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Implementation of the Non-Cash Payment System Policy A Civil Servant in The Pandemic Era at Manado State University

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Abstract. A cash transaction system for paying the salaries of lecturers and employees can also cause several problems. In distributing money, the treasurer still must spend money in the bank and disburse funds to lecturers and employees. Withdrawing such large amounts of funds can pose a risk of robbery or theft on the way to the office. The length of the distribution process will cause a buildup of money in the safe that has not been channeled to the recipient. The destination study is to describe how the implementation of the non-Cash transaction system for payment of salaries of lecturers and employees at the Manado State University. This article also explains the obstacles faced in implementing the non-Cash transaction system for the number of honorariums for Lecturers and Employees at Manado State University. The research method used in this research is a qualitative research method with a descriptive approach. Qualitative research in this study collects data and information about phenomena and conditions closely related to the problem to be studied. The data collection process is obtained through interviews, documentation, and observations. The data analysis technique in this research is using data triangulation. The analysis consists of three activities: data reduction, data presentation, and drawing conclusions or verification. Discussion results show that the implementation of non-cash transactions for payment of honoraria at Manado State University still needs to be carefully prepared again. Implementing non-cash transactions for payment of honorarium for lecturers and employees at Manado State University, there is a mechanism in its implementation.

Keywords. Cash and Non-Cash transaction, payment, honoraria, policy

A. Introduction

Implementing Non-Cash Transactions in the payroll system for lecturers and employees at the Manado State University has been implemented because it facilitates the process of financial accountability given as wages or salaries. Furthermore, implementing this Non-Cash Transaction is also one of the steps considered to prevent the risk of financial abuse in the payroll process. In addition, the non-cash payroll system is considered more practical, effective, and efficient in distributing the salaries of lecturers and employees because the cash system is considered less effective and requires too many processes, so it usually requires additional costs, for example, admin fees that are deducted from the total salary paid. Meanwhile, with the Non-Cash system, the salary will be entered into the account concerned. In addition, implementing the Non-Cash system is a form of realizing transparent, accountable, effective, and efficient

financial management. Bank Indonesia (BI) noted that non-cash payments or transactions were increasing amid the Covid-19 pandemic. Coronavirus pandemic disease 2019 (Covid-19) makes people have to keep their distance to prevent the spread of Covid-19, especially in the academic field. The application of non-cash salary payments is an alternative solution to support breaking the chain of Covid-19 space.

Based on Presidential Instruction Number 10 of 2016 concerning Actions for Prevention and Eradication of Corruption in 2016 and 2017, it regulates the acceleration of the implementation of non-cash transactions in all Ministries or Institutions and Regional Governments. First, it suppresses the corruption rate in the development budget and service procurement realization. Next, based on Minister of Finance Regulation No. 190/ pmk 05/2012 article 42 paragraph (3) concerning the procedure for paying the state budget, more special about transactions that require payment of incoming honorarium to account direct recipient. Thus, the rapid development of information and technology has become a medium for facilitating the implementation of non-cash transactions.

Manado State University started implementing a payment system for Lecturers and Employees with a Non-Cash transaction system in 2019, shown so that the payroll system can be carried out more effectively and efficiently, especially amid the Covid-19 pandemic. The system implementation results from an evaluation/study of the previous conventional/cash payroll system. Although until with moment, this still applies to payment honors and allowances other by cash. In the Cash system, the salaries given to Lecturers and Employees incur many deductions due to additional costs, such as admin fees. In addition, the Cash system is considered less effective because it requires a relatively long process compared to the Non-Cash system. In addition, the cash transaction system for paying the salaries of lecturers and employees can also cause several problems. In distributing money, the treasurer still has to issue money to the bank and disburse funds to lecturers and employees. Withdrawing such large amounts of funds can pose a risk of robbery or theft on the way to the office. Furthermore, the length of the distribution process will cause a buildup of money in the safe that has not been channeled to the recipient. Thus, non-cash payment transactions are considered more effective salaries for lecturers and employees at Manado State University [1].

