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TREASURERS' PERCEPTION, ORGANIZATIONAL COMMITMENT, AND LOCAL GOVERNMENT CREDIT CARD PERFORMANCE: THE MODERATING ROLE OF THE GOVERNMENT INTERNAL CONTROL SYSTEM

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Abstract

Use of the Local Government Credit Card (KKPD) in West Java Province remains far below the 40 percent minimum of the imprest fund set by Governor Regulation No. 116 of 2022; Across 38 regional work units (SKPD), the average KKPD share in 2024 was only 5.11 percent. This study examines the effect of treasurers' perception and organizational commitment on KKPD performance, and whether the Government Internal Control System (SPIP) moderates these effects. Primary data came from a Likert-scale questionnaire given to the treasurer of each SKPD (census, n = 38) and were analyzed with Moderated Regression Analysis in SPSS. Perception (B = 0.228; p < 0.001) and commitment (B = 0.330; p < 0.001) positively and significantly affect KKPD performance. SPIP strengthens both effects (interaction B = 0.013, p = 0.007; B = 0.010, p = 0.002) and has the largest direct effect (Beta = 0.666), so it acts as a quasi moderator. The findings extend the Technology Acceptance Model and the Three-Component Model to non-cash payment instruments in local government. Practically, treasurer capacity building should be accompanied by a stronger control environment, periodic review, and tiered authorization. Results should be read carefully given the small sample and single-respondent data.

Keywords: Government Internal Control System; Local Government Credit Card; Moderated Regression Analysis; Organizational Commitment; Treasurer Perception

INTRODUCTION

The Regional Government Credit Card (KKPD) was introduced to reduce cash transactions, reduce idle cash in the treasury, and increase transparency and accountability in regional spending. The legal basis is Minister of Home Affairs Regulation Number 79 of 2022, which aligns with the central government's credit card policy and supports the National Cashless Movement (Yulianti & Nurhazana, 2021). The West Java Provincial Government regulates its use through Governor Regulation Number 116 of 2022, which requires credit card use to account for at least 40 percent of the Reserved Funds (UP) managed by Regional Government Agencies (SKPD).

The realization has not been in accordance with the provisions. Based on data from the Treasury Sector for the 2024 fiscal year, the average proportion of KKPD to total UP/GU in 38 SKPDs was only 5.11 percent (median 4.91 percent), and no SKPD reached 40 percent. The highest proportion was 14.90 percent (Regional Personnel Agency), while the Health Office, Education Office, and DPRD Secretariat did not use KKPD at all. The Regional Finance and Asset Management Agency (BPKAD), as the Regional General Treasurer, recorded several problems, including KKPD bills paid with cash UP, expenditures exceeding Rp50,000,000 for one recipient, failed transactions resulting in double payments, swapping KKPD types, transactions without considering the Cash Budget Plan, and a lack of understanding in paying bills. Similar obstacles were reported in research within the central government, namely a lack of understanding of human resources and the quality of service providers (Wijayanti, 2020), as well as an unchanged mindset regarding the use of technology (Yulianti & Nurhazana, 2021). Because treasurers are the direct implementers of the KKPD, their perceptions of the benefits and ease of use of this instrument determine its effectiveness (Adi Yadnya, 2022; Said & Sutiono, 2021). Organizational commitment is also linked to employee performance (Syarifin & Atmaja, 2023). On the other hand, weak internal controls open up opportunities for irregularities even when formal procedures are in place (Rumampuk et al., 2022), and internal controls, combined

with organizational commitment, have been shown to reduce the tendency for fraud (Ramadani et al., 2023; Valentini et al., 2024).

