

Cashless Implementation Strategy for Mekaar Product Financing Disbursement (Case Study at PT PNM Lampung Branch)

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ABSTRACT

This study was conducted to determine the effectiveness and optimization of cashless implementation in financing disbursement as a company's business strategy to realize the main objective in an effort to achieve the vision and carry out the company's mission. This study aims to identify, analyze, and evaluate the implementation of cashless, especially at PT PNM Lampung Branch, as well as to understand how the process, obstacles and benefits of cashless implementation that have been running, and the optimization that has been carried out at PT PNM Lampung Branch. The results of the study indicate that PT PNM Lampung Branch has implemented cashless in the disbursement of Mekaar product financing which has been running 100%. This success is supported by the active role and good coordination of the entire branch team, as well as strict monitoring also carried out by PT. PNM Lampung Branch. Although the implementation went smoothly overall, several obstacles and challenges were still faced, especially in responding to the unpreparedness of some customers for cashless disbursement. PT PNM Lampung Branch's optimization efforts have made various efforts which are proven by the optimization that has been running, the implementation of cashless disbursement has run smoothly overall

INTRODUCTION

The background of the thesis on "Implementation of Cashless in Disbursement of Mekaar Product Financing at PT Permodalan Nasional Madani Lampung Branch" is as follows:

1. Lampung is a Branch appointed as a pilot Branch for cashless disbursement in 2023, and the first Branch to effectively implement 100% cashless disbursement in 2024.
2. PNM Lampung Branch is the Main Branch based on data at the End of 2024 with a portfolio of total financing of 785,551 customers with a percentage of 5.46% of the total customers of PT PNM, namely 14,398,997 customers. And the outstanding PNM Lampung Branch is 2,498.7 M with a percentage of 5.7% of the total outstanding Mekaar financing at PT. PNM is 43,817.4 M.
3. After the effective cashless disbursement, the daily closing process is more effective and efficient, as the debt/receivable data for disbursement transactions and daily closing data for the Mekaar Lampung Branch unit are as follows:
 - a. Debt/receivable data for disbursement transactions

Table 1. Debt/Receivable Data on Disbursement Transactions

Period	Total Debt	Total Receivables
December 2023	36	42
November 2024	0	2

Source: PT. PNM

- b. Daily closing data of mekaar unit

Tabel 2. Data Closing Harian Unit Mekaar

Period	Total Daily Closing	Closing H-0	Closing H+1
December 2023	4.480	990	3.490
November 2024	4.655	3.850	805

Sumber: PT. PNM

4. At PNM Lampung Branch, there is an issue that customers are not ready for the implementation of cashless financing disbursement. This is indicated by the decline in the progress of financing disbursement, an increase in financing disbursements that are Canceled/Delayed and customers do not continue with the next stage of financing, as per the following data:

a. Mekaar financing disbursement at PNM Lampung branch

Table 3. Mekaar Unit Financing Distribution Data

Period	Total Customers	Total Financing Ceiling (In Billions)
2023	683.183	3.380,3
2024	651.392	3.671,9

Source: PT. PNM

b. Disbursement of financing that was Canceled/Delayed at PNM Lampung branch

Table 4. Data on Canceled/Delayed Disbursement of Financing

Period	Total Customers	Total Financing Ceiling (In Billions)
2024	21.180	92.782.000.000

Source: PT. PNM

c. Customers who did not continue with the next stage of financing at PNM Lampung branch

Table 5. Customer Data Not Continued to Advanced Financing

Period	Total Customers	Total Financing Ceiling (In Billions)
2023	77.097	300,9
2024	80.935	332,2

Source: PT. PNM

By exploring and presenting an in-depth background on this topic, the writing of the thesis on "Implementation of Cashless in Disbursement of Mekaar Product Financing at PT Permodalan Nasional Madani Lampung Branch" is expected to provide a better understanding of the development and challenges in adopting cashless at PT. PNM Lampung Branch. In addition, this thesis is also expected to provide guidance for stakeholders in implementing cashless payment disbursements effectively and safely in non-bank financial institutions.

LITERATURE REVIEW

Research Objectives

The objectives of this research are to analyze how the cashless implementation strategy for financing disbursements works, to analyze the obstacles faced in implementing cashless in financing disbursements, to analyze the cashless implementation strategy among customers who are not ready for the implementation of cashless disbursements, and to analyze the optimization of cashless implementation among customers who are not ready for the implementation of cashless disbursements at PT PNM Lampung Branch.

"Strategic management, as both an art and a science in formulating, implementing, and evaluating strategic decisions across functions, enables an organization to achieve its future goals." (Husein Umar, 1999:86).

Strategic management is a series of fundamental decisions and actions made by top management and implemented by all levels of an organization to achieve the organization's objectives. Strategic management focuses on the process of setting an organization's goals, creating and developing policies and plans to achieve those goals, and allocating resources to implement the policies and plan for the achievement of the organization's objectives.

METHODOLOGY

The research method used is a research method by means of direct observation and interviews with related parties involved in the cashless implementation strategy for disbursing financing for Mekaar products at PT PNM Lampung Branch.