However, the Non-Cash transaction system at the University of Manado still has problems, as it is known that both lecturers and employees at Manado State University currently have their accounts for salary distribution. Account for Allowance Lecturer named *Serdos*, and an invoice for employees allowance performance ncalled *Tukin*. However, in its implementation, there are still many honorariums that have not been distributed non-cash, so this raises the question of what are the obstacles faced until this Non-Cash transaction system cannot be fully implemented at Manado State University for payment of honoraria. Salaries of lecturers and employees. From the data above, it can be seen that non-cash transactions are currently being implemented in various fields, especially in educational institutions. Non-cash transactions at Manado State University pay lecturers and employees' salaries. Non-cash transactions are considered more effective and efficient than the cash transaction system. Transactions that have been realized from 2019 to 2021 based on the data above show that from year to year occur, an enhancement of non-cash transactions. Its thing shows the existence of enhancement regulations for non-cash payments. However, although Manado State University has implemented a Non-Cash salary payment system for Lecturers and Employees, it is known that some salaries are distributed in cash [2].

B. Literature review

Policy Implementation

Webster's dictionary suggests that implementation is explained as a process of implementing decisions. Usually, the implementation of this policy can be in the form of Laws, Government Regulations, Judicial Decisions [3], Presidential Orders, or Presidential Decrees. In the study of public implementation, it is explained that implementation is not only concerned with the mechanism of explaining political decisions into specific procedures routinely through the bureaucracy, but implementation is related to issues of conflict, decisions, to who gets something from the implementation carried out. Therefore, it can be said that the implementation of something is an essential aspect of the whole process of the implementation itself [4]. Meter and Horn in implementation is an action taken by individuals and groups in society and government agencies that are directed to achieve predetermined and predetermined goals. In addition, implementation is, in principle, a way to achieve an implementation according to the objectives. In implementing public policy, it is known that two steps can be taken, including [5]:

1. Can directly implement the policy in the form of programs that have been planned beforehand
2. It can be done through a derivative formulation of the implementation of the public policy.

Of the two choices of steps above, it certainly requires a more systematic way to understand and organize so that it is right on target and by the desired goals. Therefore, the implementation of the two options above can be used as methods or considerations in determining the implementation of policies [6].

Meanwhile, the policy is an intelligence, independence, wisdom, and a series of initial plans that can outline the implementation of a specific rule and a guideline related to the management of a particular business. So, from some of the income above, it can be concluded that policy implementation is a process carried out after the program made by government institutions has been declared valid or has been determined [7]. The focus of implementing this policy is the activities that arise after the legalization of state policy guidelines, in this case, including efforts to administer them and to have an impact on the community [8].

Policy implementation means understanding what will happen after a program is implemented or formulated. According to Van Meter and Van Horn, implementation of public policy is defined as actions by public organizations to achieve goals. These include operational efforts within a specific time to perform major and minor changes stipulated in the decision [9]. Thus, the implementation of public policy can be interpreted as a series of activities that seek to support the implementation of regulations that have been made and established by government institutions to overcome a particular problem. In addition, implementing public policies can also be carried out with the support of several driving factors. Implementing this policy is a benchmark for implementing the government's objectives in overcoming a problem. Therefore, the implementation of public policy must also be considered seriously and systematically [10].

Implementing good and appropriate public policies can cause the rules that have been made to be understood and implemented well by the community. Therefore, implementing public policy is crucial until the policy reaches the community [11]. However, no matter how well the planning process and public policy discussion are carried out, an exemplary implementation process does not support it. Thus, the public policy may not reach the community optimally [12].

Salary Payment System

Payroll is essential to pay attention to because problems related to employee payroll are sensitive matters, especially if there are errors related to this. Salary can also encourage employees to keep employee morale high, so the company or organization must pay salaries accurately and on time [13]. However, payroll is a matter that has been regulated by laws and regulations and other legal supporting rules. Therefore, giving salaries to employees for their services must be provided periodically by the employer [14]. It is because the company or organization has received assistance from employees, and employees also generate income [15]. Therefore, salaries and wages provided by the company to these employees are included in the burden for the company. Thus, employee salaries or wages must be given periodically [16].

