

**IMPLEMENTATION OF NON-CASH TRANSACTIONS IN  
REALIZING TRANSPARENCY, PARTICIPATION AND  
ACCOUNTABILITY OF FINANCIAL MANAGEMENT AT IAIN  
SHEIKH NURJATI CIREBON**

**Ani Fatimah Zahra Saifi**

UIN Sunan Gunung Djati, Bandung, Indonesia

Email : anifatimahzahra@gmail.com

**ABSTRACT**

This study aims to discuss the application of non-cash transactions to realize transparency, participation, and accountability in financial management at IAIN Sheikh Nurjati and what risks may be faced by Iain Sheikh Nurjati Cirebon in implementing this non-cash transaction policy. This study uses a qualitative approach with a descriptive method. The results showed that the implementation of non-cash transactions at IAIN Sheikh Nurjati Cirebon was implemented in 2020 by using the BRI Bank Cash Management System with the same disbursement procedure, only with a non-cash mechanism, namely direct payments (LS) and stock money (UP) and without supplies (TUP). This study also found the risks posed by the application of non-cash transactions at IAIN Sheikh Nurjati, namely the influence of HR competence and the influence of information technology.

Keywords : Transactions, Non-Cash, Transparency, Accountability

**INTRODUCTION**

The world community is currently faced with an era of globalization that cannot be denied and avoided. Advances in information and technology are increasingly making it easier for the community in all aspects of life, such as security and defense, education, and telecommunications, to touch the economic aspect (Hiyanti et al., 2020). The development of information and technology in the economic aspect provides significant usefulness and convenience for the community; for example, with the existence of an ATM (Automated Teller Machine) that facilitates the process of checking balances, transferring money, and withdrawing money, the emergence of various online shopping sites such as Shopee, Tokopedia, Blibli, to electronic-based transactions that use a chip base and or server base (Ansori, 2018).

The rise of large amounts of cash financial transactions in society certainly raises a big question mark when faced with the risk of crime that surrounds it, for example, robbery, circulation of counterfeit money, risk of loss, and so on (Kurnia, 2020). Therefore, one should think long-term more (Malihah et al., 2021). Whether consciously or not, the increase in cash transactions is also directly proportional to

various criminal acts that use cash as a medium. This can be known by analyzing the types of suspicious cash transactions in a crime (Saputra, 2013).

Corruption can be defined differently from each point of view. However, at least we all agree that the purpose of people committing acts classified as corrupt is to obtain personal gains (Kusumo, 2008). As for the personal benefits that are expected to be obtained from acts of corruption, namely in the form of money, facilities, and conveniences, all of which cannot be obtained easier and faster without corruption (Rusmita, 2015).

Judging from the provisions, the Law on the Eradication of Criminal Acts of Corruption (Law No. 31 of 1999 in conjunction with Law No. 20 of 2001) has divided as many as thirty forms/types of criminal acts of corruption (Marpaung, 2009). Nevertheless, the thirty types of corruption can be grouped into seven types of corruption, namely, state financial losses, bribery, embezzlement in office, extortion, fraudulent acts, conflicts of interest in procurement, and gratuities (Kaparang, 2022).

The crime of money laundering, in principle, aims to hide, disguise or eliminate the origin of any assets or assets resulting from the crime he committed so that the assets look legitimate (Sutedi, 2008). So, money or assets are usually sought first to enter the financial system (financial system), especially into the banking system (banking system) (Jahja, 2012). In this way, it is hoped that law enforcers cannot trace the origin of the money or assets. Not all money laundering schemes enter the financial banking system. It is known as ARS (Alternative Remittance System), a mechanism for financial transactions without involving the banking system, for example, Hawala and Hundi (Perantauan, 2018).

