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Analysis of the Implementation of Regional Government Credit Cards (KKPD) in Tangerang City

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Abstract

Purpose – This research analyzes the implementation of Regional Government Credit Cards (*Kartu Kredit Pemerintah Daerah* or KKPD) for revolving fund (*uang persediaan*) management in Tangerang City. The study aims to evaluate the extent to which KKPD enhances the effectiveness of local financial management.

Design/methodology/approach – Employing a qualitative case study approach, data were collected from ten local government agencies under Tangerang City through interviews, observations, and document analysis.

Findings – Findings indicate that the use of KKPD remains relatively low. Most of activities still used the cash on hand for practical payment mechanism. These findings were due to the limited supporting infrastructure within the governmental procurement platform which allows for the use of KKPD.

Originality/value – This research used the UTAUT dimensions to analyze the implementation of KKPD in public sector institutions.

Research limitations/implications – The generalizability of this study for other local government in Indonesia should be taken very carefully considering the differences in local government characteristics.

Keywords: Accountability, public sector accounting, revolving fund, regional government credit card, and regional expenditure.

Article Type: Research paper



Introduction

Public sector financial reporting is widely promoted as a key mechanism for enhancing transparency, accountability, and good governance. In Indonesia, local government financial statements are expected to demonstrate accountability to multiple stakeholders, including the central government, auditors, and citizens. The adoption of accrual-based accounting and standardized reporting frameworks is intended to improve the quality of financial information and strengthen accountability practices.

However, this assumption has been increasingly challenged by critical accounting research. Rather than serving as neutral representations of organizational reality, financial reports are now understood as socially constructed and institutionally embedded artifacts that reflect particular ways of defining and communicating accountability ([Steccolini, 2019](#); [Grossi et al., 2023](#)). Public sector accounting reforms, especially accrual accounting, have been shown to function as governance technologies that shape how performance is measured, how success is defined, and how accountability is interpreted ([Christensen et al., 2025](#); [Steccolini et al., 2020](#)).

Empirical studies further suggest that accountability systems often become compliance-oriented and upward-focused, prioritizing the expectations of regulators and auditors over broader societal concerns ([Yasmin & Ghafran, 2019](#)). In such contexts, financial reporting may contribute more to legitimacy construction than to substantive accountability, as organizations adopt reporting practices that align with institutional pressures rather than reflecting underlying performance ([Hyndman & Liguori, 2016](#); [Hyndman et al., 2018](#)).

Moreover, public sector organizations operate within complex and hybrid environments, where multiple and sometimes conflicting accountability logics coexist. These include regulatory, managerial, and democratic logics, each shaping how accountability is defined and communicated ([Grossi et al., 2022](#); [Maine et al., 2024](#)). As a result, accountability is not a fixed concept but a dynamic and contested process, influenced by institutional contexts and organizational practices.

In recent years, the rapid development of digital technologies has transformed the core practices within the PSA. Literature has identified several positive changes. In public administration, more public institutions are providing online public service delivery ([Haug et al., 2024](#)). The digital technology also affected organizational dynamics, such as improvements in organizational processes, employee productivity, the digitalization of administrative files and records, and adjustments to organizational structures to support the delivery of digital services. In addition, digitalization has reshaped the relationship between government and citizens by enabling more direct interactions through digital platforms, websites, and social media. For society, digital technology reforms can help reduce corruption, promote economic growth, and strengthen democratic processes. Despite such positive changes, existing studies also highlight potential adverse consequences, including increased surveillance and unequal access to digital government services ([Haug et al., 2024](#)).

