

CASHLESS GOVERNMENT: A CORRUPTION PREVENTION STRATEGY IN GOVERNMENT AGENCIES

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ABSTRACT

The phenomenon of corruption cases continues to increase from year to year, both from the number of cases that occur and the amount of state financial losses incurred. The criminal acts of corruption committed are also increasingly systematic and massive in all aspects of society's lives. To respond to this phenomenon, the Government, in this case the Ministry of Finance, issued a "breakthrough" in the system of government expenditure transactions, by issuing cashless government system with modern payment instruments. The cashless payment system is expected to close the potential gaps of corruption arising from conventional payment systems using physical money. Transactions carried out with non-cash payment systems can be traced in full and in detail, starting from who the user is, when and where the transaction is conducted, what is the purpose of using the transaction, and what is the nominal value. The use of cashless payment instruments is also expected to be able to fulfill the principles of (1) flexibility, (2) safety in transactions and fraud avoidance, (3) effectiveness, and (4) accountability while paying attention to the precautionary principles in the use of state budget. The cashless government system is expected to be a solution to the acceleration of government performance and public services within the framework of presenting clean, transparent and accountable governance. In the end, improving the working system of government organizations is expected to be able to encourage economic growth and provide benefits for improving the welfare of the community.

Keyword: Cashless Basis, Corruption, Government Credit Card, Public Sector Innovation.

1. INTRODUCTION

In the explanation of the Law of the Republic of Indonesia Number 30 of 2002 concerning the Corruption Eradication Commission (Indonesia: *Komisi Pemberantasan Korupsi / KPK*), it is stated that corruption in Indonesia has been widespread in the community and it continues to increase year by year, both in terms of the number of cases that occur and the amount of state losses in finances. In terms of the quality, the criminal acts of corruption committed are even more systematic and the scope includes all aspects of people's lives.

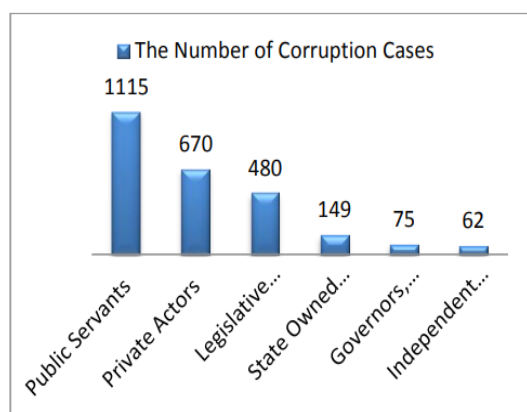
This is in line with the statement of Abubakar, Prasajo, and Jannah (2017) that the initial condition of the need for collaborative governance in efforts to eradicate corruption is the presence of a very massive condition of corruption. This can be seen from the number of corruption cases based on the profession of the perpetrators as follows (Figure 1).

From the data in figure 1 above, it can be seen that corruption cases are massively committed by actors from all sectors, ranging from the public sector, the private sector, the legislature, state-

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owned enterprises, regional leaders, to independent actors. From the figure it can also be seen that the State Civil Apparatus (ASN) is a profession that has the most number in corrupting, or as many as 1,115 actors, followed by the second largest number from private sector, or 670 actors, 480 actors from legislative, and the last is from independent actors.

Figure 1. **The Number of Corruption Cases Based on Profession in 2016**



Source: Kompas, 2016 in
Abubakar *et al.*, 2017

From the data in figure 1 above, it can be seen that corruption cases are massively committed by actors from all sectors, ranging from the public sector, the private sector, the legislature, state-owned enterprises, regional leaders, to independent actors. From the figure it can also be seen that the State Civil Apparatus (ASN) is a profession that has the most number in corrupting, or as many as 1,115 actors, followed by the second largest number from private sector, or 670 actors, 480 actors from legislative, and the last is from independent actors.

Based on the data above, it is not surprising that public demands for transparent and accountable bureaucracies are also increasing. This is because, in reality, acts of corruption have caused huge state losses that can have an impact on the emergence of crises in various fields. Mardiasmo (2002) states that transparency, according to the United Nations Development Program (UNDP), is

a characteristic of good governance based on freedom of information flow. With transparency, stakeholders can access information needed from government institutions. Whereas accountability means that bureaucratic performance and actions can be accounted to the public.

