. Economy and Natural Resources	663.601.235.	312.098.000.

9	Sec. Organization	771.629.343.	460.000.000.
10	Sec. Leadership Administration	4.444.585.017.	2.619.550.706.
11	Sec. Financial administration	540.140.540.	310.000.000.
12	Sec. General & Equipment	5.926.113.356.	5.178.079.748.
Total		18.519.104.238.	12.429.148.469.

Source: Research Documentation Review Results, 2023

The data in table 1 above shows a decrease in the amount of the budget managed in 2010 at the Regional Secretariat of North Toraja Regency. For 2019, it was released as of December 31 2019, while for 2023, it was summarized as of September 2023. The decrease in this number reached around 30%. This is because for 2023 budget adjustments or diversions have been made to handle Covid.

The results of the documentation review carried out by researchers show that the budget for non-cash transactions is still high when compared with non-cash transactions. From 2019 to 2023 there has been no significant increase in commitment to implementing non-cash. Cash transactions are still very popular with those implementing activities and service providers. So the regional government, especially the Regional Secretariat of the North Toraja Regency Government, still has to evaluate a lot about the financial performance of both the financial management system and financial managers as well as the regulations that form the legal umbrella.

Then Mrs. Grace Tandirerung, S.Ip said further. as Financial Administration Officer/Head of Finance at the Regional Secretariat of North Toraja Regency that:

"Until now there has been no public information access facility prepared regarding Non-Cash Transactions."

Based on the two statements above, it illustrates that there has been no step towards transparency of information to the public. Free public access to non-cash financial management has not been provided at the Regional Secretariat of North Toraja Regency.

One of the obligations of these public bodies to optimize the delivery of public services is to provide public service facilities, infrastructure and/or facilities that support the creation of an adequate service climate and provide quality services in accordance with the principles and standards of public service delivery, this is stated in the Law. Law Number 25 of 2009 article 15 concerning Obligations of Public Organizers.

As with the regional government, especially the Regional Secretariat of North Toraja Regency, to open the widest possible access to the public regarding the implementation of all financial transactions, especially non-cash transactions. In this way, program implementation will be more transparent regarding the use of the budget.

As the results of an interview with Mr. Basri, one of the online journalists for Kareba Toraja Daily Media, who was met at the North Toraja Regency Regional Secretariat Office, said:

"Yes, there is. You can see the financial reports of North Toraja Regency in general, but not the details of each OPD. From a journalist's point of view, everything must be open in the information media, don't do it half-heartedly, meaning don't just cover the surface, it must be detailed so that the public can know how finances are managed themselves."

The results of the interview show that there are transparency efforts by the Regional Secretariat of North Toraja Regency regarding financial management. However, it still displays general information, not detailed management of each field. Delivering detailed information is more effective because the information displayed is more complete than general information.



Figure 1. Display of the simd@financial application

Sumber: simd@ keuangan Bagian Administrasi Keuangan, 2023

Figure 1 above is a display of the application used by the North Toraja Regency regional government, especially for treasurers and budget users. In this application, users must enter their user ID and password when they want to open (log in). This is because this application is a financial application so not all employees can log in except employees who hold the position of treasurer and budget users.

Furthermore, in integration to realize good governance and improve the management and services of public information and documentation, the Ministry of Home Affairs has issued Minister of Home Affairs Regulation Number 3 of 2017 concerning Guidelines for Management of Public Information and Documentation Services for the Ministry of Home Affairs and Regional Government. Article 3 paragraph (1) and paragraph (2) of the regulation states that the Public Information and Documentation of the Ministry of Home Affairs and Regional Government is open and can be accessed by every User of Public Information and Documentation, except that Information and Documentation which is excluded is strict, limited in nature. and secret.