Research indicates that despite digital technology being integrated in the public services delivery, digitalization has often been implemented merely as a temporary solution for specific organizational problems across public sector institutions. Such initiative has not fully addressed a broader issue related to accountability, democratic legitimacy, and the creation of public value ([Span & Iacuzzi, 2026](#)). One of the notable transformations in digitalization in the public sector is regarding the internal control over cash and spending management. Prior research shows the positive relationship between internal control and treasury management ([Vasquez et al., 2023](#)). A public sector institution that has deficient internal control is associated with a deficiency in the treasury management system. As a means to strengthen internal control and treasury management, public cash management has shifted towards a more adaptive, sustainable, and effective approach by using digital technology ([Isaev E.A., Gusarova L.V., 2026](#)). Public institution moves from cash payment toward a cashless payment mechanism using a public spending card. The public spending card (credit card) has been used in Vietnam. Research shows that the use of the card is associated with government distribution effectiveness ([Dau, 2025](#)). In Indonesia, the use of credit cards for public spending has been regulated

since 2022. However, to date, there is limited research, if any, which has investigated the implementation of credit cards for local government spending effectiveness.

Although the Regional Government Credit Card (locally known as *Kartu Kredit Pemerintah Daerah*, hereinafter KKP) policy has been implemented since 2022, its adoption rate at the regional government level remains low. Previous studies have predominantly focused on credit card security and the general effectiveness of cashless systems, yet limited literature discusses how KKP is implemented specifically within the regional government context. The utilization of KKP represents a breakthrough in non-cash regional expenditure payments. According to the Association of Indonesian Credit Card Issuers ([Ridwan, 2025](#)), credit card transaction volumes from January to September 2024 reached 336 million transactions, reflecting a 15.91% growth compared to the same period in 2023. Notably, 98.8% of this volume was attributed to shopping transactions, while the remaining 1.2% consisted of cash transactions.

The implementation of bill payments through the KKP Revolving Fund (locally known as *Uang Persediaan Kartu Kredit Pemerintah*, hereinafter UP KKP) can reduce the cost of funds or idle cash within the spending treasurer's revolving fund management. Furthermore, it enhances transaction security and minimizes the risk of fraud often associated with cash-based payments ([Hendarsyah, 2020](#)). The application of government credit cards also contributes to increasing the effectiveness of state financial management and mitigating the potential for moral hazard ([Widyayanti, 2020](#)).

The central government set that KKP can be used for a maximum of 40% of the total revolving fund. The KKP is allowed for disbursement activities such as procurement of goods and services, capital expenditures, and official travel expenses in a special platform owned by the government. In Tangerang City, the UP KKP policy was introduced at the end of 2023. However, throughout 2024 and into 2025, only 10 Regional Government Agencies (locally known as *Satuan Kerja Perangkat Daerah*, hereinafter SKPD) have implemented it. It remains a question why the adoption of KKP within the regional government has been very low. This study aims to analyze the implementation of KKP in Tangerang City and investigate the underlying factors that may influence the effectiveness of KKP. This study contributes to providing insights for both the central and local governments in Indonesia regarding strategies on how to optimize the utilization of KKP to enhance the effectiveness and timeliness of public service delivery.

Literature Review

Accountability

Accountability has traditionally been defined as the obligation of organizations to provide explanations and justifications for their actions. However, contemporary research emphasizes that accountability is not a neutral or universally agreed concept, but rather a contested and context-dependent construct ([Yasmin & Ghafran, 2019](#)).

In practice, accountability systems are shaped by external pressures, institutional norms, and organizational responses. As a result, accountability may become instrumental and compliance-driven, focusing on satisfying external requirements rather than fostering meaningful transparency or engagement. This phenomenon reflects the broader tendency of organizations to prioritize upward accountability, often at the expense of accountability to citizens and communities.

Furthermore, accountability is increasingly understood as a relational and interactive process, emerging through the interactions between actors, institutions, and practices ([Barbera et al., 2024](#)). This perspective shifts attention from formal reporting systems to the broader social dynamics through which accountability is constructed and enacted.