The anti-money laundering regime recognizes a new form of approach to revealing criminals, namely by using the "trace the flow of money" or "following the money" approach (Pieth, 2002). This approach makes it easier for law enforcement officers to uncover criminals by looking for money or proceeds of crime (proceeds of crime) rather than looking for criminals (follow the suspect) (Hughes-McLure, 2022). This follow-the-money approach is carried out using financial analysis, which is an attempt to see the transactions and financial condition of the actors in order to answer several main questions, such as: What transactions were carried out? What vouchers or transaction slips are used? Who does the transaction? In whose name is the transaction

made? Why is the transaction made? Where and when is the transaction made? Moreover, how do transactions occur? (Rika, 2016)

All inquiries to find out various information related to a person's financial transactions can only be obtained if the financial transaction activities are recorded: which can only be done with non-cash payment media (Monginsidi et al., 2021). Such transactions are only available at Financial Service Providers (PJK), both in the form of banks and non-banks that do provide non-cash payment facilities such as transfers (book transfers), demand deposits, checks, e-banking, credit cards, and ATM cards (Bakti et al., 2022).

However, this is not the case with transactions or cash payments made directly between individuals and individuals who use currency or cash, either paper money or coins (Sari, 2020). Transactions made with cash cannot be detected because it is a document for carrying/showing that does not have a name, as is a non-cash transaction that can know who owns the funds (Priscylia, 2014).

Along with some of the mentioned above, the Minister of Religion in KMA 814 of 2018 mandated all Work Units (Satker) under it to implement non-cash payment transactions. Because state financial management should be carried out effectively and efficiently, obeying regulations, transparent, responsible, and paying attention to justice and propriety as well as benefits for all levels of society, as well as an effort to minimize and even eliminate fraud in financial management (Subari, 2017). This non-cash payment transaction is expected to provide convenience for treasurers and or service recipients in implementing payment transactions while still ensuring accountability. The implementation of cash/cash payment transactions that have been carried out by the treasurer for recipients/activities organizers can cause risks and losses for the state, which often occurs when withdrawing money from banks by cash, also at the place where an activity is held and can accumulate cash in the safe. It is necessary to innovate to improve the cash payment system to non-cash (Riyadi et al., 2022).

The State Islamic Institute of Religion (IAIN) Sheikh Nurjati Cirebon, which is a PNB (Non-Tax State Revenue) working unit and is in the process of transforming into a BLU (Public Service Agency) workforce, implemented non-cash transactions in 2020. In connection with the transformation process from IAIN to UIN and Satker

Public Service Agency (BLU), the application of non-cash payment transactions is necessary and analyzed to what extent the effectiveness of its implementation.

Based on this background, the authors are interested in raising a research theme of the Application of Non-Cash Transactions in Realizing Transparency, Participation, and Accountability of Financial Management at IAIN Syekh Nurjati Cirebon. This research is expected to be academically able to contribute to knowledge about the phenomenal application of non-cash transactions. There may be similar studies that are even better and can benefit stakeholders in universities in particular and all institutions, both national and international—furthermore, the private sector in general in optimizing the use of non-cash transactions.

### **METHOD**

Method is a method of work that can be used to obtain something. While the research method can be interpreted as a work procedure in the research process, both in searching for data or disclosing existing phenomena (Zulkarnaen, W., et al., 2020). This research is a type of research with a qualitative approach. The method used in this study is descriptive. Descriptive research seeks to observe problems systematically and accurately regarding the facts and properties of certain objects. Descriptive research intends to describe and map facts based on a certain perspective or frame of mind (Sugiyono, 2011). This method seeks to describe and interpret what exists, and it can be regarding existing conditions or relationships, growing opinions, ongoing processes, consequences or effects that occur, or trends that are developing in this study, namely regarding the application of non-cash transactions in financial management. at IAIN Sheikh Nurjati Cirebon.

### **RESULTS AND DISCUSSION**

#### **Application of Non-Cash Transactions at IAIN Sheikh Nurjadi Cirebon**

The development of technology in the information and communication field has impacted the emergence of new innovations in electronic payments. Some examples of electronic payments that are well known in Indonesia today include phone banking, internet banking, CMS or Cash Management System, and payments by credit card and debit card/ATM card.