The salary payment system must be designed to systematically and regularly pay salaries to lecturers and employees [17]. In addition, it must be prepared to provide data or information that can be used for decision-making purposes by management [18]. Although the payroll system is in every company, institution, or organization, the most common elements in most systems are payroll registration, employee payroll records, and warrants for payment of salaries [19]. So, it can be concluded that the employee salary payment system differs from one company or organization to another related company or organization [20]. Therefore, the salary payment system must be established based on the company's capabilities and the employee's performance that has been carried out by the company's advancement [21]. Thus, the salary payment system must also be something that needs to be considered to encourage employees to do a better job [22].

Non-Cash Transactions

The payment and transaction system is considered to continue to change every time. Advances in technology and information in the payment system will increasingly shift the role of cash (*currency*), with non-cash payment instruments that are considered much more effective, efficient, and economical to accommodate the needs of society in the current era of globalization [23]. Non-cash transactions embody the Card-Based Payment Instrument (APMK) system, which is served by the banking system. As a result, the banking world has indirectly created new technological innovations in the payment system [24]. According to Bank Indonesia (BI), non-cash transactions are a payment system that utilizes the development of information and communication technology [25]. The implementation of the non-cash transaction system can be carried out through several non-cash payment systems, including transfers via *Real Time Gross Settlement* (RTGS), APMK, *e-money*, and *electronic channels* other [26]. Non-cash payment instruments have now developed and are increasingly commonly used in society [30]. Non-cash payment instruments require using one or more banks to complete the transactions. It is known that non-cash payments cannot be achieved only by exchanging amounts [27]. However, it is necessary to transfer deposit money between the paying bank and the payee. Non-cash transaction payment instruments provide a mechanism for banks to transfer between banks [28].

From some of the definitions above, it can be concluded that non-cash transactions are the transfer of funds from one party to another using or utilizing the current development of information and communication technology [31]. Meanwhile, the non-cash payment system can be carried out by involving other banking intermediary institutions so that the funds transacted can effectively move from the party who has handed over the funds to the recipient [29]. If the related parties are in the same bank circle, then the bank only needs to carry out the book-transfer process from one account to another. However, if the two parties involved in the

transaction are not in the same circle, a clearing institution, namely Bank Indonesia (BI), is needed to accommodate the transaction [30]. Implementing cash transactions can be done through several online payment systems, such as transfers made via *Real Time Gross Settlement* (RTGS), APMK, *e-money*, and *other electronic channels* [32].

C. Methods

Research design

The research method in this research is a qualitative research method with a descriptive approach. Qualitative research in this study collects data and information about phenomena and conditions closely related to the problem to be studied. Through descriptive qualitative research methods, the authors collect data and information as complete as possible regarding "the application of non-cash transactions for payment of salaries of lecturers and employees conducted by Manado State University." Furthermore, the data that has been obtained will be analyzed, described, and interpreted to be concluded as a result of the research. Focus study this related to formula problem research, and position existing research still character temporarily because could change when the analysis is done. It says as focus temporary because, at first, it is still general and vague. Later, it will increase clarity and focus after the researcher is in the field.

Guided by focus research, the researcher limit field findings with instruction focus research. The researcher will know what data is needed to be entered in the amount of data collected. Focus study is significant for making a means for blending and directing the way research. In the survey qualitative to be instrument main is the researcher himself. Mobile data collection process from field empirical in effort build theory from moving data from area practical in effort build theory from the data.

