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# TREATMENT OF DIRECT PAYMENT SYSTEMS FOR MULTIPLE RECIPIENTS ON PAYMENT ERROR RATES IN CENTRAL GOVERNMENT AGENCIES LOCATED IN PALU CITY, CENTRAL SULAWESI

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**Abstract:**
This study aims to understand the treatment mechanisms carried out by government institutions located in the Palu City area of Central Sulawesi when payment errors occur using the direct payment system. The object of this research is the procedures followed when payment errors arise through the direct payment system in companies located in Palu City, Central Sulawesi. This study uses a qualitative research method with a descriptive approach. Qualitative research is a research procedure that produces descriptive data in the form of written or spoken words obtained from a case study by conducting detailed observation of the research object at the Class II Agricultural Quarantine Office in Palu. The type of data used in this study is primary data. Data collection methods used in this study include interviews and documentation. The target respondents consist of planning officers, expenditure treasurers, revenue treasurers, state property officials, commitment-making officers, personnel officers, and all employees. It was found that payment errors occur when there is a discrepancy in the inputted data in the system, causing the payment to not be received by the intended recipient. The company's treatment includes modifying and correcting the recipient data according to procedures established by the Directorate General of Treasury and the relevant institution through several steps. The findings of this study have implications regarding the treatment of direct payment systems for multiple recipients in relation to payment errors in government agencies.
**Keywords**: Direct Payment System, Payment Error Rate, Multiple Recipients Personalia.

## INTRODUCTION

Indonesia is currently a developing country. In its journey towards becoming a developed nation, equitable development must accompany progress, including in infrastructure, industry, education, and community welfare. To carry out comprehensive development effectively, Indonesia requires substantial funding. Therefore, national revenue plays a crucial role in Indonesia's development. At present, Indonesia's national revenue is sourced from domestic income and foreign grants.

A payment system is a framework comprising a set of rules, institutions, and mechanisms used to facilitate the transfer of funds to fulfill obligations arising from economic activities. The payment system emerged alongside the concept of 'money' as a medium of exchange or intermediary in the trade of goods, services, and financial transactions. Essentially, the payment system involves three main processing stages: authorization, clearing, and settlement. In non-cash payment systems, the instruments used include card-based payment instruments (CBPI), checks, giro slips, debit notes,

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and electronic money (card-based and server-based). Non-cash payment systems are categorized into two transaction types: wholesale transactions and retail transactions.

Wholesale transactions are characterized by their high value and urgency, such as interbank transactions, financial market transactions, or transactions with ticket sizes ≥ IDR 1 billion. The infrastructures used for these transactions are the Bank Indonesia Real-Time Gross Settlement (BI-RTGS) and Bank Indonesia Scripless Securities Settlement System (BI-SSSS). Meanwhile, retail transactions involve individual-to- individual transactions with ticket sizes < IDR 1 billion and are characterized by lower value and higher frequency. These are processed through the Bank Indonesia National Clearing System (SKNBI).

Information systems are a series of activities conducted to obtain information that supports decision-making and provides reports to other parties when needed. The need for systems has become inherent in everyday life, especially within every organizational sector—whether formal or informal institutions—so they can support work activities and generate fast, accurate, and reliable information.

Planning is an anticipatory effort made before taking action to ensure its success. Good planning and control are expected to assist and simplify an institution in achieving its goals. Therefore, each institution or organization prepares a budget, as budgeting is vital for planning and control. In central government institutions, corporate governance is a mechanism comprising structures, systems, and processes used by organizational bodies to control operations and ensure performance aligns with expectations. The current state of public institutions reflects a degree of instability, partly caused by poor governance practices.

Poor governance must be addressed by implementing management systems according to established standards. Good management is referred to as good corporate governance. To achieve effective and high- performing institutions, various performance indicators must be used, including the quantity and quality of work, job knowledge, ability to express opinions, decision-making, work planning, and organizational competencies. Performance evaluation essentially serves to assess individuals behavior in fulfilling their responsibilitie toward achieving organizational goals.

Based on the background described above, the authors aim to examine the treatment of direct payment systems involving multiple recipients and their relationship with payment error rates, to determine whether such treatment is in place at the Class II Agricultural Quarantine Office in Palu City. Accordingly, the research is titled: "Treatment of Direct Payment Systems for Multiple Recipients on Payment Error Rates in Central Government Agencies Located in Palu City, Central Sulawesi."

**Problem Formulation.** Based on the background described above, the problem formulated in this study is to determine the treatment mechanism used by an institution when a payment error occurs within the direct payment system.