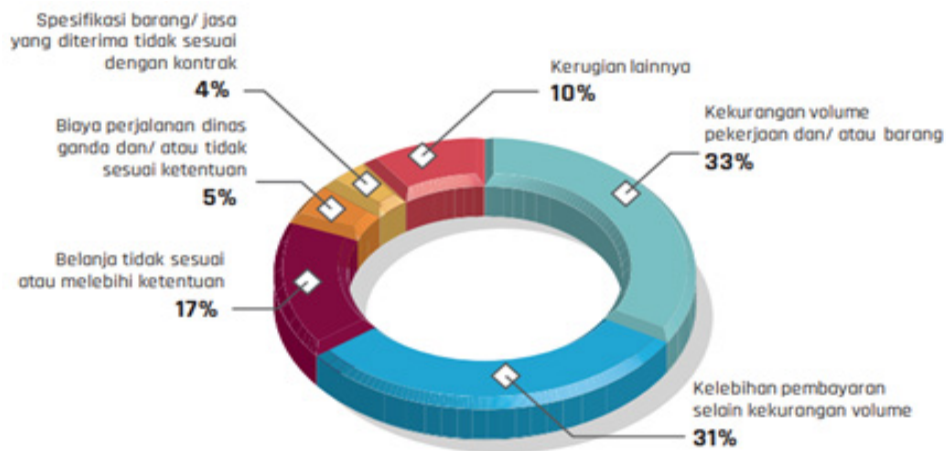
According to the Supreme Audit Board of the Republic of Indonesia (*Indonesia: Badan Pemeriksa Keuangan / BPK*), one of the indicators used to determine commitment to state financial accountability carried out by Ministries and Institutions is the use of official trip budgets. In recent years, the BPK has claimed that it is focusing on pursuing official travel funds in several ministries and institutions whose use is unclear.

In the results of the BPK inspection it was revealed that the official travel of Ministries and Institutions was not rated according to the provisions. The discrepancy in the use of official budget is reflected in the absence of adequate supporting evidence and not in accordance with legislation, and in some cases it was even found fictitious official travel. This certainly can cause losses and potential losses to the state finance. Based on the results of the BPK examination in the first semester of 2018, in the Central Government and Regional Governments were found the problems of double duty travel cost and / or not in accordance with the provisions.

In accordance with the Summary of the First Semester Examination Results (IHPS I) in 2018, the BPK revealed that there were problems with the double official trip expenses and / or not in accordance with the provisions of 5%, at the Ministry / Institution, and 6%, at the Regional Government, of all problems of non-compliance with statutory provisions which resulted in state losses.

From the results of the 2017 inspection, the BPK stated that there were state losses amounting to IDR 22.31 billion at 51 ministries / institutions and IDR 87.45 billion at the regional government. Based on the data above, it is necessary to develop efforts to prevent corruption

Figure 2. **Composition of Problems of Non-compliance with Provisions of Laws and Regulations that can cause State Losses Based on Problem Value of LKKL and LKBUN 2017**



Source: IHPS I 2018, BPK RI 2018

through dynamic and flexible governance following the needs of the community.

One of the ways the government develops to prevent corruption in official trip expenses is to design a cashless government. The concept of cashless government itself is actually adopted from the concept of cashless society. The concept of cashless government is intended to minimize the use of physical banknotes, from cash basis to cashless basis, and gradually change the process from manual to digital. Cashless government is considered as a strategic step that is part of public sector innovation, to improve the performance of budget management to become more efficient, transparent and accountable in an effort to support bureaucratic reform.