The Unified Theory of Use and Acceptance of Technology

Digital transformation is a process whose implications depend on the governance mechanisms, organizational capacity, professional engagement, and the integration of systems ([Span & Iacuzzi, 2026](#)). Venkatesh et al. ([2003](#)) explained that the use and acceptance of technology is determined by

several dimensions, namely performance expectancy, effort expectancy, social influence, and facilitating conditions. Performance expectancy refers to the extent to which the use of a technology is perceived to enhance job performance and facilitate task completion. The more effective work resulting from the technology, the higher the likelihood of an individual accepting and using the technology.

The effort expectancy dimension refers to the extent to which a technology is easy to use. If one believes that a technology is easy to use, they are more inclined to use and accept such technology. Social influence refers to the extent to which an individual believes that people within their social environment expect them to adopt and use a technology. The more people give positive perceptions toward the use of technology, the more likely they will use the technology. The facilitating conditions refer to the extent to which the organizational and technical infrastructure supports the use of the technology.

In the context of KKPD utilization, the adoption of KKPD is likely to depend on individuals' perceptions that its use enhances the efficiency of procurement processes within public institutions, the perception that KKPD is easy to use, the perception that the surrounding environment normalizes the use of KKPD, and the perception that the supporting technological infrastructure is available to facilitate its implementation. Prior literature showed that the use of a credit card for public service delivery is influenced by the effort expectancy and social expectancy ([Dau, 2025](#)).

Regional Government Credit Card (KKPD)

The Regional Government Credit Card (KKPD) specifically refers to a credit card used for expenditures charged to the Regional Budget (known as *Anggaran Pendapatan dan Belanja Daerah* or APBD). Similar to the national mechanism, the issuing bank fulfills the cardholder's payment obligations, then followed by a lump-sum settlement by the regional government within an agreed timeframe ([Ministry of Home Affairs, 2021](#)).

The KKPD serves as a non-cash payment instrument consisting of two primary categories: first, KKPD for the procurement of goods, services, and capital expenditures; and second, KKPD for official business travel expenses, including transportation, accommodation, and vehicle rentals. The utilization of government credit cards is intended to maximize the management of state and regional funds. Regional financial management encompasses activities such as cash and securities management, including strategies to mitigate cash shortages or optimally utilize excess cash (idle cash).

KKPD Revolving Fund (UP KKPD)

UP KPPD is a specific amount of working cash advance provided to the Spending Treasurer (locally known as *Bendahara Pengeluaran*) to finance operational activities and expenditures within a Regional Government Agency (SKPD) or its sub-units. According to the Tangerang City Mayor Regulation ([2023](#)), revolving fund (UP) is classified into two categories: Cash Revolving Fund and KKPD Revolving Fund. Cash Revolving Fund refers to funds provided in cash to the Spending Treasurer through a transfer from the Regional General Treasury Account to the Spending Treasurer's official account. Conversely, KKPD Revolving Fund is provided in the form of a credit limit granted to the Spending Treasurer or the Assistant Spending Treasurer, which is utilized via the Regional Government Credit Card. Furthermore, a revolving fund is broadly defined as a sum of money allocated to a working unit to facilitate daily office operational activities ([Republik of Indonesia, 2007](#)).

Methods

This study employs a qualitative approach, using a case study, to analyze the implementation of the Regional Government Credit Card (KKPD) in Tangerang City. The city was selected because Tangerang City is the largest city in Banten Province and the third-largest in the JABODETABEK (Jakarta, Bogor, Depok, Tangerang, and Bekasi) metropolitan area. Furthermore, as a designated Smart City where 90% of government services are digitalized, Tangerang City represents a high-potential region for the adoption of non-cash payment systems through KKPD.

The sample of the research was ten local government agencies in the Tangerang City regional government that already used KKP. Data were collected using three primary techniques: in-depth interviews, observation of payment processes, and document analysis. Interviews were done to eight structural officials and technical staff at the Regional Financial and Asset Management of Tangerang City. These included spending treasurers, financial administration, and other regional financial management officers directly involved in the execution of the KKP system. The selection of the respondents is based on their experience in using KKP. The interview processes were conducted online and offline. This semi-structured interview aims to confirm that the implementation has complied with Mayor Regulation No. 18 of 2023 and to explore data regarding the determining factors influencing KKP implementation ([Mayor of Tangerang City, 2023](#)). The interview questions include:

1. What types of expenditure is KKP used?
2. What are the challenges in KKP implementation?
3. How is the distribution of UP allocation and KKP allocation?