Data Analysis Techniques

The technique of recording data in this research is using data triangulation. Triangulation data collection technique is a data collection technique that combines various data collection techniques and existing data sources. That there are 3 (three) kinds of data triangulation, namely: 1) *source triangulation*, 2) *technique triangulation*, and 3) *time triangulation*. In the study, qualitative data analysis was carried out early and throughout the research process. Activities examination consists of three plot activities that occur together, namely, data reduction, data presentation, and withdrawal conclusion or verification, as follows:

1. Data Reduction

Data reduction means a selection process, centralization, attention to simplification, abstraction, and transformation of raw data that emerges from notes written in the field. Data reduction is something the part that does not can be separated from data analysis. On the other hand, data reduction is something from sharp analysis classification, direct, discarding what is not required, and organizing the data in such a way until the conclusion.

2. Data presentation

Presentation or data display is intended to make it easier for the researcher to see descriptions by whole or parts certain from research.

3. Interesting conclusion

Verification is conducted continuously throughout the research process in progress. From the beginning, it enters location research during the data collection process. Researchers attempted to analyze and search for meaning from the data collected, is looking for a pattern, theme, relationship similarities, frequent things arise, and so on are poured in

conclusion still character tentative, will but with additional data through the verification process by Keep going continuously, they will obtain the decision that is "rounded." In other words, every conclusion is kept through verification During the study.

D. Result and discussion

Implementation of the Non-Cash Transaction System for Payment of Lecturers and Employees Honors at Manado State University

Based on the results of research conducted, it is known that the non-cash transaction system for payment of lecturer fees at Manado State University is channeled through an Account for Lecturer Allowances. *In contrast*, employee salaries are conducted through a Performance Allowance Account or *Turkin*. The two accounts aim to facilitate honoraria distribution to lecturers and staff at the Manado State University. The implementation of the non-cash transaction system for the payment of honorarium for lecturers and employees is implemented by the Manado State University based on an evaluation of the honorarium payment system, which is considered less effective and efficient. In the cash payment system, money paid to lecturers and employees is usually subject to deductions related to the management of these payments. In addition, the cash payment system takes quite a long time because it is done manually by the treasurer. Therefore this system is considered inefficient [34]. The statement above is supported by the results of the author's interview with JS, one of the employees at Manado State University, as follows:

"... for payment of honorariums in cash, there are usually deductions directly from the treasurer. Indeed, the deduction is based on our interests, but the payment should be made non-cash only. So besides being able to be done faster, there are also no more cuts."

So, from the interview results above, we can see that employees at Manado State University consider that implementing a non-cash payment system for paying lecturers and employees' fees is more effective and efficient than using a cash payment system. Thing The same was conveyed by SD, BT, and DI. The Manado State University lecturer also revealed that the non-cash payment system was considered more accessible to pay lecturers and staff. Furthermore, this system is also considered to increase further the transparency of the distribution of honorariums to lecturers and employees. It is supported by the results of interviews obtained from IM and MS lecturers at Manado State University, as follows [35]:

"ts non-cash payment system for lecturers and employees provides convenience for all of us. With this system, payment honorariums to lecturers and employees at Manado State University can be done quickly and precisely because the system distributes them. In addition, with this payment system, lecturers and employees do not have to take the honorarium directly every month because it will automatically be entered into the account. So, the honorarium distribution system does not interfere with the mobility of lecturers to carry out the learning process."

From the interview statement above, we can see that both lecturers and staff at Manado State University agree with the policy regarding implementing a non-cash transaction system for paying lecturers and staff honorariums. It is one of the innovations that can make Manado State University coexist with technology by utilizing it. Therefore, a non-cash transaction system will make paying the honorarium for lecturers and employees at Manado State University easier [36]. So, we know that implementing non-cash transactions for paying honorariums for lecturers and employees at the Manado State University includes payment transactions for honorariums made by the treasurer to lecturers and employees. In the non-cash transaction system, payment of honoraria to lecturers and employees is no longer made in cash.

Still, it is carried out by transferring it directly from the treasurer through a third party (Bank) to be given to lecturers and staff. Manado State University employee [37].