**Research Objective.** This study aims to analyze a case study and determine the treatment mechanism of the direct payment system in the event of a payment error at a central government agency located in Palu, Central Sulawesi.

## METHODS

**Type Of Research.** This research is a qualitative study using a descriptive approach. The type of data used in this research is primary data. The data collection methods employed in this study include interviews and documentation.

**Research Site.** This research was conducted at the Class II Agricultural Quarantine Office in Palu, Central Sulawesi. The informants in this institution included planning officers, expenditure

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treasurers, revenue treasurers, state asset officials, commitment-making officers, personnel officers, and several employees.

**Payment System.** The payment system continues to evolve alongside the development of money, driven by three main elements: technological and business model innovations, societal traditions, and regulatory policies. Initially, payments were made through bartering goods. However, issues arose when two parties could not agree on the exchange value or when one party had no need for the other's goods.

To overcome this, humans developed commodity money, which consisted of basic goods needed by almost everyone. Primitive money began to be used around 1200 BC, taking forms such as shells or other animal-based objects. The Chinese began producing imitation cowrie shells made of metal and copper. Around 100 BC, pieces of white deer skin in various sizes and colors were also used as a means of payment.

Paper money later emerged as a payment instrument. Sweden was the first European country to use paper money in 1661 after a paper mill was established in Spain in 1150.

Payment instruments in Indonesia have developed rapidly. The evolution moved from cash-based instruments to non-cash payments such as paper-based instruments (e.g., checks and giro slips) processed through clearing mechanisms. In addition, paperless payment instruments have emerged, including electronic fund transfers and card-based payments (ATM cards, credit cards, debit cards, and prepaid cards).

Over the past decade, a wave of digitalization has penetrated Indonesian society, dramatically changing consumer behavior. Payment instruments have become more diverse with the emergence of electronic money, both chip-based and server-based. Consumption patterns are shifting, demanding mobile, fast, and secure payments through various platforms including web, mobile, USSD, and SIM Toolkit.

Following this trend, virtual currencies have appeared—digital currencies issued by entities other than monetary authorities, obtained through mining, purchases, or transfers. Virtual currency ownership is highly risky and speculative, as it lacks official oversight, asset backing, and stable value, making it prone to bubbles and misuse for money laundering or terrorism financing. These risks can threaten the stability of the financial system and harm the public.

In response, Bank Indonesia advises all parties not to sell, purchase, or trade virtual currencies as regulated in Bank Indonesia regulation (PBI) No. 18/40/PBI/2016 on the Implementation of Payment Transaction Processing and PBI No. 19/12/PBI/2017 on the Implementation of Financial Technology Payment Systems.

Today's societal dynamics have led to a new mindset that evolves with technological advancement. As payment mechanisms are required to meet society's needs for fast, secure, and efficient fund transfers, payment technology innovations are emerging rapidly. Bank Indonesia must ensure that every development in the payment system remains within the boundaries of applicable regulations to ensure smooth and safe payment system operations.

Considering these developments, the evolution of Indonesia's payment system is inseparable from advances in technological infrastructure. Both banks and non-bank institutions are competing to enhance their payment systems. In fact, non-bank institutions are playing an increasingly significant role, either as network providers or prospective issuers of payment instruments in collaboration with banks.

Bank Indonesia, as the operator of transaction settlement systems through BI-RTGS, SKNBI, and BI-SSSS, continues to improve and upgrade its systems to remain efficient, secure, and aligned with evolving technology and societal needs.

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Society now faces a wide array of payment options. There has been a shift from paper-based instruments like checks and giro slips to card- based and electronic instruments, as evidenced by the growing use of credit cards, ATM/debit cards, and electronic money (both chip-based and server-based) as payment tools.

Infrastructure enhancement is reflected in Bank Indonesia's implementation of Payment-versus- Payment (PvP) services within the BI-RTGS system. This service settles foreign exchange transactions—particularly USD to IDR—simultaneously to prevent settlement failure during currency exchange. Given the future trend toward borderless payment.

transactions, this will increase liquidity needs for economic actors and give rise to financial derivative products and the dissolution of regional economic boundaries (e.g., through ASEAN Economic Community initiatives).

Besides PvP, infrastructure enhancement also involves integrating the settlement functions of BI-SSSS into Bank Indonesia's broader payment and settlement systems. This aims to improve the efficiency of fund and securities settlement activities, infrastructure, and human resources—ultimately enhancing Bank Indonesia's service quality to stakeholders.

In the retail sector, Bank Indonesia's National Clearing System (SKNBI) is one of the clearing systems. Enhancements to SKNBI have been made to minimize credit risk in debit clearing. The "no money no game" principle requires banks to maintain sufficient initial funds to meet interbank obligations.