To investigate the spending level of expenditure using KKP, the researcher reviewed documents, including budget realization reports, internal regional policies, and the Tangerang Mayor’s Decree (SK) regarding the use and administration of KKP. Data from the observation and interview were analyzed based on UTAUT as the theoretical framework and whether the technical implementation of KKP had complied with the regulation.

Results and Discussion

Regional Expenditure Budget Realization

Based on interview data, the implementation of KKP has complied with the Mayor Regulation. In the regulation, it is stated that KKP is used for capital expenditure and goods and services delivery expenditure.

Table 1. Details of Regional Expenditure Allocation (2024)

Descriptions	Budget 2024 (IDR)	Realization 2024 (IDR)	%
1 Operational Expenditure	4,337,365,813,606	4,153,952,597,679	95.77%
2 Capital Expenditure	1,034,025,871,284	921,745,711,273	89.14%
3 Unexpected Expenditure	12,253,992,361	1,835,564,588	14.98%
Total	5,383,645,677,251	5,077,533,873,540	94.31%

Table 1 presents the regional expenditure allocation in Tangerang City. The expenditure is classified into operational, capital, and unexpected expenditure. Capital expenditure comprises expenditure related to land acquisition, equipment and machinery, buildings and structures, roads, irrigation and networks, as well as other fixed and non-fixed assets. Operating expenditure includes personnel expenses, procurement of goods and services, subsidies, grants, and social assistance. Based on the data presented in Table 1, the expenditure realization for operating activities in 2024 reached the highest level of 95.77% compared to capital expenditure and unexpected expenditure. The capital expenditure was allocated less than operational expenditure, and its realization was less than the budget, which is 89.14%. Furthermore, the spending of Unexpected Expenditure only reached 14.98%, showing that the government carefully plans and budgets the subsequent year’s activities.

Table 2. Operational Expenditure Details (2024)

	Descriptions	Budget 2024 (IDR)	Realization 2024 (IDR)	%
1	Personnel Expenditure	1,813,020,282,643	1,767,122,731,631	97.47%
2	Goods and Services Expenditure	2,298,034,720,849	2,161,783,626,401	94.07%
3	Subsidies	37,400,000,000	37,253,885,389	99.61%
4	Grants	182,283,410,114	181,496,554,258	99.57%
5	Social Assistance	6,627,400,000	6,295,800,000	95.00%
	Total	4,337,365,813,606	4,153,952,597,679	95.77%

Table 2 above shows detailed information on the operating expenditure. Most of the budget allocation was for personnel and goods and services expenditures, which is more than two-thirds of the budget. The spending of personnel expenses reached Rp1,767,122,731,631, or 97.47% of the budget. In addition, spending for the procurement of goods and services reached Rp2,161,783,626,401, representing 94.07% of the budget. The dominant portion of spending for procurement goods and services may reflect the realization of the Mayor's programs.

Table 3. Details of Goods and Services Expenditures

	Descriptions	Budget 2024 (IDR)	Realization 2024 (IDR)	%
1	Goods Expenditure	368,683,377,438	325,882,563,388	88.39%
2	Services Expenditure	1,260,455,015,273	1,206,994,665,035	95.76%
3	Maintenance Expenditure	74,454,347,716	67,826,010,722	91.10%
4	Official Travel Expenditure	122,561,450,850	109,777,178,796	89.57%
5	Cash and/or Services Expenditure for Third Parties/Other Parties/Communities	156,032,951,351	154,486,669,060	99.01%
6	BOS (School Operational Assistance) Goods and Services Expenditure	117,436,668,321	117,273,868,742	99.86%
7	BOSP (Specialized School Operational Assistance) Goods and Services Expenditure	60,654,000	60,654,000	100%
8	BOK (Health Operational Assistance) Goods and Services Expenditure	1,291,390,342	1,277,738,345	98.94%
9	BLUD (Regional Public Services Agency) Goods and Services Expenditure	197,058,865,558	178,204,278,123	90.43%
	Total	2,298,034,720,849	2,161,783,626,211	94.07%