In 2018 IAIN Sheikh Nurjati was recommended to make transactions with the non-cash system, but due to several obstacles, it has not been able to be done. In 2019,

after being reminded again by the KPPN, IAIN Sheikh Nurjati brought socialization to the entire Academic Community, namely administrative staff and lecturers, about the implementation of non-cash transactions within IAIN Sheikh Nurjati Cirebon. At that time, all employees, educators, and education staff proposed to create 2 separate accounts; one account was used specifically for salary payments, and the other was used for payment of various honorariums received outside of salaries. After being consulted with the KPPN (State Treasury Service Office) regarding the provisions on the number of accounts that may be opened for the needs of paying salaries and other honorariums, information was obtained that the campus is allowed to open a maximum of 3 accounts for its employees, namely 1 conventional bank account and 2 Islamic bank account. For conventional bank accounts, IAIN Syekh Nurjati uses a BRI account which has long been used for salary payments.

In 2020, this non-cash transaction began to be implemented after consultation with the KPPN and socialization with employees in the campus environment, which then carried out the process of opening a BSI Bank account (Bank Syariah Indonesia) for PNS employees, both educators and education staff, this account opening process was carried out. By bringing BSI to the IAIN Sheikh Nurjati environment.

As a form of commitment to the use of non-cash payment mechanisms, IAIN Syekh Nurjati implements a cashless system using more modern payment channels, one of which is processing permits for opening CMS accounts. (*Cash Management System*). *Cash Management System* is a banking service provided for corporate or institutional customers and individuals to manage and conduct banking transactions *online* and *in real-time*, 24 hours daily. CMS banking is easy to use simply by visiting the site provided by the service provider bank using a computer, laptop, tablet, or smartphone. This makes it possible to access anywhere, provided it is connected to the internet. Using a CMS makes transactions more efficient and can reduce security risks such as money being lost, stolen, or robbed. Non-cash payment mechanisms using CMS can also reduce the chance of moral risk because it reduces direct contact between the parties involved.

The mechanism for using *CMS Banking* applies *Maker, Checker procedures, and Approval*. *Maker* as transaction maker as well as *Checker and Approval* as a researcher and agree to the transaction's validity. The security of *CMS Banking*

*operations* is determined based on the division of authority ( *user level*), which consists of the Expenditure Treasurer (BP) / Assistant Expenditure Treasurer (BPP) and Budget User Authority (KPA) / Commitment Making Officer (PPK). BP/BPP performs the function as a *transaction maker*, and KPA/PPK functions as a *checker* and *approval*, which examines the validity of the transaction and the *releaser/signer*. At IAIN Syekh Nurjati, the *maker* account is operated by the Expenditure Treasurer (BP) as the Main Account holder and the Assistant Expenditure Treasurer (BPP) as the Management Account holder. At the same time, the *checker and approval* are operated by the *maker's direct supervisor*, in this case by KPA/PPK or a person delegated by KPA/PPK to perform *approval/checker tasks*.

IAIN Syekh Nurjati Cirebon is a working unit of PNBPN (Non-Tax State Revenue), so for the procedure for disbursing funds, both the RM (Pure Rupiah)/BOPTN (State Universities Operational Assistance) and PNBPN funding sources use the same mechanism, namely the direct payment mechanism. ( LS) as well as money supply (UP) and without money supply ( TUP ), with the disbursement flow as follows: activity implementers submit funds to the Expenditure Treasurer by attaching a document that is used as the basis for payment, namely SPJ (Letter of Accountability) completed activities, the document is then verified by each unit verifier at the SPI (Internal Monitoring Unit), after passing the verification then submitted to the KPPN. After the SP2D (Writ for Disbursement of Funds) is issued, the liquid funds from the KPPN enter the BP (Expenditure Treasurer) account. They are distributed to the CMS accounts of each work unit/BPP (Auxiliary Expenditure Treasurer), then from the BPP, it is distributed to employees or third parties.