As previously explained, there is no detailed access to information related to reporting on the implementation of non-cash transactions. However, information access (link) has been prepared which can be accessed by the wider public regarding the District Government's financial reports. North Toraja on the website provided, namely www.torajautarakab.go.id and also at www.ppid.torajautarakab.go.id

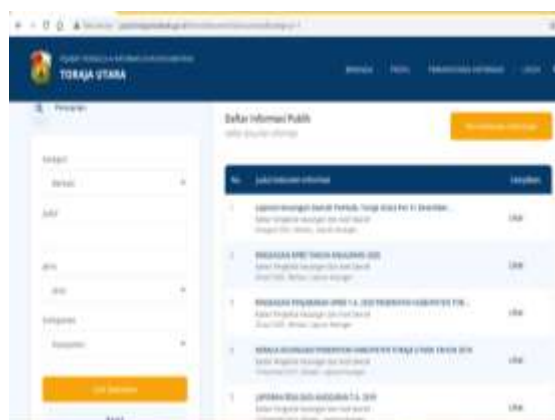


Figure 2. Financial Reporting Web Display
Source: Researcher Observation Results, 2023

Figure 2 above is a display on the website prepared by the regional government of North Toraja Regency. As shown in the image, this link displays information about regional government financial management in general, including the description of the District APBD. North Toraja and regional budget realization reports. It's just that this link cannot be a source of information regarding TNT management in local governments, especially the North Toraja Regency Regional Secretariat.

So far the implementation of TNT has not been carried out with a complete transparency system. This is due to several factors that become obstacles. First, the North Toraja Regency regional government's commitment to implementing TNT is still low, so it is still confusing for the expenditure treasurer in processing TNT funds. Second, information media is available but does not yet provide complete information about the budget for each OPD within the North Toraja Regency government. Third, the Information and Technology (IT) Team in the information media is still limited in presenting information regarding accountable financial reports. Fourth, regulations that are not yet strong result in laxity and indiscipline in conducting TNT.

B. Accountability

As a public organization, it is very important to carry out accountability in order to gain trust from the public or the wider community. Therefore, financial management must be well organized so that the accountability system is clearer.

As stated by Drs. Rede Roni Bare, M.Pd. as Budget User (Regional Secretary) of North Toraja Regency, that:

"Speaking of management, we always prepare facilities to support the implementation of TNT such as internet, human resources, cooperation in the form of an MOU with a bank appointed by the Regional Government (Sulsebar) to make non-cash transactions easier. "Apart from that, we also prepare SOPs as guidelines for implementing TNT as well as policies regulated in the regional regulations."

Furthermore, Mrs. Grace Tandirerung, S.Ip said. as Financial Administration Officer/Head of Finance at the Regional Secretariat of North Toraja Regency that:

"The Non-Cash Transaction System is managed based on TNT guidelines contained in Regency Regulation No. 41 of 2018 concerning Implementation of Non-Cash Transactions in Torut Regency. "By utilizing existing facilities such as internet access and limited human resource availability and time management that is arranged in such a way that the TNT process is not hampered."

Everything that has been done must be properly accountable to the public. Therefore, good management skills are needed by leaders to make it easier to carry out their leadership. This was further stated by Mr. Muh. Rais, Amd. as Expenditure Treasurer of the Regional Secretariat of North Toraja Regency:

"By referring to and guiding Perbup No. 41 of 2018 concerning the implementation of non-cash transactions."

So far, the direction of the guidelines for managing Non-Cash Transactions at the Regional Secretariat has been quite clear. Especially with the presence of SOPs as guidelines for implementation. In general, Standard Operating Procedures or what are usually called SOPs regulate the duties and functions of each element in management. The existence of an SOP also serves as a guide to carry out and facilitate, organize and tidy up existing work.

Next, it was delivered by Mr. Rianto Patallo, S.Pd. as Head of KASDA BPKAD North Toraja Regency, that:

"The implementation of the TNT system is accountable by controlling and supervising every implementation carried out by checking bank statements in order to minimize errors in input.

Resources are utilized in accordance with the standards and qualifications held by providing guidance, supervision and control over the resources owned."