This pushes clearing participant banks to better manage their liquidity. In the retail payment sector, development efforts focus on interoperability between systems to improve safety and efficiency. One key initiative is the national standardization of ATM/debit cards. Driven by security concerns, chip technology is used to reduce fraud risks on ATM/debit cards. Furthermore, interoperability is also implemented in the provision of electronic money.

Digitalization has rapidly entered Indonesia, bringing vast potential for the future. This digital trend impacts all aspects of the economy, changing transaction behavior for individuals and corporations, and disrupting conventional functions, including those in the financial sector.

Given this situation, Indonesia's digital economic and financial trends present both opportunities and risks. Technological and digital innovation allows for faster, more efficient, and inclusive payment systems. However, these advancements also pose risks, including cybersecurity threats, AML- CFT compliance issues, and data usage protection. Moreover, dominance in digital ecosystems may lead to market monopolies and data misuse, endangering financial system stability. Another major risk is the diminished role of conventional banking and the rise of shadow banking, which may hinder the effectiveness of monetary policy.

This, the policy challenge for financial and economic authorities in the digital era—particularly Bank Indonesia—is to strike the right balance between optimizing the benefits of digital innovation and mitigating its risks.

To that end, the Indonesian Payment System Vision and the 2025 Indonesian Payment System Blueprint aim to provide a clear direction for gaining the benefits of digitalization while ensuring Bank Indonesia's mandate in currency circulation, monetary policy, and financial system stability is maintained. The five pillars of SPI 2025 are:

1. Supporting the integration of the national digital economy and finance, ensuring the central bank's functions in currency circulation, monetary policy, and financial system stability, as well as financial inclusion;

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2. Supporting banking digitalization as the main institution in the digital economy through open banking and the use of digital technology and data in financial services;
3. Ensuring interlinkages between fintech and banking to avoid shadow banking risks through digital technology regulation (e.g., APIs), business collaboration, and corporate ownership rules;
4. Ensuring a balance between innovation and consumer protection, integrity, and financial stability, as well as healthy competition, through the application of Know Your Customer (KYC), Anti- Money Laundering (AML), Counter- Terrorism Financing (CTF), open data obligations, and the use of regulatory and supervisory technology (regtech and suptech);
5. Safeguarding national interests in cross-border digital finance through domestic transaction processing obligations and cooperation between foreign and domestic operators, with a focus on reciprocity.

**Element tf the Payment System.** Elements of a payment system the components of the payment system are as follows:

1. Authorization of payment execution.
2. Exchange of payment orders between banks involved in the payment transaction process.
3. Settlement (completion of the transaction) between banks involved in the payment transaction process.

## RESULT AND DISCUSSION

The Class II Agricultural Quarantine Office in Palu is one of the Technical Implementation Units (UPT) that has the duty and function of operating Indonesia's quarantine system. It carries out a system for preventing the entry, exit, and spread of quarantine animal pests and diseases, as well as overseeing and controlling food safety, food quality, and the protection of rare plants and animals.

Based on interviews conducted by the researcher with staff at the institution, it was found that at the Class II Agricultural Quarantine Office in Palu, Central Sulawesi, there was an incident involving the direct payment system where a payment error occurred and the funds did not reach the recipient. According to the interviews, such incidents could happen repeatedly due to errors in data input into the system, causing the information sent to the State Treasury Service Office (KPPN) to be unsynchronized.

Further interviews revealed that these payment errors occurred due to mismatches in recipient data during input into the system. The data entered by the institution is automatically transmitted to the Regional Office of the Directorate General of Treasury in Central Sulawesi for direct disbursement to the recipient's account. As a result of this data mismatch, the funds that should have reached the recipient instead failed to be deposited into the recipient's account.

The steps taken by the central government institution at the regional level in handling payment errors include:

- Consulting with the Directorate General of Treasury in Central Sulawesi regarding the payment error.
- Recompiling accurate employee data.
- Submitting corrected data to the Regional Office of the Directorate General of Treasury and the KPPN Palu.
- Reapplying for fund disbursement for the employee via the institution's system to the Directorate General of State Treasury.

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**Standard Operating Procedures.** The procedure that must be carried out by the agency in accordance with the directives from KPPN Palu is a follows:

**Procedure for Payment Order Letters for Direct Payments (SPP-LS).** The Commitment-Making Officer (PPK) receives an invoice from a third party based on contract implementation. The PPK performs verification of the invoice's conformity with the agreed specifications, such as verifying the recipient's details and the calculation of obligations. If the invoice is submitted electronically, the verification is done electronically; otherwise, it is conducted manually.