The expenditure for procurement of goods and services covered goods, services, travel, maintenance, education, health, and local public service agencies. These are the breakdown of expenditure for which KKPDP was used. Table 3 shows the real spending for each classification of the procurement of goods and services. It is presented in the table that the services expenditure was the highest during 2024. On average, the realization level was more than 90%, indicating that the government has been doing effective budgeting.

Implementation of KKPDP

At the beginning of the year, the regional government set the allocation of cash and the KPPD revolving fund. The KPPD revolving fund received a maximum limit of 40% of the total revolving fund. The KPPD can be used in merchants that have an EDC machine for the issuing of bank cards. A successful

transaction will be charged to the issuing bank by the regional government. Based on the data collection, KKPД is used for operational activity, including procurement of goods, services, and business travel, and a small portion of capital expenditure.

As illustrated in Table 4, in general, the total expenditure realization using KKPД in Tangerang City in 2024 was Rp1,787,341,483 or 0.06% of the total expenditures. In addition, data show that KKPД is mostly used for travel expenditure, which reached 1.12% of the total official travel expenditure. This finding shows a very low level of KKPД utilization, indicating that the implementation of KKPД was largely ineffective.

Table 4. Comparison of Regional Expenditure Realization and KKPД Realization (2024)

No	Description	Budget 2024 (IDR)	Realization 2024 (IDR)	Realization KKPД 2024	%
1	Goods and Services Expenditure	2,175,473,269,999	2,052,006,447,415	471,562,777	0.02%
2	Official Travel Expenditure	122,561,450,850	109,777,178,796	1,228,557,706	1.12%
3	Capital Expenditure	1,034,025,871,284	921,745,711,273	87,221,000	0.01%
	Total	3,332,060,592,133	3,083,529,337,484	1,787,341,483	0.06%

Based on the interview, the low level of KKPД utilization is attributed to several factors. First, the level of cash-based UP remains high, reached 60% of the total UP. This proportion represents a substantial amount of cash available for routine public service expenditure. Due to the ease of access to cash, the spending treasurers find it more convenient to use cash. Consequently, most expenditures continued to use the cash-based UP, which in turn discourages the spending treasurers from using KKPД. These findings can be explained by the argument of the previous literature that cash remains the most dominant tool for daily transactions since cash can be used for both small and large expenditures, and using cash is safe for personal data security reasons, which is potentially spread out when using cashless payment (Bahri et al., 2025).

The second reason is related to the supporting digital technology infrastructure payment. Interview results showed that currently there are limited stores which provides Electronic Data Capture (EDC) facilities from the issuing bank. Tangerang City used KKPД from the local bank instead of a national bank, which can only provide a limited number of EDC facilities. The limited availability of EDC constrains local government agencies in procuring goods and services needed from a broader range of merchants, thereby contributing to a lower level of utilization. Consistent with these findings, prior literature highlights that the transition from cash-based to cashless payment systems is accompanied by a range of societal challenges (Brandl et al., 2025). One notable consequence of this transformation is the emergence of dominant actors within the cashless payment industry. In the Indonesian context, national banks tend to be more dominant than regional development banks in terms of providing electronic data capture (EDC) infrastructure to support cashless transactions. Meanwhile, local governments predominantly collaborate with regional development banks in the implementation of KKPД, which may result in more limited access to EDC facilities and constrain the broader adoption of cashless payment mechanisms. Consequently, this result indicates that the facilitating conditions dimension is reflected in KKPД implementation in public sector institution.