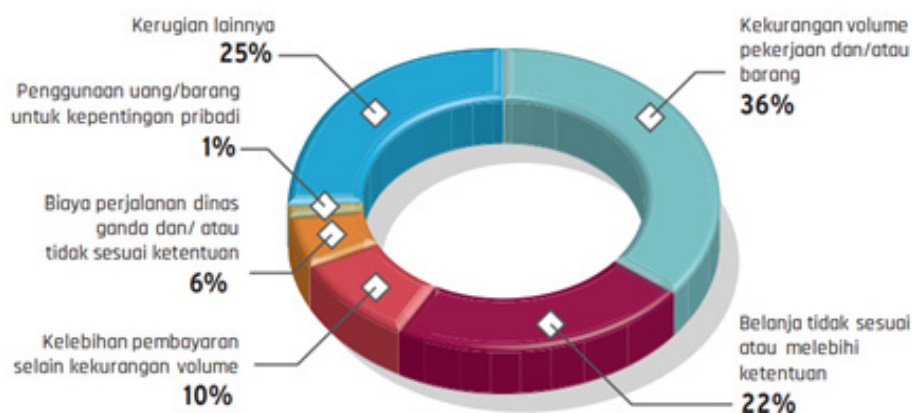
Cashless government can be said as part of public sector innovation which is the political will of the government in improving governance systems specifically in the process and administration of state financial management. The use of a cashless system to combat corruption is done in other countries, such as the Government of India, the Government of Sweden, the Government of Malaysia, and the Government of Nigeria.

The government of India in the reign of Indian Prime Minister Narendra Modi

issued a demonization policy. The demonization policy is a policy issued on 9 November 2016, in which the denominations of 500 and 1000 rupees were withdrawn from circulation and announced that they were no longer accepted as legal tender. The effect of this policy was that the Government of India managed to withdraw all cash in India around 90% and began replacing it with a cashless instrument in the form of a digital application called PayTM or "Pay Through Mobile". The move was intended to limit the black money space such as for tax evasion, funding of acts of terrorism and the threat, and smuggling of narcotics. The policy also became a major program in eradicating corruption.

In Sweden, the cashless system has also been used in daily practice. The majority of shops and even small and medium traders no longer accept payments using physical banknotes or coins. "No Cash Accepted" sign is displayed in front of shops in Sweden. Public places such as restaurants and museums even only accept payment through cards or mobile applications (Bloomberg, 2018). The cashless system in Sweden is believed to reduce risks and high social costs (Dalebrant, Therese, *The Monetary Policy Effects of Sweden's Transition Towards a Cashless Society: An Econometric*

Figure 3. **Composition of Problems of Non-Compliance With Provisions of Laws and Regulations that can Cause State Losses Based on Problem Value of LKPD 2017**



Source: IHPS I 2018, BPK RI 2018

Analysis, University of California, Berkeley, 2006).

The government of Malaysia is also intensifying and expanding e-payment platforms specifically in government transactions to realize the principles of good governance and reduce the level of corruption. Based on the report of Midterm Review of the 11th Malaysia Plan 2016 - 2020, it is said that the cashless payment system can be ensured to be transparent and it is also possible to be traced and tracked. Given the growing expectations about greater levels of transparency in financial transactions, it is necessary that the Government Work Unit modernize payment mechanisms to be more citizen-centric, safe, efficient and transparent.

The Government of Nigeria c.q. The Central Bank of Nigeria (CBN) also issued a cashless economic policy. This is also to support the achievement of the vision of the Government of Nigeria 2020 which is to become one of the 20 countries with the largest economy in the world. (Okoye&Ezejiofor, 2013; Ukpog& Friday, 2016). The purpose of this policy is to reduce the amount of circular physical cash, reduce costs due to ineffective cash management, encourage electronic payment instruments, and reduce the level of corruption that exists in Nigeria. According to Valentine Obi, Managing

Director / CEO of e-Tranzact International Plc (one of the major companies that provide transaction services with mobile phones in Okoye and Ezejiofor) (2013), currently in the western world, almost 97% of transaction is completed without physical cash and significantly reduces cost handling, the level of corruption, and money laundering. With a cashless payment system, transaction settlements are carried out electronically so this can minimize the potential for corruption and money laundering practices.

The practices in the four countries mentioned above show that the cashless system using digital financial tools brings many benefits to a country's payment system. One of the benefits that can be received is to prevent or minimize the potential for corruption, especially in the government sector, which might occur if using cash as a payment instrument.