The philosophy of using direct payments (LS) is to ensure that payments for claims to the state are directly received by the recipients of rights who have completed their work. The beneficiary can be a third party (partner), an individual, or a work unit employee. In order to do this, for shopping for operational needs or shopping for stationery, IAIN Syekh Nurjati recommends that every work unit cooperates with cooperatives; even if they are going to make purchases from third parties, they are welcome on the condition that third parties are willing to cooperate by following the payment system. Non-cash. This is done to support the implementation of the non-cash payment mechanism within IAIN Sheikh Nurjati.

However, on the way, the implementation of the non-cash payment mechanism, of course, encountered many obstacles. This causes some activity managers to find it difficult to implement non-cash payments. Activities managers who are still distributing the budget in cash include scholarships. Scholarship funds are given by the Expenditure Treasurer to the scholarship manager using a check, and then the check is disbursed to the bank; after the disbursement is just distributed to the scholarship recipients in cash, but starting in July 2022, the CMS account is being processed.

### **Risks arising from the application of non-cash transactions at IAIN Sheikh Nurjadi Cirebon**

It can be said that the reason why non-cash transactions are a necessity in today's modern era. First, increase transparency. Using modern IT systems, cashless transactions can be monitored at any time and from anywhere. *Second*, improve security. There is no security risk for cash storage and can minimize the occurrence of moral hazards. Third, *improve* financial literacy. This is following the government's policy to achieve financial inclusion. *Fourth*, increase speed. Non-cash transactions can be done anywhere and anytime, not limited to space and time. *Fifth*, increase accountability. Every non-cash transaction will automatically be recorded in the system to produce more accountable information.

The Ministry of Religion earlier encouraged the implementation of non-cash transactions through the issuance of Circular Letter (SE) of the Minister of Religion Number 3 of 2017 concerning Non-cash Payment Transactions at the Ministry of Religion dated October 27, 2017. This SE is intended as an instrument and proof of the Ministry of Religion's commitment to transparent and accountable management of state finances. Through this new payment system, it is believed that the management of financial administration will become more transparent, effective, and efficient.

Based on the SE above, the acceleration of the implementation of non-cash transactions is one of the action plans in realizing the transparency and accountability of higher education financial management. Related to this, implementing Non-cash transactions at IAIN Sheikh Nurjadi Cirebon is carried out by preparing infrastructure and other supporting systems such as integrated planning and financial information applications. In addition, the Human Resources workforce can support the implementation of the non-cash transactions because later, the non-cash transactions



will use instruments in the form of payment instruments by cards, checks, billet, demand deposits, electronic money, and the like. He also stated that the benefits of implementing non-cash transactions are in terms of security because it can prevent criminal acts, such as robbery, which often afflicts money holders in government agencies, as well as ensure that funds distributed by the government are more targeted to the recipients so that in the future, there will be no more complaints regarding the stagnant distribution of funds. In addition, several other benefits of implementing non-cash transactions were also presented; namely, the flow of funds for all transactions can be traced so that they are more accountable, treasurers do not have to hold cash with various risks of loss, miscalculation, and so on, all transactions are supported by valid evidence, internal control management cash increases, there is effectiveness in payment and receipt transactions, college financial reports can be presented on time, college spending is more efficient, college admissions can be more optimally explored.

It can be said that risk is everywhere and can come at any time and is difficult to avoid. If the risk befalls a university, the university can suffer losses. In some situations, this risk can destroy the college. Therefore, it is important to manage risk. Risk management aims to manage risk so universities can survive or optimize risk.

From the results of an interview with the Planning and Finance Coordinator of IAIN Syekh Nurjati Cirebon regarding the risks arising from the application of non-cash transactions, namely that it can be said to be a minimal risk but does not guarantee any risk at all. At the beginning of the implementation of non-cash transactions, there were various internal problems related to human resources, financial application systems, and information technology networks for external problems, namely from the bank administration who was late in processing the disbursement of funds due to server disruptions at the bank or lack of service.

The advantage of this non-cash transaction is to make it easier for BPK to check transactions carried out in each agency. Some of the risks include not all transactions being recorded on time, incorrect account input, and the amount of money to be transferred. To overcome this, the treasurers must work carefully so that if there is an error, it can be resolved immediately.