Previous research on government credit cards has generally been descriptive and focused on policy implementation and budget realization (Herlen et al., 2021; Sulaeman & Dwinanda, 2021). SPIP studies have primarily linked them to the quality of financial reports (Rosnawaty & Silviana, 2024; Sumaryati et al., 2020). No research has yet examined SPIP as a moderating variable in the relationship between individual perceptions and commitment and the performance of non-cash payment instruments in provincial governments. This study's novelty lies in three aspects. First, SPIP is positioned as a moderating variable, rather than an independent or intervening variable, to test whether it strengthens or weakens the influence of perceptions and commitment on the performance of the Regional Government Work Unit (KKPD). Second, the individual behavioral approach (perception-based Technology Acceptance Model) is combined with an institutional approach (organizational commitment) in the KKPD, which has only been operational in West Java since 2023. Third, the unit of analysis is treasurers in 38 provincial government agencies (SKPD), whereas previous studies have focused more on ministry or agency work units through the State Treasury Office (KPPN). The objectives of this study were to test (1) the influence of treasurer perceptions on KKPD performance, (2) the influence of organizational commitment on KKPD performance, (3) the role of SPIP in moderating the influence of perceptions, and (4) the role of SPIP in moderating the influence of commitment on KKPD performance.

LITERATURE REVIEW

KKPD Usage Performance

The performance of KKPD utilization is based on *New Public Management* (Hood, 1991), which assesses agency performance based on efficiency, effectiveness, and results orientation, as well as *Goal-Setting Theory* (Locke & Latham, 1990), which states that specific and measurable targets improve performance. At the intermediate level, the concept *of Value for Money* (Mardiasmo, 2018) is used. Operationally, KKPD performance is measured through four dimensions: transaction efficiency, reporting accuracy, accountability, and budget compliance, which refer to Home Affairs Ministerial Regulation No. 79 of 2022 and West Java Governor Regulation No. 116 of 2022.

Treasurer's Perception

Perception is an individual's cognitive process of giving meaning to information and experiences around them, which then influences their actions (Robbins & Judge, 2017). Acceptance of payment technology is explained by *the Technology Acceptance Model* (TAM), namely perceived usefulness and perceived ease of use (Davis, 1989). Because the use of KKPD is also bound by regulations, the dimension of perceived regulatory compliance was added based on *Compliance Theory* (Tyler, 1990), which states that compliance can be instrumental (avoiding sanctions) or normative (moral beliefs).

Organizational Commitment

According to *Social Exchange Theory* (Blau, 1964), employees respond to organizational support and fair treatment with loyalty and dedication. Allen and Meyer (1991) divide commitment into three components: affective (emotional attachment), normative (moral obligation), and continuance (consideration of the costs and benefits of leaving the organization). These three components are used to measure the treasurer's commitment to KKPD policies.

Government Internal Control System (SPIP)

SPIP refers to Government Regulation No. 60 of 2008 and the framework of the Committee of Sponsoring Organizations of the Treadway Commission (COSO, 2013) with five elements: control environment, risk assessment, control activities, information and communication, and monitoring. From *the Agency Theory perspective* (Jensen & Meckling, 1976), the leader (principal) entrusts budget expenditures to the treasurer (agent), so that information asymmetry and potential deviations need to be suppressed through control.

Hypothesis

Perceptions and performance of the KKPD. Treasurers who perceive the KKPD as useful and easy to use tend to use it appropriately, while those who perceive it as complicated and risky encourage avoidance (Adi Yadnya, 2022; Said & Sutiono, 2021). Therefore:

H1: Treasurer's perception has a positive effect on KKPD performance.

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KKPD commitment and performance. Highly committed employees are more disciplined and responsible, resulting in better performance (Syarifin & Atmaja, 2023). Therefore:

H2: Organizational commitment has a positive effect on KKPD performance.

The moderating role of SPIP. Good perceptions and commitments do not necessarily translate into practice without oversight. Weak internal controls create opportunities for irregularities even when procedures are in place (Rumampuk et al., 2022), and internal controls, along with organizational commitment, support each other in suppressing fraud (Ramadani et al., 2023; Valentini et al., 2024). Periodic reviews, tiered authorizations, and follow-up monitoring help transform perceptions and commitments into compliant use of KKPD. Therefore:

H3: SPIP strengthens the influence of treasurer perceptions on KKPD performance.

H4: SPIP strengthens the influence of organizational commitment on KKPD performance.

METHOD

This research is quantitative explanatory to explain the influence of treasurer perception (X1) and organizational commitment (X2) on KKPD performance (Y), with SPIP (Z) as a moderating variable. The research was conducted in 2026 within the West Java Provincial Government.