Based on the description above, the purpose of this paper is to provide an exposition of how the cashless government system, specifically the official trip costs, can be one of the strategic steps in efforts to prevent corruption in public sector organizations. Best practices from several other countries also become one of the references in the use of modern financial instruments (cashless) in preventing corruption.

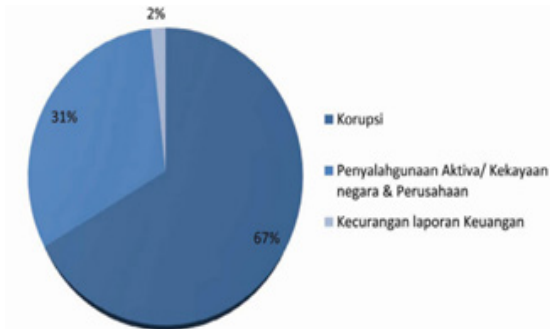
2. LITERATURE REVIEW AND HYPOTHESIS

Corruption and Prevention Strategies

All organizations, regardless of type, form, scale of operations and activities, are at risk of fraud. According to the Indonesian Association of Certified Fraud Examiners (ACFE), fraud is a growing problem today. Even the fraud perpetrators are not only limited to the upper class, but also many of the lower level of employees.

Fraud, according to The Institute of Internal Auditors (IIA), is an array of irregularities and illegal acts characterized by intentional deception. According to ACFE, fraud can be classified into 3 (three) types, namely corruption, asset misappropriation, and fraudulent financial statements. Based on the results of a survey conducted by ACFE Indonesia in 2016, the most common type of fraud in Indonesia is corruption.

Figure 4. The Most Common Type of Fraud in Indonesia



Source: Survei Fraud Indonesia – ACFE Indonesia, 2016

According to the Corruption Eradication Commission (KPK), the eradication strategy can be done in 3 (three) ways: (1) system improvement, (2) repressive strategy, and (3) education and campaign. First, system improvement is important to do in preventing corruption because many systems implemented in Indonesia provide opportunities for corruption. A good system can minimize the occurrence of criminal acts of corruption. So it is necessary to improve the system such as encouraging transparency of state administrators, providing recom-

mendations to related ministries/institutions to take corrective measures, and modernizing public services with online and integrated supervision systems to be more transparent and effective. Second, a repressive strategy is an effort to take legal action to bring corruptors to justice. Most of the corruption cases are revealed due to public complaints. Third, education and campaigns are anti-corruption education learning strategies with the aim of raising public awareness about the effects of corruption, inviting people to get involved in the corruption eradication movement, and building anti-corruption behavior and culture.

The Concept of Cashless Society and Cashless Government

Money and payment systems are increasingly developing along with the times. In an era where technology is advancing rapidly, people are faced with challenges to cashless society or less cash society. In this case, money is seen as a tool and not merely a physical entity.

The emergence of cashless concept is also based on the fact that reveals that the use of physical banknotes and coins in transactions requires significant costs, especially in relation to the issuance of physical banknotes and coins, circulation and distribution, as well as maintenance and replacement of damaged/obsolete money. Cashless society is seen as a new structure/building for people or communities that no longer see money as something that must be in the physical form (paper or coins). With the existence of a cashless payment system, payments can be made through the use of financial technology (fintech) applications, such as e-wallets or in the form of debit and credit cards which are quite common so far (Banque France, 2018 in Bintarto, 2018). With this kind of payment system, people do not use real money but digital money or transfer financial information digitally.

Adopting the concept of cashless society, cashless government is intended to shift the paradigm of the implementation

of state finances from cash basis to cashless basis. Cashless government can also be considered as a breakthrough in efforts to eradicate acts of corruption in the government sector and also as a prevention of acts of corruption.

3. METHODS

The analysis technique used in this research is a qualitative descriptive analysis and comparative study with other countries to analyze how cashless government is used as a strategic step to prevent corruption in government organizations which in turn can build a transparent and accountable bureaucracy.

