

## Cashless Accounting System for Purchasing do Lpg 3kg at the Purna Karya Pertamina Cooperative

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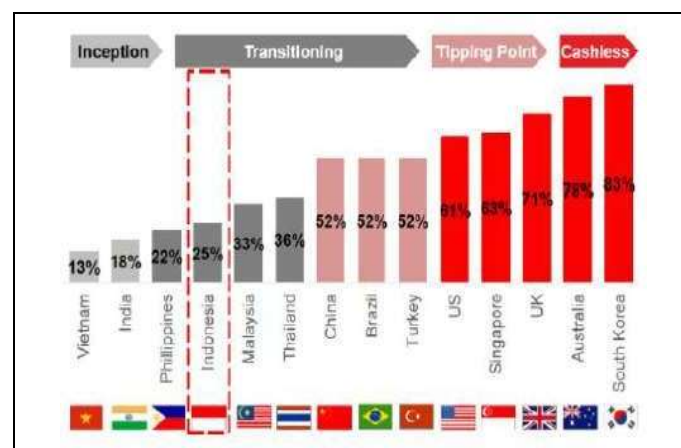
**Abstract.** *The results of this study are, where the use of e-money in Indonesia in particular already has a clear license in daily transactions as this goes on, students begin to switch from physical money to digital money (e-money) with the convenience that is highlighted. However, behind this convenience there are problems such as the emergence of consumerism and social class recognition. The data analysis method used is using a qualitative descriptive method. The purpose of this study was to analyze and evaluate the implementation of the existing purchase accounting information system at "Koperasi Karya Pertamina". The research method used is a case study using descriptive analysis in answering objectives. The results showed that the purchase SIA carried out at this company still had many weaknesses, including the division of tasks in accordance with the existing organizational structure was uneven, there were duplicate functions in several sections, there were two sections with the same authority and duties but in the organizational structure they were separated. In addition, the documents used still have deficiencies related to internal control that must be carried out. Therefore, this research provides several solutions to overcome the problems faced, namely, improving the organizational structure both in terms of naming, division of tasks, and combining two sections that have the same function, as well as improving the documents used.*

**Keywords:** *Cashless, Mandiri Supply Chain, Square Get One.*

## INTRODUCTION

The era of digital industry 4.0 is moving towards supporting society 5.0. Technology continues to develop and increasingly spoil humans in this generation Z. Humans are increasingly facilitated in every activity. Changes, slowly but surely, will be felt continuously over time. As a result of technological development, artificial intelligence products always present positive and negative sides. As humans who are given a mind, we should utilize technological sophistication for the benefit of all parties. Human behavior in meeting the needs of life continues to develop along with technological product innovation. Digitalization in the industrial revolution 4.0 has resulted in business behavior also changing. Companies continue to develop products to capture a higher market share, thus gaining customer loyalty.

One of the products produced to facilitate customers is the existence of devices and ways of digital financial transactions, often known as cashless and cardless. Cashless transactions in Indonesia began during the preparation for the launch of the ASEAN Economic Community (AEC) in 2015. Bank Indonesia (BI) in 2014 began to launch the National Non-Cash Movement (GNNT) program. All lines in Indonesia ranging from government, business people and the public are expected to transact non-cash which is considered easier, safer and more practical. However, from the data obtained that since the launch of GNTT 2014 until now 2019, the Indonesian people are still in the process of becoming competent people in the digital world.



Source: Euromonitor, My Card, DBS Bank, DBSVI

**Figure 1. Comparison of Electronic Money Transactions to Total Transactions**

The data above shows, of the total Indonesian people who transact cashlessly, only 25%. The remaining 75% still use manual cash-based transactions. This shows that the

majority of Indonesians are not yet financially literate. Of the 25% of the total population who made cashless transactions, in 2018, these transactions increased to 47.2 trillion transactions, and the money in circulation reached 167.2 million. Even according to BI, the money in circulation in 2019 reached 260 million, up 65%. The following data is presented from CNN Indonesia: The data above illustrates that Indonesia's opportunity to form a cashless society to face the industrial era 4.0 still requires a long time and continuous thinking, support from various parties is also very important to arrive at the expected target. The purpose of this study is to analyze and evaluate the implementation of the existing purchase accounting information system at "Koperasi Karya Pertamina".