Besides that, application system non-cash transactions for payment honor lecturers and staff Manado State University can also realize transparency and accountability in financial management. Implementing this system can make it easier for lecturers and employees to know more about the flow of payment of their honorariums. Furthermore, this is because with a non-cash transaction system through banks, the history of honorarium distribution can be tracked. Thus, it can be concluded that implementing a non-cash transaction system for payment of honorariums for lecturers and employees at the university is one of the innovations that can facilitate the payment of honorariums for lecturers and employees. Furthermore, lecturers and employees of Manado State University also assessed that the non-cash transaction system could increase the effectiveness and efficiency of payment of honoraria. In addition, the amount of non-cash honoraria will increase transparency and accountability in financial management at Manado State University.

Implementation of Non-Cash Transactions for Payment of Lecturers and Employees Honors in Realizing Financial Management Transparency and Accountability

The principle of accountability in financial management means that all finance-related activities can be accounted for. Implementing non-cash transactions to pay honorariums at Manado State University will undoubtedly increase the accountability of existing financial transactions. With this system, the honorarium payment will be easy to account for because the payment transaction data will be easy to track. As we know, implementing non-cash transactions requires a third party, the bank, as a liaison between the treasurer, lecturers, and employees as honorarium recipients. In addition, non-cash transactions make it easier for treasurers to distribute honoraria to lecturers and employees than cash transactions. Suppose cash transactions must be done manually, then with non-cash transactions. In that case, the system can make all the honorarium payments. Based on interviews conducted with the treasurer of Unima PR, the following statement was obtained:

"It is true, with the implementation of non-cash transactions in payment of honorariums, it will certainly make it easier for the treasurer to distribute the honorarium for lecturers and employees of the Manado State University. Because, with this system, the treasurer only needs to provide funds and data, which the bank will automatically distribute to recipients (lecturers and students). employees) by the provisions. In contrast to cash transactions that must be done manually, which can then hinder the distribution of honorariums, and sometimes there are cuts related to administration and others; thus, non-cash transactions can increase accountability in the management of payment of honorariums because they are more secure and properly recorded in the system."

So, we can see that implementing non-cash transactions in paying honorariums for lecturers and employees at Manado State University can increase accountability in financial management, especially regarding paying honorariums for lecturers and employees. It is also supported by a statement submitted by staff manager Unima's finances. Thus, it is hoped that the honorarium payment for lecturers and employees can be accounted for by the truth and avoid fraud. Meanwhile, transparency means that all transactions in awarding honoraria to lecturers and employees are open and can be easily identified by the recipients (lecturers and employees). Thus, applying a non-cash transaction system can increase transparency in the honorarium distribution process. It is because this system makes all transactions more open to the recipient. Furthermore, it makes it easier for lecturers and employees to track transaction

history. The following are the results of interviews from PDG AND PUMK regarding the transparency of the implementation of non-cash transactions:

"The implementation of non-cash transactions for payment of honorariums for lecturers and staff is one of the policies that greatly increases transparency. It will make it easier for us to find out the details of the non-cash transactions. So, *record* The distribution of honorariums will be known by all parties involved, especially for honorees."

Thus, implementing non-cash transactions for payment of lecturers and staff honorariums at Manado State University is considered to further increase the transparency and accountability of financial management at Manado State University, especially regarding the payments of lecturers and staff. Thus, the implementation of non-cash transactions for the number of honorariums for lecturers and employees must be implemented optimally and maximally so that this system's payment of honorariums for lecturers and employees can run as expected.

Procedure for Implementing Non-Cash Transactions for Honor Payments at Manado State University

Implementation of non-cash transactions for payment of honorariums for lecturers and employees at Manado State University includes receipts and disbursements transactions by the treasurer. The revenue in question is the acceptance obtained by lecturers and employees as a salary every month. Meanwhile, the expenditure referred to here is the spending made by the treasurer every month to provide honorarium payments to lecturers and employees at Manado State University. More via Kasubag Finance and Finance Karo, provide details regarding the procedure for implementing this non-cash transaction for payment of honorarium for lecturers and employees:

"broadly speaking, the application of non-cash transactions is divided into expenditure and income. The treasurer makes expenses when paying honorariums to lecturers and employees of the Manado State University. Payment of this honorarium is sent through the accounts of each lecturer and employee. Previously, lecturers and employees had to create a special account for salary receipts. For lecturers, they must have an account for Lecturer Allowances. In contrast, employees must have an account for Performance Allowances or Turkin. Furthermore, before distributing the honorarium, the treasurer must provide the money and data on the recipient of the honorarium to the bank. Thus, lecturers and employees will automatically receive monthly salary receipts in their respective accounts."