The method used in searching data and information is by analyzing secondary data. According to Sekaran (2009), secondary data is data obtained indirectly, in the form of information that has to do with research. Secondary data is obtained through literature review and internet access from the official website of the Government of the Republic of Indonesia such as data from the Ministry of Finance of the Republic of Indonesia (MoF), the Supreme Audit Board (BPK), and the Corruption Eradication Commission (KPK). In addition, the author also uses online data obtained from international and national online media such as CNN Indonesia, Wartaekonomi.co.id, Tirto.id and other sources.

4. RESULT AND DISCUSSION

Potential State Losses Caused by Corruption in Official Travel Costs

Official trip is a consequence of the administration of government organizations that include official trip at home and abroad. In accordance with Regulation of the Minister of Finance of the Republic of Indonesia Number 113/PMK.05/2012, official trip is usually carried out with the purpose: (1) carrying out the duties and functions attached to the position; (2) attending meetings, seminars, and the like; (3) placement of employees to serve in a place within a certain period; (4) taking official exams /

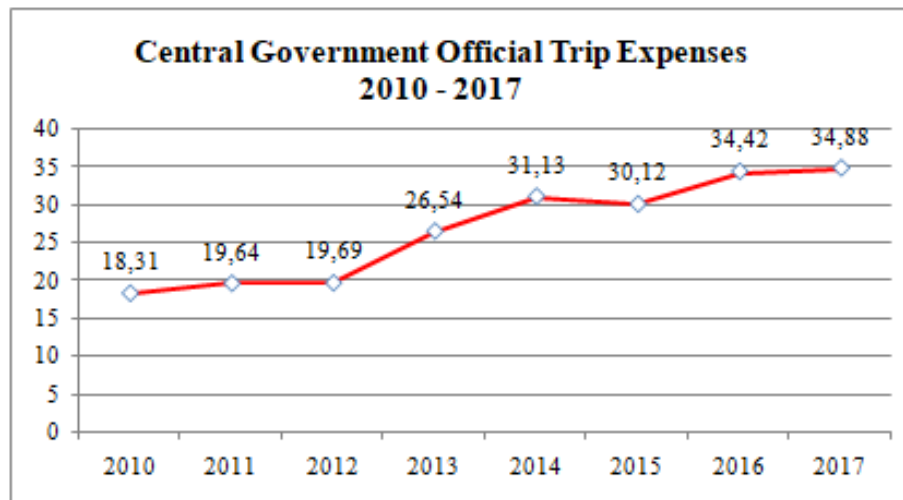
position examinations; (5) and attending education and training, and others. The amount of central government official trip expenses incurred by the state during the period 2010 - 2017 was as follows:

The trend of central government official trip expenses is increasing every year. As an exception, there was a decrease in 2015. This was due to the Presidential Instruction Number 2 of 2015 concerning Measures for Savings and Utilization of Official Trip Budget and Meeting/Consignment of Ministries/Institutions in an effort to implement the 2015 FY State Budget. The instruction was issued in order to improve the quality of spending and funding capacity of national priority programs in the 2015 State Budget. Through this presidential instruction, the ministries/institutions were instructed to carry out a self-blocking of the budget allocation for official trips and meetings/consignment.

The official trip expenses incurred for implementing official trips consist of the following components: (a) daily money, (b) transportation costs, (c) accommodation/lodging costs, (d) representation money, and (e) vehicle rental in the city. These components are usually given to executors of official trips by: (1) lump sums or provide money for official trip expenses at the same time at the beginning (pre-calculated amount), when the officials will leave for office; (2) reimbursement of costs incurred by employees based on the evidence of expenditure, and (3) advance payments by the Treasurer Spending Government Agencies to finance expenditures during official trip. Such a payment system can create a gap for corruption in official trip costs.