The statement above illustrates that all available resources are utilized and developed to the maximum. Thus, it will make it easier to achieve goals.

As the results of an interview with Mr. Basri, one of the online journalists for Kareba Toraja Daily Media, who was met at the North Toraja Regency Regional Secretariat Office, said:

"Yes, when discussing financial management, we have to be clear about the budget per OPD and what the management process is, and what the reporting is like, it has to be clear so that the public can find out financial information by just opening the website. "The point is that the data or information accessed must be clear, correct and accurate because this is related to the transparency and accountability of regional government financial management."

In this regard, there is a need for consistency and commitment from all elements to maximize the application of TNT. Apart from that, it is necessary to prepare in advance regarding Standard Operating Procedures (SOP) which are used as a basis or reference in implementing TNT so that it can run effectively.

As stated by Mrs. Margaretha Toding, S.T. as Head of the Rantepao Branch of Bank SulSelBar, that:

"Indeed, no standard SOP has been prepared, but there is a flow or guideline that we have created based on the North Toraja regional regulation. In my opinion, this procedure is currently quite helpful in the process of managing finances through TNT."

Based on the results of the interview above, it illustrates that there is no official SOP available. However, Bank SulSelBar and the regional government of North Toraja Regency continue to follow the implementation path made by Bank SulSelBar by referring to the policies issued by the Regional Government of North Toraja Regency.

To date, there has been an application made by Bank SulSelBar, South Sulawesi Province. In this application, as we can see in the picture, you have to use a username and password to open it. This application can also be opened using an Android or gadget so it is easier to use.

Until now, accountability for the implementation of Non-Cash Transactions (TNT) at the Regional Secretariat of North Toraja Regency has not been effective due to several factors, including applications in financial management and non-cash management which still have shortcomings in presenting financial-related data. Furthermore, the regulations and implementation of non-cash transactions at the North Toraja Regency Regional Secretariat have not been implemented optimally.

C. Efficient

Efficiency is one of the principles that can be used as a guideline in terms of program management, especially the implementation of TNT. In this case, especially time efficiency, where using as little time as possible to produce as much work as possible.

According to Mr Muh. Rais, Amd. as Expenditure Treasurer of the Regional Secretariat of North Toraja Regency, that:

"By installing equipment such as Wi-Fi to help speed up the cashless process and using a laptop. Apart from that, you can also use TNT using a cellphone/cellular phone."

Furthermore, Mrs. Grace Tandirerung, S.Ip said. as Financial Administration Officer/Head of Finance at the Regional Secretariat of North Toraja Regency that:

"By holding outreach regarding the implementation of non-cash transactions. By utilizing existing facilities and empowering limited human resources."

Next, it was delivered by Mr. Rianto Patallo, S.Pd. as Head of KASDA BPKAD North Toraja Regency, that:

"The steps we are taking are apart from implementing existing guidelines, we are also continuing to provide them directly to the treasurer if we encounter problems in the TNT

implementation process. "Furthermore, we will continue to monitor and evaluate as well as provide guidance on every activity carried out."

Based on the results of the interview above, it illustrates that as a manifestation of the application of efficiency principles, TNT is carried out based on existing SOPs. Furthermore, monitoring and evaluation will continue to be carried out in order to maintain stability in the authority given to related parties.

Based on the results of observations made, it can be explained that the work system shows less efficiency. It can be seen that the treasurer is processing SPJ in TNT terms. The lack of human resources (employees) makes the SPJ process late because it is carried out by the treasurer alone. The treasurer checks the files administratively and then the treasurer also carries out transactions on the application that has been created by Bank SulSelBar.

D. Effective

This is different from the concept of efficiency as previously explained. The principle of effectiveness does not focus on the input used, but rather focuses on the extent of the benefits of the input used. It doesn't matter how much input is used, what is important is that its use is clear and that it is on target and appropriate.