More quickly, the procedure for implementing non-cash transactions for payment of honorariums for lecturers and employees at Manado State University is divided into several steps, as follows:

1. Lecturers and employees must have an individual account for payment called a lecturer allowance account and a performance allowance account or *taken*.
2. honorarium payments to the bank as a distributor along with data on honorees according to a predetermined time
3. The bank will distribute the honorarium for lecturers and employees of Manado State University by the data provided by the treasurer
4. After the honorarium is distributed, the lecturers and staff will automatically receive an honorarium every month or activity by the provisions and quantity.

In the regulation, the payment of permanent honorarium to lecturers and employees must be

Thus, if the above procedures have been carried out properly, it can be assumed that the implementation of non-cash transactions for payment of honoraria at Manado State University

can run optimally. Therefore, implementing non-cash transactions for several honorariums at Manado State University has advantages for both the university and honorees (lecturers and employees).

Advantages of Implementing Non-Cash Transactions for Payment of Honors for Lecturers and Employees of Manado State University

As we know, implementing non-cash transactions has been assessed to provide convenience for those involved. Following are several of the benefits obtained from the application of non-cash transactions for payment of honorarium for lecturers and employees of the Manado State University:

a. The flow of funds in each transaction will be traceable to become more accountable because all trades in honor payments are supported by valid evidence. In the application of non-cash transactions, the entire flow of funds will be easier to examine because it is supported by reasonable evidence and can be viewed through *the database* of the banking system. It is also supported by the results of interviews conducted with PR Unima, as follows:

"One of the advantages of implementing non-cash transactions for payment of honorariums will certainly make it easier for us to distribute honorariums for lecturers and lecturers Manado State University employees. Besides being able to be carried out effectively and efficiently, implementing this system is also considered to increase the accountability of financial transactions at Manado State University. All cash flow transactions carried out by the treasurer and given to honorees (lecturers and employees) will obtain valid and accountable evidence. In addition, the non-cash transaction process also avoids unwanted things, especially those related to misappropriation of funds or errors in distributing honoraria to the accounts of lecturers and employees of Manado State University."

Thus, it can be concluded that the advantage of implementing non-cash transactions at Manado State University is to increase the accountability of financial transactions related to the provision of honoraria to lecturers and employees. Thus, it will make it easier for UNIMA to pay honorariums to lecturers and employees, which is also as stated by PPK:

b. the risk of crime, loss, and miscalculation in payments honors to lecturers and staff

In the application of cash transactions that have been determined previously, all fund flows are carried out manually by the treasurer. Every month, the treasurer must perform manual calculations to provide honoraria to lecturers and employees at Manado State University. In addition to taking a relatively long time, the manual accounting of honorariums carried out by the treasurer can also increase errors in the distribution of honorariums to individuals. Not to mention the risk of crime that the treasurer can experience at any time because every month, it will bring in a large amount of money. Thus, applying non-cash transactions can make the treasurer avoid the risk of crime, loss, and miscalculation in paying salaries for lecturers and employees of Manado State University. It was confirmed by the treasurer's statement from the results of interviews conducted by the author as follows:

"It is true that before implementing non-cash transactions for payment of lecturers and staff honorariums, we had to do it manually and calculate it according to existing regulations. So, every month the treasurer will surely bring in large amounts of money and is prone to crime. Thus, implementing this non-cash transaction can make it easier for treasurers to pay lecturers and staff honorariums. In addition, this system will also facilitate the treasurer in calculating the honorarium given to UNIMA lecturers and employees by the provisions because the calculation process will be carried out by the bank through the system and given according to data from the UNIMA treasurer. Thus, it can be concluded that implementing

non-cash transactions is a good thing to support the distribution of honoraria to lecturers and employees of Manado State University. In addition, implementing this system is one of the policies that can make the treasurer avoid various crime risks. So, applying a non-cash transaction system will make the treasurer avoid various crime risks, whether it be losing money or miscalculation the payment of honorariums to UNIMA lecturers and employees.”

c. Avoid financial abuse

The application of cash transactions to paying honorariums can lead to financial abuse. Because as we know that in cash transactions, we cannot legally provide evidence, and the distribution process cannot be fully accounted for. It is because, in cash transactions, the process of distributing honorariums is carried out by individuals (treasurers) to other individuals (lecturers and employees). So, there is no exact data on a unique system that can be a *database* at a later time. Thus, implementing non-cash transactions will facilitate the distribution of honorariums and avoid financial abuse. Applying a non-cash transaction system will also help the treasurer distribute honorariums for lecturers and employees for the better.

d. Transaction activities for paying lecturers and employees' honorariums become more efficient and controlled

It is undeniable that implementing non-cash transactions for payment of honorariums for lecturers and staff will certainly make the process of distributing honorariums more efficient and controlled. The term efficient means that using a non-cash system makes the payment process faster. The honorarium payment is made automatically, not manually, like cash transactions. The treasurer's statement supports this at the time of the interview: "It is true that if we use non-cash transactions, we can provide honorarium payments to lecturers and employees more efficiently. Furthermore, because the transaction process has been carried out automatically by the bank, we (the treasurer) only need to provide the money and recipient data to the bank. Afterward, the bank will automatically distribute honorariums to lecturers and employees according to the scheduled date." From the results of the interviews above, we can conclude that the application of non-cash transactions dramatically affects the efficiency of honoraria payment to lecturers and employees of Manado State University. It is because, in the non-cash transaction process, the entire process of distributing honorariums is carried out by utilizing technology so that honorariums can be carried out automatically every month. Thus, distributing honorariums with a non-cash transaction system can be done quickly and precisely.

The purpose of being controlled here is the honorarium payment with a non-cash transaction system. Through a non-cash system using current technology, the entire payment process will be visible directly in *the database*. *Then the whole process will be more controlled and more secure*. Controlling the method of payment of honorariums through non-cash transactions can make it easier for us to avoid various mistakes in the payment process. In addition, we can also view the history of the payment transaction process that has been or is being carried out. Thus, the repair process will be more straightforward if there is an error in the honorarium payment. The following are the results of the author's interview with the treasurer:

"..In addition to making paying honorariums more efficient, this non-cash transaction system also controls the entire process of paying honorariums to lecturers and employees. By controlling the payment process through non-cash transactions, we can avoid various mistakes that may occur in the future."

From the discussion above, it can be concluded that the non-cash transaction system for payment of honorariums to lecturers and employees of the Manado State University provides

convenience in terms of transaction processing efficiency and control over the entire process of cost of honorariums being implemented.

Obstacles in the Implementation of the Non-Cash Transaction System for Payment of Honors for Lecturers and Employees at Manado State University

Although applying a non-cash transaction system to pay lecturers and employees' honorariums provides many advantages. However, it cannot be denied that in implementing non-cash transactions, there are still obstacles in it. Various factors can cause constraints in the implementation of non-cash transactions. The following are some of the challenges to implementing non-cash transactions based on the results of the author's research:

a. Preparation for the implementation of a non-cash transaction system for payment of lecturers and employees, which is less than the maximum

Implementing new policies related to paying lecturers and employees' honorariums requires careful preparation before the procedure is implemented. In this case, applying non-cash transactions for paying honorariums for lecturers and employees at the Manado State University must be appropriately prepared before being implemented. However, from the research results, it is known that the preparation for implementing non-cash transactions to pay honorariums at Manado State University still needs to be carefully prepared again. Several things still need to be prepared in the implementation of non-cash transactions at Manado State University, as follows:

- 1) There are still non-cash transaction mechanisms that the treasurer has not fully understood, so implementing non-cash transactions cannot be carried out optimally.
- 2) Some lecturers and employees do not have a Lecturer Allowance account and the Performance Allowance account to pay salaries in a non-cash manner.
- 3) The socialization of the implementation of non-cash transactions is less than optimal.