Suprayitno (2017), explains that official trip deviations include: (1) double official travel expenses and or exceeds the standard in the form of excess official trip expenses, ticket money, daily money, and lodging that exceeds the standard cost, and (2) proof of expenditure accountability that is not in accordance with the actual conditions, realization of official trip

Figure 5. Central Government Official Trip Expenses for 2010 - 2017 (in IDR Trillion)



Source: Central Government Financial Report (LKPP), BPK 2010 - 2017

costs that are not in accordance with the provisions, and payment of daily money that exceeds the stipulated provisions

The Supreme Audit Board of the Republic of Indonesia (BPK RI) News (2012) stated that the mode of misappropriation of official travel funds was increasingly sophisticated by utilizing various gaps. It was also stated that, according to the Minister of Finance, the leakage of official travel budgets annually reached 30% -40%. Commonly used modes include: (1) official trip is not carried out but funds are still being disbursed (fictitious official trip); (2) multiple official trip expenses; (3) ticket price mark up; (4) accommodation cost mark up; and (5) overpayment of daily money, and so on. In the results of BPK RI's inspection, there are misappropriations of official trips that are repeated from year by year, and these findings occur in central and regional government agencies, and cause state financial losses.

Transparent and Accountable Bureaucracy Development Efforts

The increasingly uncontrolled criminal acts of corruption will bring disaster not only to the life of the national economy but also to the life of the nation and the state in general. Widespread and systematic corruption is also a violation of social rights

and economic rights of the community. Therefore, corruption can no longer be classified as an ordinary crime but has become an extraordinary crime.

To overcome the problem of corruption, especially in public sector organizations, the government continues to show political will in the development of a transparent and accountable bureaucracy as indicated by the formulation of the nine main agenda of Jokowi - JK Government policy, that is "making the Government always present by building clean, effective, democratic, and trustworthy governance."

Jon S.T. Quah, in the *Transparency International Regional Overview Report* (2007), reports that political will is the most important prerequisite in fighting corruption. Sahr J. Kpundeh (1998) in Quah (2007) defines political will as a credible intention shown by political actors (elected or appointed leaders, civil society monitoring, other interest groups, etc.) in fighting corruption at the level systemic ones. Political will is a critical starting point in the development of effective and sustainable anti-corruption strategies and programs. Without a political will, bureaucratic reform efforts and the development of a transparent and accountable bureaucracy remain mere rhetoric.

In addition, Abubakar, Prasajo, and Jannah (2017) state that political will of leaders can also encourage collaboration in corruption eradication. Currently, the president's political will in corruption prevention is stronger. Political will is owned by not only the president, but also the leaders of institutions in fighting corruption. This can provide positive energy in terms of cooperation among upholders to eradicate corruption.

One political will that can be demonstrated in efforts to eradicate corruption is by changing the paradigm of governance to be relevant to the development and needs of the times. In the Indonesian context, the bureaucratic reform that is continuously echoed by Ministry of Empowerment of State Apparatus and Bureaucratic Reform encourages bureaucracy to simplify its business processes which tend to be considered slow and convoluted.

The effort to modernize the State Budget expenditure payment system using a cashless payment system is considered as one of the practical solutions in responding to the times, where everything is demanded to be fast and practical. This phenomenon is changing the paradigm from conventional payment systems that rely on physical money as a payment instrument to cashless instruments.

Government Corruption Prevention Strategies through Cashless Government Instruments

The cashless system within the government begins with the issuance of the Government Credit Card (KKP) as a means of payment for several types of transactions that use the State Budget (APBN). Based on Government Regulation Number 50 of 2018 concerning Amendment to Government Regulation Number 45 of 2013 concerning Procedures for the Implementation of the State Revenue and Expenditure Budget article 2a, it is stated that the Inventory Money mechanism (which was originally only managed by using cash, checks and crossed checks) is now beginning to be

shifted to cashless mechanism using payment instruments in the form of credit cards, debit cards, and internet banking.

In 2017, the Ministry of Finance issued the Director General of Treasury Regulation Number 17 / PB / 2017 and the Director General of the Treasury Decree Number Kep-494 / PB / 2017 concerning the Trial of Credit Card Payment in the Use of Inventory Money. The first phase was conducted from October to December 2017 and was piloted at the Presidential Palace Work Unit Jakarta, Ministry of State Secretariat, Secretary General of the Ministry of Finance, Head Office of the Directorate General of Treasury of the Ministry of Finance, Ministry of Finance's Fiscal Policy Office, Center for Financial Transaction Reports and Analysis (PPATK), and the Corruption Eradication Commission (KPK). Furthermore, The second phase was carried out no later than November to December 2017 and was tested on all vertical work units of the Directorates General of the Treasury. 2018 was a transitional year where all Ministries and Institutions were expected to include at least 1 (one) work unit to conduct Government Credit Card (*Indonesia: KartuKreditPemerintah/ KKP*) trials. And the last phase, it was expected that starting on July 1, 2019 all Central work units have fully implemented the Government Credit Card.