The population consisted of treasurers directly involved in the use of KKPD funds in the West Java Provincial Government Work Units (SKPD). The sample was determined using a census technique, with one treasurer from each SKPD, resulting in 38 respondents. All questionnaires (distributed via Google Forms and in person) were completed completely, with no missing data. Secondary data, including the realization of KKPD funds for the 2024 fiscal year from the Treasury Division, served as context.

The instrument contains 28 statements with a Likert scale of 1–5 (1 = strongly disagree, 5 = strongly agree), with 7 statements per variable. The operationalization of the variables is presented in Table 1.

Table 1. Operationalization of variables

Variables	Dimensions	Foundation	Item
KKPD Performance (Y)	Transaction efficiency, reporting accuracy, accountability, budget compliance	Minister of Home Affairs Regulation 79/2022; West Java Governor Regulation 116/2022; Value for Money	Y1–Y7
Treasurer's perception (X1)	Perceived benefits, perceived ease of use, perceived regulatory compliance	TAM (Davis, 1989); West Java Governor Regulation 116/2022	X1.1–X1.7
Organizational commitment (X2)	Affective, normative, sustainable	Allen & Meyer (1991)	X2.1–X2.7
SPIP (Z)	Control environment, risk assessment, control activities, information and communication, monitoring	PP 60/2008; COSO (2013)	Z1–Z7

Data were analyzed using SPSS in the following order. Validity was tested using Pearson item-total correlation (valid if r count > r table ≈ 0.320 at n = 38 and Sig. < 0.05), and reliability using Cronbach's Alpha (reliable if > 0.60) (Ghozali, 2018). Descriptive statistics were categorized using a class interval length of 0.8: 1.00–1.80 very poor; 1.81–2.60 poor; 2.61–3.40 sufficient; 3.41–4.20 good; 4.21–5.00 very good. Classical assumptions include residual normality (Kolmogorov-Smirnov and Shapiro-Wilk), multicollinearity (Tolerance > 0.10 and VIF < 10), heteroscedasticity (Glejser test), and autocorrelation (Durbin-Watson) as additional checks. Model feasibility is assessed using the coefficient of determination and the F test.

The moderating effect was tested using *Moderated Regression Analysis* (Aiken & West, 1991; Baron & Kenny, 1986) using the interaction variable of mean centering scores , as shown in Equation (1):

$$Y = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \beta_3 Z + \beta_4 ($$

SPIP is stated to moderate if the interaction coefficients β_4 (for H3) and β_5 (for H4) are significant at $\alpha = 0.05$. The direction of moderation is clarified by *simple slope analysis* at three levels of SPIP, namely the mean minus one standard deviation, the mean, and the mean plus one standard deviation (Dawson, 2014).

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RESULTS AND DISCUSSION

Instrument Quality

All 28 items are valid and all variables are reliable. The calculated r values range from 0.614–0.891 (X_1), 0.807–0.910 (X_2), 0.694–0.837 (Y), and 0.868–0.925 (Z), all above the r table of 0.320 with Sig. < 0.001. Cronbach's Alpha is 0.918 (X_1), 0.945 (X_2), 0.892 (Y), and 0.961 (Z), respectively , far above the limit of 0.60.

Descriptive Statistics

All four variables were categorized as good (Table 2). The treasurer's perception was highest (4.15), while the KKPD's performance was lowest (3.96).

Table 2. Descriptive statistics (n = 38)

Variables	Min.	Max.	Total average	Standard deviation	Average per item	Category
Treasurer's perception (X1)	17	35	29.05	4,287	4.15	Good
Organizational commitment (X2)	7	35	28.05	5,029	4.01	Good
KKPD Performance (Y)	15	35	27.71	4,132	3.96	Good
SPIP (Z)	9	35	28.03	5,365	4.00	Good

At the dimension level, the highest scores were perception of regulatory compliance (4.21) and perception of benefits (4.19), while the lowest were transaction efficiency in KKPD performance (3.87), control environment in SPIP (3.93), and budget use compliance (3.95). The items with the lowest average for each variable were KKPD procedures being easy to understand (X1.4 = 4.00), emotional attachment to KKPD success (X2.3 = 3.90), achievement of a minimum proportion of 40 percent of UP (Y2 = 3.79), and leadership role model in upholding integrity and ethics (Z1 = 3.92).