It is reinforced by the results of interviews with PR, as follows:

"..Maybe it is not that there is no preparation or lack of preparation. Yes, we have prepared to implement non-cash transactions to pay this salary. However, some preparations may not run optimally, thus affecting the implementation of non-cash transactions."

Thus, it can be concluded that one of the obstacles that affect the less than optimal implementation of non-cash transactions for payment of honorariums is due to the less than optimal preparation factor. Therefore, before implementing non-cash transactions for the number of honoraria, it is necessary to make careful preparations first.

b. Mechanism implementation of non-cash transactions that have not been fully understood by the actors involved

In implementing non-cash transactions for honorarium payments for lecturers and employees at Manado State University, there is a mechanism in its implementation. There will be stages, regulations, and procedures for implementing honor payments with a non-cash transaction system. Performance of non-cash transactions for payment honor lecturers and employees at Mando State University briefly involved several actors, including the treasurer, lecturers, employees, and the bank (distributor). Thus, understanding the actors supporting the implementation of non-cash transactions is crucial. Here is the explanation:

1. Treasurer: The treasurer is one actor who has a significant role in implementing non-cash transactions. Giving money from the treasurer to the parties is a mechanism or an early stage in implementing non-cash transactions. However, in its implementation, it is known that the treasurer also made mistakes regarding the implementation mechanism of non-cash

transactions. For example, the treasurer's difficulty when giving money to the bank to be distributed as payment of honorarium to lecturers and employees.

2. Lecturers and employees: In implementing non-cash transactions, lecturers and employees of the Manado State University must create a particular account that is intended to receive honoraria automatically. However, lecturers and employees still do not have these accounts, so honorariums cannot be distributed non-cash and have to be distributed in cash.
3. Bank: Due to many lecturers and employees at Manado State University, it is difficult for the bank to distribute honorariums automatically at the appointed time. In addition, there are still lecturers and employees who do not have accounts, which makes the bank unable to allocate non-cash honorariums. As a result, the non-cash transaction system cannot run optimally.

Some of the aspects above are obstacles faced in implementing non-cash transactions for payment of salaries of lecturers and employees at Manado State University. Therefore, if we are going to execute non-cash transactions for the number of honorariums, Manado State University must prepare in anticipation of facing obstacles that may occur in the future.

Conclusion

Based on the presentation of the previous discussion, the following conclusions can be drawn: Implementation of non-cash transactions for payment of lecturers and staff honors can realize transparency and accountability in financial management at Manado State University. The procedure or mechanism for implementing non-cash transactions for payment of honorariums for lecturers and employees at Manado State University is as follows: 1) *Lecturers and employees must have a lecturer allowance account and a performance allowance account.*, 2) *University treasurer Manado State provides honorarium payments to the bank*, 3) *The bank will distribute the honorarium for lecturers and employees of Manado State University*, 4) *Lecturers and employees receive honors*. Benefits of implementing non-cash transactions for payment of lecturers and employees' honorariums at Manado State University, namely: 1) All fund flows can be traced, 2) Avoid the risk of crime, loss, and miscalculation of the treasurer, 3) Avoid financial abuse, 4) Payment of honorariums is more efficient and controlled. In general, there are obstacles to implementing non-cash transactions for payment of honoraria lecturers and employees of the Manado State University, including a) *Preparation for the implementation of the non-cash transaction system that is less than optimal* and b) *The mechanism for implementing the non-cash transaction system has not been fully understood by all actors*.

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