Credit Card utilization is an effort of the Directorate General of the Treasury to simplify and modernize budget execution. Government Credit Card can be divided into 2 (two) types: KKP for official trip purposes with a maximum limit of IDR 20 million and Government Credit Card for operational goods shopping purposes and capital expenditures with a maximum limit of IDR 50 million. Government Credit Card can be used for the following types of expenditure: (1) expenditure on official trip needs that can be used to finance the cost of accommodation, transportation, and vehicle rental in the city; (2) expenditure on operational goods (BBO) such as office supplies and other operational expenses;

(3) expenditure on non-operational goods (BBNO) such as material purchases; (4) inventory expenditure, (5) rental expenditure; (6) maintenance expenditure; and (7) capital expenditure.

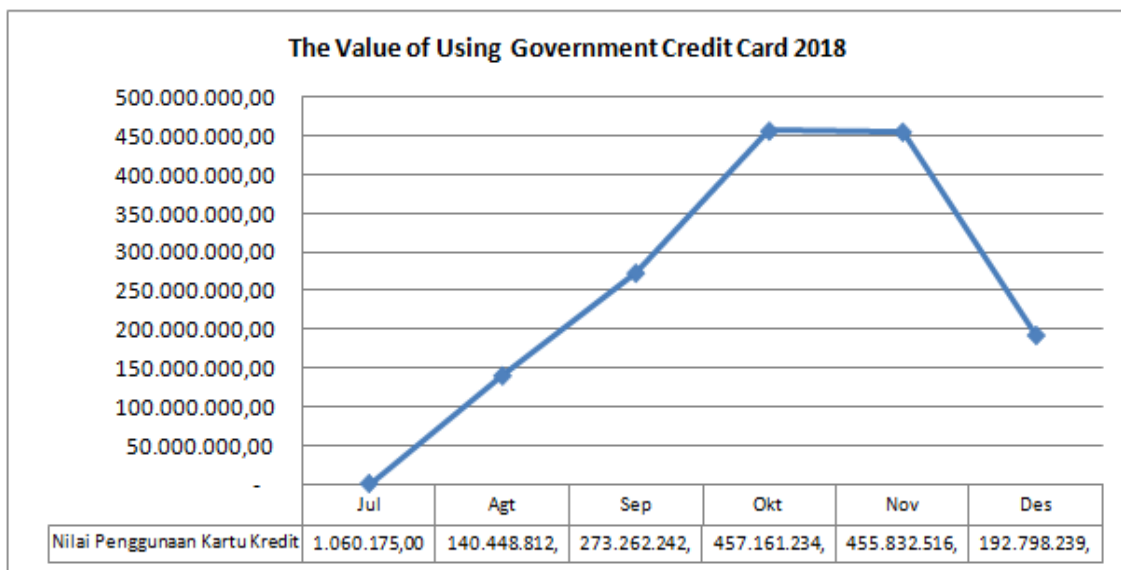
The use of the Government Credit Card is also expected to increase transparency and accountability in the use of the state budget. The payment system using credit card instruments allows for complete and detailed tracing, starting from who the user is, when and where the transaction is carried out, what the purpose of using the transaction, and how much. With the use of a Government Credit Card, ticket and hotel purchases are in accordance with the real amount charged by travel agencies or hotels. With this instrument, payments are made directly to service providers (in real time), so this will minimize the misuse carried out by “naughty” state employees in marking up prices or making fictitious receipts. To avoid the risk of double daily money payments, it can be done using payment instruments through electronic banking. With this system, daily money from each official trip executor is more controllable and traceable. In this case, the

government is increasingly innovative in utilizing sophisticated financial technology to counteract the misuse of official trip funds which are increasingly sophisticated.