As stated by Drs. Rede Roni Bare, M.Pd. as North Toraja Regency Budget User, that:

"Our target in the future is that in implementing the budget, all expenditures as a whole can be processed completely non-cash, in order to avoid fraud or KKN practices. The hope is that this TNT process can make it easier to disburse funds in carrying out activities. This will be easily realized if all stakeholders cooperate well in its implementation. We will try to make it happen." For example, in the regional regulation it is said that transactions above 20 million rupiah are carried out with TNT, so next year we can reduce that transactions above 10 million are carried out with TNT, so that our target above all can be carried out through TNT without exception without a value limit."

This was further stated by Mr. Muh. Rais, Amd. as Expenditure Treasurer of the Regional Secretariat of North Toraja Regency:

"The target is that all kinds of SPJ transactions or payments are carried out using non-cash transactions. However, in my opinion the non-cash transaction process is difficult to achieve because there are still many recipients who want to receive money in cash. One of the reasons for not having an ATM (Automated Teller Machine)."

Furthermore, Mrs. Grace Tandirerung, S.Ip said. as Financial Administration Officer/Head of Finance at the Regional Secretariat of North Toraja Regency:

"So that all expenditure in the APBD can be processed non-cash, not just a portion of the expenditure but as a whole, so that transparency can be realized."

Next, Mrs. Vica Vanessa T., M.T. said. as one of the financial management staff at the Regional Secretariat of North Toraja Regency that:

"In my opinion, it is not yet optimal because it has not been implemented for all types of shopping and there is no application/tool for implementing TNT."

The statement above describes the results of achievements that have not yet been fully realized. This is certainly contrary to Minister of Home Affairs Regulation no. 13 of 2006 which places more emphasis on the principle of effectiveness.

Based on table 4 below, it shows that non-cash transactions have not been fully realized at the North Toraja Regency Regional Secretariat. This will certainly have an impact on the effectiveness of the implementation and reporting of financial management activities because some are still manual and some have implemented TNT.

Table 2. Types of District Regional Secretariat Transactions. North Toraja

Transaction Type	Transaction Process	
	Cash	TNT
Shopping Type		
Expenditure for salaries of employees and regional officials		✓
Expenditure honorarium for the activity organizing committee		✓
Expenditure wages for contract workers		✓
Expenditure on honorarium for experts/resources/moderators		✓
Shopping for goods and services (above the value of 20 million)		✓
Shopping for goods and services (under 20 million)	✓	
Shopping for business trips	✓	
Regional head operational expenditure		✓
TPP shopping		✓
Purchase honorarium for non-civil servants/contract workers		✓
Capital expenditure		✓
Income Type		
TPTGR	✓	
Guesthouse/villa/mess fees	✓	

Source: Documentation Review Results, 2023

DISCUSSION

A. Transparency

Increasingly improving and quality community services are always a matter of public concern. In line with improving better services, the public also needs financial transparency. Financial transparency is defined as the delivery of financial information to the wider community (citizens), in the context of government accountability, government compliance with applicable rules and regulations, and increasing the effectiveness of public supervision of development and services.

As the results of Widiyaningrum and Rosmiati's research presented in the proceedings (2023), seen from the principle of transparency, transactions recorded by banks are more transparent because they are clearly visible and have been directly entered into regional cash accounts in accordance with the evidence and provisions in the SKPD.

As with the regional government, especially the Regional Secretariat of North Toraja Regency, to open the widest possible access to the public regarding the implementation of all financial transactions, especially non-cash transactions. In this way, program implementation will be more transparent regarding the use of the budget.

So far the implementation of TNT has not been carried out with a complete transparency system. This is due to several factors that become obstacles. First, the North Toraja Regency regional government's commitment to implementing TNT is still low, so it is still confusing for the expenditure treasurer in processing TNT funds. Second, information media is available but does not yet provide complete information about the budget for each OPD within the North Toraja Regency government. Third, the Information and Technology (IT) Team in the information media is still limited in presenting information regarding accountable financial reports. Fourth, regulations that are not yet strong result in laxity and indiscipline in conducting TNT.