In addition, interview results revealed that KKPД can be used in an online marketplace owned by the central government, namely INAPROC. Local government is able to use the credit card for the procurement of goods listed on the platform. However, there has been a limited variety of goods available on the platform. The limited variety of goods indicates that fewer businesses are interested in the platform due to market constraints, which are only public service institutions. The low market base is not offset by the high fee for customer transactions when using digital payment as also noted by Brandl et al. (2025). The limited availability of suppliers in INAPROC also makes the work more inefficient because of the need to look for other suppliers, reflecting a low level of performance

expectancy dimension in UTAUT. Individual are less inclined to use technology because technology does not enhance their job performance.

A higher level of KKPDP utilization for official travels is likely due to the ease of use of the card in online travel agents. In the process of booking transportation and accommodation for official travels, supporting facilities are not required, as transactions can be completed using card credentials. Although the local government agencies are starting to use the KKPDP, the low level of utilization may indicate the low level of KKPDP digital literacy and reluctance to use the new mechanism. These conditions are consistent with the findings of Widyayanti (2020), which state that the successful implementation of non-cash payment systems is significantly influenced by infrastructural readiness and the digital literacy of government employees. More strategic and optimal regional cash planning is required to promote KKPDP usage and effectively manage unused funds (idle cash). To support this transition, policy interventions such as establishing a minimum cash balance should be considered to encourage a shift from cash-based to card-based government transactions.

Furthermore, to enhance KKPDP utilization in public sector delivery, local government should strengthen its collaboration with stakeholders (Danladi et al., 2023), such as with the issuing bank to provide various non-cash payment instruments and channels. These include mobile and internet banking, Automated Teller Machines (ATM), Short Message Service (SMS) Banking, Electronic Data Capture (EDC), Quick Response Code Indonesian Standard (QRIS), and other digital payment platforms. This collaboration enables the local government agencies to choose more vendors for the procurement of goods and services using KKPDP. This strategy aligns with the Minister of Home Affairs Regulation Number 56 of 2021 concerning the Team for the Acceleration and Expansion of Regional Digitalization (TP2DD) and the Procedures for the Implementation of Regional Government Transaction Electronification (Ministry of Home Affairs, 2021).

Conclusion

This research explored the implementation of KKPDP in Tangerang City. The results show only a few of the local government agency which has implemented KKPDP for their expenditure. In general, the level of KKPDP utilization remains relatively low. KKPDP is predominantly used for official travel expenditure, where the mechanism to use the KKPDP is relatively straightforward. KKPDP used for other operating and capital expenditures is low. Among the factors that influence one's attitude are the performance expectancy and facilitating conditions dimension. Both dimensions seem to hinder the public sector institution from using KKPDP.

In the facilitating conditions dimension, it is noted that the limited availability of Electronic Data Capture (EDC) infrastructure to support online transactions using KKPDP from the issuing bank is more pronounced. Efforts to resolve these challenges are being carried out through socialization programs, Focus Group Discussions (FGDs), and intensive consultation and coordination with relevant stakeholders. While the adoption of KKPDP in Tangerang City has theoretically supported regional cash management efficiency, it still faces significant hurdles regarding technical aspects and human resource readiness. Therefore, the regional government must prioritize the expansion of EDC facilities, enhance specialized training programs for spending treasurers, and strengthen strategic coordination with credit card issuing banks. Within the performance expectancy dimension, the use of credit cards for procurement in the central government marketplace is perceived to reduce operational efficiency. This is primarily because staff are required to seek alternative suppliers outside the platform to fulfill routine operational needs.

The findings of this study are subject to limitations. The sample of this study was drawn from the local government with relatively advanced administrative ability. Therefore, the generalizability for local government in Indonesia should be taken very carefully. To obtain a more comprehensive result, future research could extend the research by incorporating diverse characteristics across local governments in Indonesia.

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