From the recording side, the use of the cashless system transfers from the primary recording mechanism, which was originally carried out by employees in the Work Unit, to the State Bank Association (HIMBARA). Conventional payment system has potential for “collusion” between the executor of official trip and employees in charge of processing the responsibility for carrying out the official trip. However, if the transaction recording system is transferred to a third party, in this case the State Bank Association (HIMBARA), the vulnerability for corruption or fraud can be closed.

In terms of the use of Government Credit Cards, the Ministry of Foreign Affairs of the Republic of Indonesia is the first Ministry to implement the policy of using Government Credit Cards simultaneously and comprehensively for 14 Central Work Units. Since the signing of the Cooperation Agreement with State Bank Association (HIMBARA) until the end of 2018, the

Figure 6. The Value of Using Government Credit Card 2018 In the Ministry of Foreign Affairs of the Republic of Indonesia



Source: Finance Bureau of the Ministry of Foreign Affairs of the Republic of Indonesia, 2019

value of using Government Credit Cards increased. However, there was a decline in December as it neared the close of the book (see figure 6). This shows the commitment and confidence of State Civil Apparatus in using modern payment instruments for Government spending. With the increasing value of using Government Credit Cards, it is hoped that this will increase efforts to prevent corruption in public sector organizations.

How can digital cashless payment instruments prevent corruption? Cashless systems increase transparency and also allow a transaction to be traced and tracked. Therefore, the use of digital financial instruments in a transaction is expected to increase the reliability and accuracy of transaction evidence so that the process of recording financial transactions until the presentation of financial statements can be accounted for properly.

In term of implementing official travel, the use of non-cash instruments is expected to close the risk gap that must be borne when carrying physical cash. With cashless instruments, official business trip executors minimize the risk of robbery/theft or counterfeit money. Cashless instruments are also more practical and efficient in their implementation, because executors of official trip just carry one card to conduct transactions and avoid time inefficiencies because of the long queues at payment centers.

The use of cashless instruments can also avoid the risk of obstruction of office operational activities due to the unpreparedness of cash at the Treasury Spending Government Agencies. This is expected to be able to encourage the system of government spending transactions to be increasingly integrated, fast, easy, practical, inexpensive and flexible. Finally, the benefits of a non-cash payment system for official trip executors, government institutions and service providers can drive economic growth and provide benefits for improving the welfare of the community.

5. CONCLUSION

The policy to use modern payment instruments is an effort to improve the government expenditure transaction system. Public sector innovation in the field of administration and state finance is expected to be one of the steps to prevent corruption in the government sector. This policy is also interpreted as a concrete manifestation of political will of the leaders to reduce the number of corruption in the government sector in the framework of presenting a clean, transparent and accountable government. Cashless government that utilizes technological developments in financial technology (fintech) is expected to be able to prevent the misappropriation of official trip funds that are increasingly sophisticated in utilizing various existing loopholes. The mechanism of using digital financial instruments in preventing corruption has also been widely practiced by other countries such as India, Sweden, Malaysia, Nigeria, and several other countries. Payment systems using modern payment instruments, such as the Government Credit Card (KKP), allow them to be tracked in full and detail, starting from who the user is, when and where the transaction is carried out, what the purpose of using the transaction, and how much. It is expected to improve the reliability and accuracy of transaction evidence so that the process of recording financial transactions until the presentation of financial statements can be accounted for properly. The use of Government Credit Card is also expected to meet the principles of (1) flexibility, (2) safety in transactions and avoiding fraud, (3) effectiveness, and (4) accountability while taking into account the prudent principle of using the state budget. With the existence of modern payment instruments used in the cashless government system, it is expected that BPK's findings related to official travel that always continues to occur every year can be minimized or even eliminated. Cooperation between

policy makers and their implementers is needed in the success of this policy. It is expected that the expansion of the use of modern payment instruments (cashless government) will be a solution to accelerating government performance and public services. In the end, improving the work system of government organizations is expected to encourage economic growth and provide benefits for improving the welfare of the community.

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