The PPK also receives LS- Treasurer documents (e.g., for meal allowances, overtime, and travel expenses), and proceeds to verify the third-party receipts and LS-Treasurer documents. If the documents are in order and meet the requirements, the PPK creates the SPP-LS using the SAKTI application and issues it.

**Procedure for Payment Instruction Letters for Direct Payments (SPM-LS).** Based on the submitted SPP-LS, the Head of the General Subdivision, as the Payment Instruction Issuance Officer, reviews the SPP-LS and its attachments through legality testing (wetmatigheid), which ensures that the expenditures comply with regulations and are listed in the State Budget Implementation Document (DIPA). If the SPP-LS is complete and meets the requirements, the Head of the General Subdivision issues the SPM-LS. If any discrepancy or incompleteness is found during verification, the SPP-LS is returned to the PPK with a written explanation within 2 working days. The Head of the General Subdivision then sends the verified SPM-LS to KPPN (as the State General Treasurer/BUN) via the SAKTI application. The entire process, from SPP-LS verification to SPM-LS issuance, mustbe completed within 4 working days.

**Procedure for Fund Disbursement Orders for Direct Payments (SP2D- LS).** Once the SPM-LS is received by the KPPN (acting as BUN), the Fund Disbursement Section at the KPPN examines and verifies the validity of the SPM-LS through the OMSPAN application. If the SPM-LS meets the applicable criteria, the Fund Disbursement Section issues the SP2D- LS, and the funds are disbursed from the General Cash Account (RKU) to the third party or recipient's bank account as stated in the SPM-LS. If the verification reveals any non- compliance, the KPPN will reject the submitted SPM.

The procedural system for the Direct Payment (LS) mechanism at the State Treasury Service Office (KPPN) Bitung is in accordance with the Minister of Finance Regulation No. 210/PMK.05/2022 regarding Payment Procedures for the Implementation of the State Revenue and Expenditure Budget. The submission of SPP-LS, SPM- LS, and SP2D-LS is in compliance with PMK No. 210/PMK.05/2022. Direct payments are used for employee expenditures such as allowances, official assignments, third parties, and others. The steps in the disbursement process are similar to those for UP (operational funds) and GU (general funds). The first step is for the PPK (Commitment Officer) to collect receipts from employee expenses or third parties. The second step is for the PPK to examine the completeness of the SPP-LS (Letter of Order for Disbursement). The third step is, if the SPP-LS is complete, the PPK will submit the issuance of the SPM-LS (Letter of Order to Pay) to the PPSPM (Treasury Service Office), and if it is correct, the SPM- LS will be sent to the KPPN through the SAKTI application for validation. Once validated, the KPPN will issue the SP2D (Letter of Order for Fund Disbursement) to the bank listed on the SPM.

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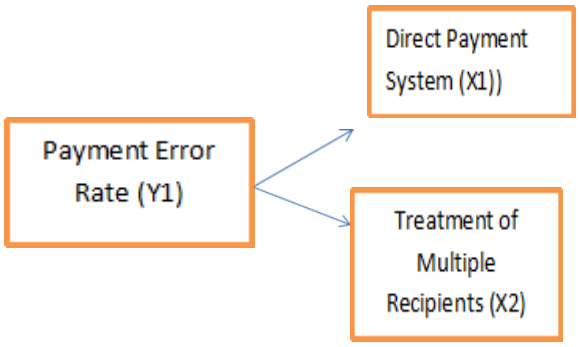



**Figure 1.** Conceptual Framework

## CONCLUSION

The existing system has been operating optimally at the Agricultural Quarantine Office Class II Palu; however, improvements are still necessary. The system in question is the Internal Control System (SPI). With a well-implemented SPI, it can serve as a supervisory function for every agency, both in financial and other functional areas. The Agricultural Quarantine Office Class II Palu can enhance the overall competence of its employees to minimize individual errors (human error) by conducting SPI management training, such as preparing technical guidelines, socialization, and SPI training for employees. The Head of the Agricultural Quarantine Office Class II Palu must also intensify supervision over the preparation of financial reports produced by employees and optimize internal control as a tool for monitoring and supervisory functions in the disbursement process.

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Overall, the three independent variables-tax relaxation, tax sanctions, and income level-simultaneously have a significant effect on the level of taxpayer compliance in paying the Rural and Urban Land and Building Tax. These findings provide important implications for local governments in formulating strategies to optimize local tax revenues, especially through policies that encourage compliance without ignoring the economic conditions of the community.

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