## **LITERATURE REVIEW**

The accounting system is the forms, documents and forms used to record a transaction (Baridwan, 2012). The accounting system is all the procedures and techniques needed to collect data and process it into a report that is financial in nature both as a material that helps decision making and a tool for supervision (Wahana, 2004). Based on the above conclusions, the accounting system is the forms, documents and forms used to record the overall procedure needed to collect data into a report that is both a material for decision making and a tool for supervision.

Cashless is a term used to describe non-cash transactions (both metal and paper). (Marlina et al., 2020) To expand the use of the cashless system, the concept of cashless society was created. In the concept of cashless society, people no longer use cash in transactions but use non-cash in every financial transaction (Yuniati, 2020). Apart from the habit of using non-cash transactions (cashless society), cashless payment is also needed.

Cashless payments are all financial transactions carried out without involving cash such as demand deposits and checks, but using electronic means such as transactions through automated teller machines (ATMs), debit cards, credit cards, and transactions that use high technology such as e-banking, e-commerce, or e-payments (Thirupathi et al., 2019).

Of all these things in the use of cashless has a close relationship with e- money or electronic money. Electronic money (e-money) from the Bank of International Settlement (BIS) electronic money is not aligned with other card-based electronic payment instruments such as credit or debit cards. E-money has slightly different characteristics

than the previously mentioned electronic payments, basically e-money is a prepaid product (stored value) (Chova, 2013). Cashless is one of the legal transactions in Indonesia.

## **RESEARCH METHOD(S)**

### **Data Collection Methods**

#### **1. Documentation**

Documents are looking for data about things or variables in the form of notes, book transcripts, magazines, inscriptions, minutes, meetings, leggers, agendas and so on. This method is used to obtain data on the history of the establishment, the organizational structure of the company and all members of the sample.

#### **2. Observation**

In using the observation method, the most effective way is to complete it with a format or observation blank as an instrument. The compiled format contains items about events or behaviors that are described to occur. In this case, a direct observation was held at the Pertamina Purna Karya Cooperative.

#### **3. Interview**

An interview is a dialog conducted by an interviewer to obtain information from the interviewee. In this case the author asks questions related to the Payroll Accounting System, among others: functions, documents, recording systems, and elements involved in the payroll accounting system.

### **Data Analysis Method**

To achieve the research objectives, the collected data will be analyzed which is not based on statistical calculations in qualitative form (number) but in statements and descriptions which will then be arranged systematically in the form of a final assignment and from the data obtained then compare between the theory and facts that occur in the company. This research uses qualitative methods because it can directly present the nature of the relationship between research and respondents more sensitively, according to Bogdan and Taylor, qualitative methods are as research procedures that produce descriptive data in the form of written or spoken words from people observed behavior (Moeleong, 2002), qualitative research is always descriptive, meaning that the data collected are words, pictures, and not numbers. Thus, the research report will contain data

quotations to illustrate the presentation of the report. The data may come from interview scripts, field notes, photos, video tapes, personal documents, personal notes, notes or memos, and other official documents.