RESULTS AND DISCUSSION

The Process of Implementing Cashless Disbursements in Financing Disbursements at PT PNM Lampung Branch

So far, the realization of cashless disbursements in the Lampung branch itself has been 100%, this cannot be separated from the role of the team in supporting and carrying out monitoring related to the implementation of cashless disbursements. The role of the Branch team greatly influences the implementation of cashless disbursements in financing at PT PNM Lampung Branch, the roles of employees involved in the cashless disbursement process are:

1. Branch Managers and Deputy Branch Managers help to cooperate and coordinate with BRI for the smooth running of the disbursement process, because funds are transferred through BRI accounts. In addition, the Branch Manager and Deputy Branch Manager monitor and ensure that the RKAP target is achieved and the implementation of cashless disbursement is running 100%.
2. MRM coordinates with the Branch Manager and Deputy Branch Manager regarding the progress and obstacles in the implementation of cashless disbursement. In addition, it also monitors and ensures the progress of achieving the RKAP target and the implementation of 100% cashless disbursement.
3. KAB ensures that the team in the field understands and carries out the cashless disbursement process according to the provisions.
4. IT implementers ensure that the facilities and infrastructure for cashless disbursement are available and ensure that cashless disbursement is not running/there are no obstacles.
5. KUM and AO carry out the cashless disbursement process directly to customers.

Obstacles Faced in the Cashless Implementation Process for Financing Disbursements at PT PNM Lampung Branch

Based on the results of the cashless implementation research on financing disbursement at PT PNM Lampung Branch, it was concluded that the obstacles faced by employees and customers were delays in disbursement due to system disruptions, problematic customer accounts (NIK does not match or is not active), and debits from customer disbursement funds in the Simpedes UMI account for customers who have arrears in financing installments from BRI. This is not a big problem because there is a resolution to the obstacles if there is communication and coordination between employees and customers.

For customers who have disbursed using the cashless process, they stated that there were no obstacles. However, the obstacle to the disbursement that was canceled was because the customer did not want to carry out the data repair process, and customers who needed cash directly did not want to go to the ATM and BRILink because of the long distance. And this only happens to customers who are not ready for cashless disbursement.

Implementation of Cashless in the midst of Customers Who are Not Ready for the Implementation of Cashless Disbursement

For customers who are not ready for cashless disbursement, they choose not to continue with the disbursement for existing customers and for new customers, they choose to cancel their disbursement compared to having to take care of the repair process to BRI regarding the problem of differences in NIK/name on the KTP with the customer's account or NIK KTP that cannot be registered in the BRI account application.

Optimization of Cashless Implementation in Financing Disbursement at PT PNM Lampung Branch

Based on the results of the study, the optimization of cashless implementation in financing disbursement at PT PNM Lampung Branch has been running optimally, this is indicated by the implementation of cashless disbursement reaching 100%. The efforts made by PNM Lampung Branch in achieving the RKAP target and implementing cashless disbursement cannot be separated from the support, cooperation, and commitment of the Branch team in every process. The efforts to optimize the implementation of cashless disbursement at PT. PNM Lampung Branch are

1. Increasing socialization and education to customers regarding the benefits and how to use bank accounts.
2. Increasing socialization and education to related employees regarding the benefits and process of cashless disbursement.
3. Strengthening cooperation with BRI regarding the distribution of BRILink agents to make it easier for customers to withdraw funds.
4. Increasing accessibility by encouraging group leaders to become BRILINK Mekaar agents to facilitate cashless transactions, increasing digital financial literacy of customers to understand how to use cashless transactions.
5. Ensure that the system is free of obstacles, by monitoring the progress of cashless disbursement movements, and responding quickly if there are obstacles.
6. The implementation of cashless disbursement is not only related employees who are trying to optimize, but there is also a role from customers so that cashless disbursements run smoothly, namely by storing ATMs and maintaining the confidentiality of ATM PINs.

CONCLUSIONS AND RECOMMENDATIONS

Conclusions

The cashless implementation strategy for financing disbursement at PT PNM Lampung Branch has shown significant success with 100% realization. This success is supported by the coordination and active role of the entire branch team as well as good cooperation with BRI. Strict monitoring also contributed to the achievement of the company's targets.

However, the implementation was not entirely without obstacles. Several technical obstacles (system disruptions), customer account problems, and automatic debits had emerged, but most of them could be overcome through effective communication and coordination. The biggest challenge lies in the reluctance of some customers to correct data or switch to cashless for practical reasons such as the distance to an ATM/BRILink. This customer unpreparedness even caused delays or cancellations of disbursements, especially for new customers.

To overcome the challenges and optimize the implementation of cashless, PT PNM Lampung Branch has made various efforts, including increasing socialization and education, strengthening cooperation with BRI (expansion of BRILink agents), periodic system monitoring, and quick response to technical obstacles. The active role of customers in maintaining transaction security is also recognized as an important factor.

Overall, the implementation of cashless at PT PNM Lampung Branch is a positive step that has achieved the realization target. However, there needs to be ongoing efforts to prepare and educate customers so that the transition to a cashless system can run more smoothly and be widely accepted.

Recommendations

PNM should conduct an evaluation of its strengths, weaknesses, opportunities, and threats (SWOT analysis) related to the cashless implementation of Mekaar or business financing disbursements to understand its strategic position and then develop effective strategies.

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