B. Accountability

The North Toraja Regency Regional Government is one part of the government that manages regional resources, including regional financial management. The regional government of North Toraja Regency is obliged to carry out regional financial management tasks based on government policies that have been regulated.

As the results of research have been acknowledged by Mongisidi, et al. (2019), that the application of TNT in the Manado City Dispenda has many advantages. One of them is the use of the flow of funds, all transactions can be traced so that they are more accountable, because all transactions are supported by valid evidence; treasurers do not have to hold cash at risk of crime, loss and miscalculation; avoiding financial abuse in regional apparatus; more efficient use of the budget and more controlled cash inflow and outflow; improving internal control of cash management; and make it easier for the revenue treasurer to collect cleaning fees, because part of the billing has been paid directly by the levy payer via bank or account.

Until now, accountability for the implementation of Non-Cash Transactions (TNT) at the Regional Secretariat of North Toraja Regency has not been effective due to several factors, including applications in financial management and non-cash management which still have shortcomings in presenting financial-related data. Furthermore, the regulations and implementation of TNT in the District Regional Secretariat have not been implemented optimally. North Toraja.

As the results of research conducted by Hendrawan, et al. (2019), that currently the implementation of TNT has been carried out in stages in the Jombang Regency Government starting in 2018. The implementation of non-cash transactions in the Jombang regional government is in the context of achieving good governance. However, achieving efficiency cannot yet be achieved optimally. This is caused by the dominance of the auction system in shopping and the need to save on other spending.

C. Efficient

Apart from the work space arrangement system being less efficient, it is also due to the limited human resources available in the District Secretariat. North Toraja, especially the Financial Administration Section. The data is presented below.

As the results of research conducted by Ulfi (2023), the implementation of TNT has several challenges that must be faced efficiently, including the low level of consumer acceptance, business models that must be standardized and additional costs due to maintenance and security activities in non-cash transactions.

In accordance with Minister of Home Affairs Regulation no. 13 of 2006, efficiency is the relationship between input and output. Efficiency is a measure of whether the use of goods and services purchased and used by government organizations to achieve the goals of government organizations can achieve certain benefits.

The lack of human resources (employees) makes the SPJ process late because it is carried out by the treasurer alone. The treasurer checks the files administratively and then the treasurer also carries out transactions on the application that has been created by Bank SulSelBar.

However, this is different from the results of research by Kurnia (2023), that there are many benefits that can be felt by the regional secretariat of Metro City, Lampung Province, in implementing TNT in regional financial management. One of them is being very efficient and also effective. Another advantage of implementing TNT is that the flow of funds used for all transactions can be traced so that it is more accountable. This is because all transactions are supported by valid evidence.

Treasurers do not have to hold cash at risk of crime, loss and miscalculation; avoiding financial abuse in regional apparatus; more efficient use of the budget and more controlled cash inflow and outflow; improving internal control of cash management; and makes it easier to receive collection items. Non-cash transactions tend to be more cost-effective when compared to using cash transactions with currency, aka banknotes or coins. Speeds up the implementation of closing books and financial reporting and guarantees reliability.

D. Effective

The implementation of Non-Cash Transactions (TNT) at the North Toraja Regency Regional Secretariat has not yet been fully implemented effectively. This is because resources are still

minimal, both infrastructure and human resources, seen from both the quality and quantity aspects. Thus, the non-cash transaction system was implemented in stages.

So far there has been no provision of an Automated Teller Machine (ATM) that can be used as a means to support the implementation of TNT at the regional secretariat of North Toraja Regency. This will certainly affect the effectiveness of implementing TNT because you have to leave the office area if you need an ATM machine for transactions.