The risks arising from the application of non-cash transactions at IAIN Sheikh Nurjati Cirebon have 2 of the most significant influences, namely :



1. The influence of HR competence

A system as good as any will be in vain if it is not supported by adequate human resources, especially the personal quality of human resources consisting of potential education, experience, and training. In policy implementation, it is necessary to support resources such as human resources because apart from being the subject of policy implementation, human resources are also the object of public policy itself. Based on the explanation above, it can be explained that the successful implementation of non-cash transactions is allegedly influenced by the dimensions and indicators of the quality of human resources in carrying out a task and function of the competence of their resources.

2. Information technology influence

In implementing policies, it is necessary to have resources that affect the effectiveness of implementation, such as the use of technology can also increase the success of an implementation. Besides being a repository of information, information technology also functions as a disseminator of information, which is very much needed in the reliability of financial statements. Without integrated information technology, the implementation will not run well. This integrated application program is expected to provide more benefits to IAIN Syekh Nurjati Cirebon in financial management.

### **CONCLUSION**

The implementation of Non-Cash Transactions at IAIN Sheikh Nurjati Cirebon was implemented in 2020, starting with socialization to all employees, which was carried out in 2019, then opening another account for employees for payments outside of salaries, namely BSI bank accounts and using CMS (Cash Management System) Bank BRI. Distributing funds in this non-cash payment mechanism still refers to the previous fund distribution procedure, only it is carried out using a non-cash mechanism using CMS Banking services. As a PNBPN work unit, the procedure for disbursing funds from both RM/BOPTN sources and PNBPN funding sources uses the same mechanism, namely the LS, UP, and TUP mechanisms, beginning with the submission of funds to the Expenditure Treasurer by attaching a document that is used as the basis for payment, namely SPJ (Letter of Accountability). Answer) completed activities verified by each unit verifier at SPI and then submitted to KPPN. After the SP2D is dropped and the liquid funds from the KPPN are entered into the BP (Expenditure Treasurer) account

and then distributed to the CMS accounts of each work unit/BPP (Auxiliary Expenditure Treasurer), then from the BPP, it is distributed to employees or third parties. Implementing non-cash transactions at IAIN Sheikh Nurjati Cirebon can be a minimal risk but not guarantee any risk. At the beginning of the implementation of non-cash transactions, there were various internal problems related to human resources, financial application systems, and information technology networks for external problems, namely from the bank administration who was late in processing the disbursement of funds due to server disruptions at the bank or lack of service.