Classical Assumption Test and Model Feasibility

The model meets the classical assumptions (Table 3). The residuals are normally distributed, there is no problematic multicollinearity, and there is no heteroscedasticity. The VIF value for the interaction variable is higher than for the main effects, which is reasonable since the interaction term is formed from the main variables, and remains below 10.

Table 3. Summary of classical assumption tests

Test	Results	Criteria	Decision
Normality	KS Sig. = 0.200; Shapiro-Wilk Sig. = 0.810	Sig. > 0.05	Normal
Multicollinearity	Tolerance 0.151–0.448; VIF 2,230–6,601	Tolerance > 0.10; VIF < 10	There is no multicollinearity
Heteroscedasticity (Glejser)	Sig. 0.109–0.706	Sig. > 0.05	There is no heteroscedasticity
Autocorrelation (Durbin-Watson)	2,277	Approaching 2	There is no indication of autocorrelation

The model is suitable: R Square 0.988 (Adjusted R Square 0.987) and the F test is significant (F = 546.505; df 5 and 32; p < 0.001). The very high R Square figure reflects the goodness of fit across these 38 respondents and is likely influenced by the assessment of all variables by the same respondents (see limitations section).

Results of Moderated Regression Analysis and Hypothesis Testing

The resulting regression equation is $Y = -2.888 + 0.228\ X_1 + 0.330\ X_2 + 0.513\ Z + 0.013\ (X_1 \times Z) + 0.010\ (X_2 \times Z)$. All four hypotheses are accepted (Table 4; t table at df = 32 is approximately 2.037).

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Table 4. MRA coefficients and hypothesis testing (dependent variable: KKPD performance)

Variables	B	Std. Error	Beta	t count	Sig.	Hypothesis
Constant	−2,888	0.785		−3,680	0.001	
Treasurer's perception (X1)	0.228	0.028	0.236	8,226	< 0.001	H1 accepted
Organizational commitment (X2)	0.330	0.026	0.402	12,631	< 0.001	H2 accepted
SPIP (Z)	0.513	0.022	0.666	23,466	< 0.001	Direct influence
Perception × SPIP (X1 × Z)	0.013	0.005	0.142	2,898	0.007	H3 is accepted
Commitment × SPIP (X2 × Z)	0.010	0.003	0.154	3,392	0.002	H4 accepted

The direction of moderation is shown in Table 5. The stronger the SPIP, the greater the influence of both perception and commitment on KKPD performance. The influence of perception increased from 0.158 at low SPIP to 0.298 at high SPIP (almost doubling), and the influence of commitment increased from 0.276 to 0.384 (approximately 1.4 times).

Table 5. Influence per 1 point of perception and commitment on three levels of SPIP

SPIP Level	SPIP Score	Influence of perception	The influence of commitment
Low (mean − 1 SD)	22.67	0.158	0.276
Average	28.03	0.228	0.330
Height (mean + 1 SD)	33.40	0.298	0.384

Because SPIP has a significant direct effect and also has a significant interaction, SPIP acts as a quasi-moderator *(* Sharma et al., 1981). The influence of perception and commitment remains positive even when SPIP is low, so SPIP increases the effect but is not an absolute requirement.

DISCUSSION

Treasurer Perception and KKPD Performance (H1). A positive perception improves KKPD performance. This finding is consistent with TAM (Davis, 1989), as perceived usefulness (4.19) and ease of use (4.03) are in the good category, and with the results of Adi Yadnya (2022) that the better the treasurer's perception, the more effective the use of government credit cards. Ease of procedure is the weakest aspect, and this is in line with the BPKAD's records regarding failed transactions, *double payments* , and the exchange of KKPD types, as well as the findings of Said and Sutiono (2021) that the performance of users and banking partners is still below treasurer expectations. From the *Compliance Theory perspective* , the compliance item to avoid audit findings received the highest average (4.32), so instrumental motivation appears strong. The Beta value of perception (0.236) is the smallest, so a positive perception is important but not the sole determinant.

