

# Desain Kebijakan Kartu Kredit Pemerintah dalam Mewujudkan Cashless Government = Government Credit Card Policy Design for Achieving a Cashless Government

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## Abstrak

Penelitian ini mengkaji desain kebijakan Kartu Kredit Pemerintah (KKP) yang diinisiasi oleh Kementerian Keuangan melalui DJPb. Fokus penelitian terletak pada pemahaman mendalam terhadap desain kebijakan KKP dalam mewujudkan cashless government. Metode penelitian yang digunakan dalam penelitian ini yaitu melalui pendekatan kualitatif dengan teknik pengumpulan data melalui wawancara mendalam dan studi kepustakaan. Terdapat dua aspek desain kebijakan yang dikaji, yaitu Strategic-Level Design (Policy Goals, Causal Model of Policy, Policy Tools) dan Action-Level Design (Policy Targets, Policy Implementation). Hasil penelitian menunjukkan pencapaian positif dalam elemen Policy Targets, tetapi masih terdapat kekurangan dalam elemen Policy Goals, Causal Model of Policy, Policy Tools, dan Policy Implementation di mana masih memerlukan perhatian terkait sanksi, mekanisme enforcement, serta isu-isu penyalahgunaan, biaya tambahan, dan kesalahpahaman prosedur pelaporan. Temuan juga mencakup potensi ancaman keamanan yang belum terperinci dan proporsi UP KKP yang belum sepenuhnya terdigitalisasi karena dipengaruhi oleh literasi keuangan dan ketersediaan infrastruktur yang belum memadai. Meskipun demikian, desain kebijakan KKP menunjukkan langkah signifikan untuk mewujudkan cashless government, tetapi perlu pembenahan pada elemen yang masih belum optimal untuk dapat mencapai keselarasan dalam terwujudnya cashless government seutuhnya. Berdasarkan hasil penelitian, saran yang diberikan meliputi peningkatan penggunaan KKP secara merata, perluasan cakupan KKP kepada pihak swasta, BUMN, dan penggunaan di luar negeri, serta penyederhanaan persyaratan KKP. Pentingnya sosialisasi keamanan dan peran APIP juga disoroti sebagai bagian dari rekomendasi untuk meningkatkan efektivitas kebijakan KKP.

.....This study examines the design of the Government Credit Card (KKP) policy initiated by the Ministry of Finance through DJPb. The research focuses on a comprehensive understanding of the KKP policy design in realizing a cashless government. The qualitative research method employs in-depth interviews and literature reviews. Two policy design aspects are scrutinized: Strategic-Level Design (Policy Goals, Causal Model of Policy, Policy Tools) and Action-Level Design (Policy Targets, Policy Implementation). The results reveal positive achievements in Policy Targets but shortcomings in Policy Goals, Causal Model of Policy, Policy Tools, and Policy Implementation, requiring attention to sanctions, enforcement mechanisms, and issues such as misuse, additional costs, and misunderstandings in reporting procedures. The findings also include potential security threats and the incomplete digitization of UP KKP due to financial literacy and inadequate infrastructure. Despite significant steps, the KKP policy design needs improvement in optimal elements to achieve harmony in realizing a fully cashless government. Based on the research results, recommendations include enhancing widespread utilization of KKP, expanding KKP coverage to private entities, state-owned enterprises (BUMN), and international transactions, as well as simplifying KKP requirements. Emphasizing security awareness and strengthening the role of Internal Government Supervisory Apparatus (APIP) are also underscored as part of the recommendations to enhance KKP policy effectiveness.