### REFERENCES

- Ansori, A. (2018). Sistem informasi perbankan syari'ah. *Banque Syar'i: Jurnal Ilmiah Perbankan Syariah*, 4(2), 183-204.
- Bakti, Y. S., Jemaru, S., & Ingratubun, Z. (2022). Upaya Pencegahan Tindak Pidana Korupsi Dalam Melakukan Pembatasan Transaksi Tunai Di Perbankan. *Jurnal Ius Publicum*, 2(2), 35-51.
- Hiyanti, H., Nugroho, L., Sukmadilaga, C., & Fitrijanti, T. (2020). Peluang dan tantangan fintech (financial technology) syariah di Indonesia. *Jurnal Ilmiah Ekonomi Islam*, 5(3), 326-333.
- Hughes-McLure, S. (2022). Follow the money—*environment and Planning A: Economy and Space*, 0308518X221103267.
- Jahja, H. J. S. (2012). *Melawan money laundering!: mengenal, mencegah, & memberantas tindak pidana pencucian uang*. Visimedia.
- Kaparang, X. C. E. (2022). Sanksi Hukum Penggelapan Dalam Jabatan Menurut Pasal 8 Undang-Undang Nomor 20 Tahun 2001 Tentang Perubahan Atas Undang-Undang Nomor 31 Tahun 1999 Tentang Pemberantasan Tindak Pidana Korupsi. *LEX PRIVATUM*, 9(13).
- Kurnia, L. D. (2020). Analisis Efisiensi Penerapan Transaksi Non Tunai Dalam Pengelolaan Keuangan Daerah Pada Sekretariat Daerah Kota Metro Provinsi Lampung. *Derivatif: Jurnal Manajemen*, 14(1).
- Kusumo, B. A. (2008). Pertanggungjawaban Korporasi dalam Hukum Pidana di Indonesia. *Wacana Hukum*, 7(2).
- Malihah, L., Ma'mun, M. Y., Al-Mubarak, M. A. R., & Amalia, R. (2021). Analisis SWOT Terhadap Motivasi Penggunaan Transaksi Non Tunai (E-Money Syariah) oleh Pelaku UMKM. *Musyarakah: Journal of Sharia Economic (MJSE)*, 1(2), 89-99.
- Marpaung, L. (2009). *Tindak Pidana Korupsi: Pemberantasan dan Pencegahan*. Jakarta: Djambatan.
- Monginsidi, E. C., Koleangan, R. A., & Rotinsulu, D. C. (2021). Analisis Implementasi Transaksi Non Tunai Dalam Pengelolaan Keuangan Daerah Kota Manado. *Jurnal Pembangunan Ekonomi dan Keuangan Daerah*, 20(1), 15-30.
- Perantauan, A. (2018). *Faktor yang mempengaruhi keputusan menggunakan layanan perbankan syariah dalam transaksi e-commerce* (Bachelor's thesis, Jakarta: Fakultas Ekonomi dan Bisnis UIN Syarif Hidayatullah).
- Pieth, M. (2002). Financing of terrorism: following the money. In *Financing terrorism* (pp. 115-126). Springer, Dordrecht.

- Priscylia, D. A. (2014). Pengaruh tingkat bunga sertifikat bank indonesia (sbi) dan pembayaran non tunai terhadap permintaan uang di Indonesia. *Jurnal ekonomi pembangunan*, 12(2), 106-117.
- Rika, R. L. (2016). Korupsi dan Akuntansi Forensik. *I-Finance: A Research Journal on Islamic Finance*, 2(2), 72-91.
- Riyadi, D. K., Soemitra, A., & Nawawi, Z. M. (2022). Pertumbuhan Transaksi Financial Technology (Fintech) Di Dalam Perbankan Pada Masa Pandemi Covid-19. *Management Studies and Entrepreneurship Journal (MSEJ)*, 3(2), 634-643.
- Rusmita, S. (2015). Persepsi Mahasiswa Akuntansi Terhadap Korupsi. *JAAKFE UNTAN (Jurnal Audit dan Akuntansi Fakultas Ekonomi Universitas Tanjungpura)*, 4(01).
- Saputra, R. (2013). Mendorong Transparansi Dan Akuntabilitas Dana Kampanye Melalui Pembatasan Transaksi Keuangan Tunai. *Jurnal Pemilu dan Demokrasi*, 6, 63-86.
- Sari, D. K. (2020). Analisis Pengaruh Transaksi Pembayaran Non Tunai Terhadap Jumlah Uang Beredar Di Indonesia. *Journal of Economics Development Issues*, 3(2), 361-376.
- Subari, S. M. T. (2017). *Kebijakan Sistem Pembayaran di Indonesia*. Pusat Pendidikan Dan Studi Kebanksentralan (PPSK) Bank Indonesia.
- Sugiyono, P. (2011). *Metodologi penelitian kuantitatif kualitatif dan R&D*. Bandung: Alfabeta.
- Sutedi, S. A. (2008). *Tindak pidana pencucian uang*. Citra Aditya Bakti.
- Zulkarnaen, W., Fitriani, I., & Yuningsih, N. (2020). Pengembangan Supply Chain Management Dalam Pengelolaan Distribusi Logistik Pemilu Yang Lebih Tepat Jenis, Tepat Jumlah Dan Tepat Waktu Berbasis Human Resources Competency Development Di KPU Jawa Barat. *Jurnal Ilmiah MEA (Manajemen, Ekonomi, & Akuntansi)*, 4(2), 222-243. <https://doi.org/10.31955/mea.vol4.iss2.pp222-243>.