Organizational commitment and KKPD performance (H2). Commitment has a greater influence (Beta 0.402) than perception. This result is consistent with *Social Exchange Theory* and the findings of Syarifin and Atmaja (2023) that higher commitment is followed by higher performance. Normative commitment was the highest (4.09), followed by affective (3.98) and ongoing (3.96). Treasurers felt obligated and responsible for running KKPD, but their emotional attachment to KKPD success was still the lowest, with 26.3 percent of respondents responding neutral. Technical and administrative constraints may be one of the causes.

SPIP as a moderator (H3 and H4). Strengthening by SPIP aligns with *Agency Theory* : positive perceptions and commitment are more likely to translate into proper use of KKPD procedures when there are regular reviews, tiered authorizations, and follow-up on findings that limit agency deviations. This is consistent with Rumampuk et al. (2022), who found documentation and reporting weaknesses as a sign of suboptimal internal control in the use of government credit cards, and with Ramadani et al. (2023) and Valentini et al. (2024), who showed that internal control and organizational commitment both reduce fraud. This study adds evidence that the two are also mutually reinforcing in the context of KKPD performance. The approach of testing SPIP as a moderating variable is consistent

with Rosnawaty and Silviana (2024), who applied it to the quality of SKPD financial reports. Within the COSO framework, the control environment is the lowest-scoring element (3.93), and leadership exemplary behavior (Z1) is the most questionable, so these elements need to be strengthened first.

Performance based on perception and realization data. A total of 73.7 percent of respondents agreed that their regional government agencies (SKPD) had achieved a minimum proportion of 40 percent of the UP (Y2), even though the 2024 realization data showed an average of only 5.11 percent. This difference could stem from differences in time periods (the questionnaire measured conditions at the time of the study, while the 2024 realization data measured conditions), a tendency toward more positive self-assessments, or differences in how respondents calculated the proportion. Therefore, KKPD performance in this study should be understood as a measure of treasurer perception of performance, not a measure of realization.

CONCLUSION

Treasurer perception and organizational commitment have a positive and significant effect on the performance of KKPD in 38 SKPD of the West Java Provincial Government, and SPIP strengthens both influences. The direct effect of SPIP is also significant and the most dominant, so SPIP acts as a pseudo-moderator. The effect of perception increases from 0.158 at low SPIP to 0.298 at high SPIP, and the effect of commitment from 0.276 to 0.384.

Implications

Theoretically, these results strengthen TAM, *Three-Component Model* , and *Social Exchange Theory* on regional public sector treasurers, and show that SPIP needs to be treated as a moderator, not just an independent variable.

Practically, there are three things that need to be prioritized. First, the Regional Revenue and Expenditure Agency (BPKAD) needs to simplify procedures and provide training and technical guidance on failed transactions, *double payments* , and different types of Regional Revenue and Expenditure Units (KKPD), as well as monitor the achievement of the 40 percent UP target. Second, SKPD leaders need to strengthen exemplary integrity and ethics and appreciate treasurers. Third, regular reviews, tiered authorizations, and follow-up on BPKAD records (for example, expenditures above Rp 50,000,000 per recipient and transactions without consulting the Cash Budget Plan) need to be implemented consistently.

Limitations and Suggestions

This study has four limitations. The sample size was limited to 38 respondents with five predictors, so the results cannot be generalized to other local governments. All variables were assessed by the same treasurer, so single-source method bias may have contributed to the inflated R-square (0.988). KKPD performance was measured through perceptions and differed from actual data. The *cross-sectional design* limits causal conclusions.

It is recommended that future research use the proportion of KKPD realization to UP as an objective or comparative performance measure, increase respondents (for example, more than one party per SKPD) or expand to several local governments, and examine common method bias and the influence of extreme cases in the analysis.

Notation: Y = KKPD performance; X_1 = treasurer's perception; X_2 = organizational commitment; Z = SPIP (centered score); β_0 = constant; $\beta_1 – \beta_5$ = regression coefficient; e = error. All variables are Likert scale scores (without SI units).

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