## FINDINGS AND DUSCUSSION

Non-Cashless LPG 3 Kg DO purchase system at Pertamina's Purna Karya Cooperative through the Bank's Mandiri Supply Chain (MSC) System and SGO (Squaare Get One) which is directly connected to PT Pertamina Patra Niaga Regional Sumbagut and in accordance with the payment schedule provided. Where the MSC is carried out by the Lpg 3 Kg Base under the guidance of the Pertamina Purna Karya Cooperative for the purchase of the Lpg 3 Kg Base cylinder stock. The MSC is through SMS typing through each base mobile phone, and for cashless (non-cash) payments through the SGO (Square Get One) system with this system the same use as using Bank Mbanking because when the base will pay for the tube stock, they only need to open the SGO application and enter the application directly then just enter the schedule date and click Pay, the payment will automatically go directly to the payment database at Pertamina Purna Karya Cooperative and in the PT Pertamina Patra Niaga System. The deadline for purchasing 3 kg lpg stock at the base is at least H-2 of the given schedule and payment is not allowed at the H0 time of the schedule. Here's how to pay for MSC and SGO non-cash payments as shown below:

### 1. Cashless payment using MSC (Mandiri Supply Chain) System



**Figure 2. Mandiri Supply Chain System**

2. Cashless Payment using SGO (Square Get One) System



**Figure 3. Square Get One System**

Then after the transaction is successful, the proof of payment is sent from the 3 kg lpg base to the 3 kg LPG agent of the Pertamina Purna Karya Cooperative and the funds are automatically entered into the Pertamina Purna Karya Cooperative operational account and recorded in the PT Pertamina Patra Niaga Regional Sumbagut system.

3. Purchasing LPG 3 Kg with a cashless system at Pertamina's Purna Karya Cooperative has been running optimally because everything is completely digital and automatically uses the Mandiri Supply Chain (MSC) System and Square Get One (SGO) from Bank Mandiri.
4. The effect of Cashless (non-cash) on the general public has received a positive response and the general public who will buy 3 kg lpg cylinders at the base can still use cash and some can already purchase using non-cash, namely by using the Link aja application and the My Pertamina application, but it must be at the LPG 3 Kg Base which already has a Qris Barcode from the Bank in collaboration with the LPG 3 Kg Agent and PT Pertamina Patra Niaga.

Positive influence on the purchase of LPG 3 Kg Cashless (non-cash), namely making it easier for the base and the LPG 3 Kg Agent of Pertamina's Purna Karya Cooperative:

- a. Very helpful and the funds automatically enter the Sim3lon payment system.
- b. Enter the Pertamina Purna Karya Cooperative account automatically and without having to print a bank statement again to Bank Mandiri.

- c. Recorded in the PT Pertamina Patra Niaga system every 3 kg lpg base that has paid its lpg stock allocation to the LPG 3 Kg Agent of the Pertamina Purna Karya Cooperative.

Negative effects of using the Cashless system:

- a. Sometimes there are network disruptions that result in unsuccessful / failed payment transactions, be it network disruptions from cellular providers or network disruptions from Bank Mandiri or network disruptions from the PT Pertamina Patra Niaga system.
- b. Making payments must be in accordance with the schedule given and must be in an area with a strong network.

At the end of 2015, payment/purchase of 3 kg LPG stock from bases to LPG Kg agents throughout Indonesia has been implemented using the Cashless Payment System through Bank BRI and Bank Mandiri and until now there are several banks that work together for this Cashless, such as Bank Mandiri, Bank BRI, Bank BCA.

## **CONCLUSION AND RECOMMENDATION**

From the results of data processing that has been carried out in the previous chapter, several research findings are produced, namely cashless transactions do not have a significant effect on consumptive behavior, buying interest has a significant effect on consumptive behavior, cashless transactions and buying interest have a positive relationship to consumptive behavior, cashless transactions and buying interest have a simultaneous influence on consumptive behavior, and switching to a non-cash payment model must have adequate software. Without the support of a software, it is impossible for the operation of non-cash transactions to run smoothly.

Based on the research findings and research implications, there are several suggestions, namely for users of cashless transactions to further improve and maintain their consumption methods so as not to become a consumptive society and for further researchers to further examine other factors that influence consumptive behavior. If you want to research with the same variables, you should use a larger sample so that the research results are stronger.

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