As the results of research conducted by Elmizar and Kasmadi (2023), the implementation of a non-cash transaction system is a development system in the transparency of regional financial management. The implementation of non-cash transactions by the Kampar Regency Government began in full in January 2018 in accordance with the mandate of the Circular Letter of the Minister of Home Affairs No. 910/1867/SJ concerning the implementation of non-cash transactions in district/city regional governments, but it has not yet been 100% realized because transactions are still permitted in cash in accordance with Kampar Regent Regulation Number 61 of 2017 dated 15 December 2017 concerning Non-Cash Payment Systems within the Kampar Regency Government. The implementation of the non-cash transaction system in the Kampar Regency government is still not running effectively because there are still obstacles both internal and external, including limited human resources for financial management, limited infrastructure to support non-cash transactions, the absence of SOPs for implementing non-cash transactions, not all partners have bank accounts and the Treasurer's CMS (Cash Management System) application is not yet available.

Furthermore, the results of research conducted by Shanty (2023) suggest that the application of TNT has a positive and significant influence on the effectiveness of financial administration at the Financial Management Agency, Regional Asset Revenue, South Tapanuli Regency. The non-cash transaction variable (X) tends to have an influence in the same direction as the effectiveness of financial administration at the Financial Management Agency, Regional Asset Revenue of South Tapanuli Regency, meaning that if the non-cash transaction variable (X) is increased by 100% then the effectiveness of financial administration at the Financial Management Agency, Regional Asset Revenue of South Tapanuli Regency will increase by 40.5%.

As research conducted by Pelealu, et al. (2018), that the implementation of the non-cash transaction system in the Bitung City Environmental Service is being implemented in stages based on the Circular Letter of the Minister of Home Affairs No 910/1867/SJ concerning the implementation of non-cash transactions in the Regional Government.

However, this is different from the results of research conducted by Yudhanti (Behavioral Accounting Journal, 2018), that the implementation of a non-cash transaction system carried out by an organization can increase the productivity of organizational performance (managerial performance), because implementing this system makes work completed easily in one time job, because of its integrated nature. Transactions that occur are presented honestly, fairly and transparently as a form of organizational accountability.

As previously explained, the principle of effectiveness does not really depend on how large or small the input used is. Rather, it only looks at the extent to which the measurement of accuracy of both the uses and targets of the existing input is measured (Mahmudi, 2007).

CONCLUSION

Based on the results of the research conducted, it can be concluded that the application of TNT to the District Secretariat. North Toraja has not gone well. This can be seen from the fact that the transparency aspect has not yet run optimally because there is still minimal provision of information access facilities to the public so that the public also has minimal access to information related to the implementation of TNT in North Toraja Regency, especially at the Regional Secretariat, even though socialization has been carried out regarding the implementation of TNT. The accountability aspect has not yet run optimally because there is no standardized Standard Operating Procedure (SOP) as a guide in implementing TNT. In terms of efficiency, it has not yet run optimally due to limited facilities and infrastructure and a lack of human resources so that the implementation of TNT has not run optimally. In terms of effectiveness, it has not run optimally due to the application of TNT to regional finances, especially the District Secretariat. North Toraja has not yet been realized.

SUGGESTION

Based on the conclusions above, it is recommended that in the aspect of transparency, the regional secretariat collaborate with the Bank of South Sulawesi in creating a website that can be accessed by third parties in order to obtain information about the TNT process. The TNT application provided needs to provide a notification feature that can be received by third parties via cell phone so that they immediately know the funds that have been processed and disbursed by TNT so that they can immediately check or disburse them. Conduct training and outreach to treasurers and financial managers if they have the latest regulations regarding TNT. In the accountability aspect, an SOP will immediately be created as a reference in implementing the TNT. After that, the OP is then socialized so that all related elements can understand and implement it optimally. In terms of efficiency, Bank Sulselbar must immediately install an ATM center in the office area to make it easier to withdraw funds for employees and third parties. The regional secretariat must require employees or third parties to immediately have a South Sulawesi bank account to speed up the transfer of TNT funds into their respective accounts and, if necessary, create an ATM card. In the aspect of effectiveness, the regional secretariat must frequently carry out monitoring and evaluation regarding the implementation of TNT. The need for leadership commitment to implement TNT as a whole by making policies/decisions.

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