THE EFFECT OF THE IMPLEMENTATION OF MARKET E-RETRIBUTION AS AN E-MONEY SYSTEM INNOVATION IN BANYUWANGI DISTRICT

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Abstract

This study aims to show the results of an innovation in the development of non-cash payment systems as a form of technological development, so that it can be said that this newness is better than the previous system. The results showed that the existence of an e-money payment method in market retribution was considered very profitable. This innovation was launched by the Banyuwangi Regency Industry, Trade and Mining Service in collaboration with regional banks in Banyuwangi Regency. The research data was collected through observation and documentation. The limitations of this study include: (1) This research was conducted in the second year of the e-retribution market, so it cannot be used to compare further between when using manual and electronic systems.

Keywords: E-retribution Market, E-money, Innovation

PRELIMINARY

Since the issuance of the Circular of the Minister of Home Affairs Number: 910/1867 / SJ dated 17 April 2017 concerning the implementation of non-cash transactions in the Regency / City Government, the Banyuwangi Regency government began implementing the program in mid-2017 to be precise in September[1]. According to Regent Regulation No.2 of 2018, the implementation of non-cash transactions aims to realize a fast, accurate, safe, efficient, transparent and accountable APBD management and prevent criminal acts of corruption. One of the non-cash transaction implementations is the implementation of changes in the manual market retribution payment system to an electronic one known as E-market retribution (E-rpas)[2].

Cases of deviation from manual market retribution receipts are very frequent in Indonesia, this indicates that the lack of safety in the financial accountability system has resulted in irresponsible parties making excessive withdrawals related to market retribution funds, there are differences in deposits to the regional treasury and the results obtained[3]. obtained by the officer made Banyuwangi Regency innovate by issuing e-money cards that can be used to make e-retribution payments for the market. With the non-cash payment method, it is hoped that it will improve public trust (traders) in the market e-retribution officers.

LITERATURE REVIEW
Market Levies

In the Banyuwangi Regency Regional Regulation Number 12 of 2011 concerning Public Service Charges, it is

explained that "Market Service Charges, hereinafter referred to as Retribution, are retribution as payment for the provision of traditional / simple market facilities managed by the Regional Government." In other words, market levies are costs incurred by people selling in the market in exchange for providing land for sellers to sell their goods[4].

E-Retribution Market

E-Retribution Pasar is a retribution payment program from merchants using electronic money. E-Retribution Market is an implementation of non-cash transactions aimed at reducing the circulation of currency[5]. Based on the Banyuwangi Regent Regulation Number 2 of 2018 concerning the Implementation of Non-Cash Transactions, non-cash transactionshereinafter referred to as non-cash are transactions using instruments in the form of card-based payment instruments (APMK), Checks, Bilyet Giro, Debit Notes, or electronic money[6].

Stewardship Theory

The implications of stewardship theory in this study areas a tangible form of government institutions to create clean government / good governance in the market e-retribution programwhich is believed to be able to reduce / eliminate irregularities that occur while still using the manual collection system, therefore with this market e-retribution the government of the Industry, Trade and Mining Service of Banyuwangi Regency is expected to prevent irregularities, so that the welfare of the community, especially market traders can be achieved optimally in order to realize a clean government / good governance[7].

RESEARCH METHODS

This type of approach in this research is to use quantitative analysis methods. In this research The researcher wants to dig up secondary data from the Industry, Trade and Mining Service of Banyuwangi Regency so that it can produce the final results of the research which aims to find out the results of new innovations related to non-cash payment of market levies in Banyuwangi Regency[8].

RESULTS AND DISCUSSION
Effectiveness analysis

To calculate the target per month for market levies in 2017 and 2018, it can be calculated as follows.

2017 target $= \frac{6.758.304.671}{12}$
$= Rp\ 563,192,056$

Target 2018 $= \frac{8.963.275.000}{12}$
$= Rp\ 746,939,583$

To calculate the effectiveness of market charges before and after the existence of e-market charges in Banyuwangi Regency, data is taken for certain months in 2017-2018[9].

Table 1. Target and Realization of Market Charges

No.	Month	Target per month (IDR)	Realization (Rp)
1	March 2017	563,192,056	522,676,700
2	April 2017	563,192,056	476,158,300

3	May 2017	563,192,056	559,650,500
4	June 2017	563,192,056	420,739,400
5	July 2017	563,192,056	554,050,800
6	August 2017	563,192,056	508,122,800
7	September 2017	563,192,056	446,017,950
8	October 2017	563,192,056	518,990,800
9	November 2017	563,192,056	496,616,900
10	December 2017	563,192,056	523,159,900
11	January 2018	746,939,583	490,551,100
12	February 2018	746,939,583	481,370,851

Source: Disperindag Banyuwangi Regency

The application of e-retribution began in September 2017. From the data above, it can be calculated the effectiveness level of market charges and market e-retribution as follows:

$$\text{Effectiveness} = \frac{\text{Realisasi Penerimaan}}{\text{Target Penerimaan}} \text{ x100\%}$$

1. Effectiveness prior to market e-retribution
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March 2017 $= \frac{522.676.700}{563.192.056}$ x100%
$= 92.81\%$

Calculations are carried out in the same way for the following months, resulting in calculations as shown in the following table

Table 2. Effectiveness Before Implementation of E-Retribution Market

No.	Month	Effectiveness
1	March 2017	92.81%
2	April 2017	84.55%
3	May 2017	99.37%
4	June 2017	74.71%
5	July 2017	98.38%
6	August 2017	90.22%
	Average	90.01%

Source: Realized PAK 2017[10]

From the calculation results before the implementation of the e-retribution market, the effectiveness level is in the position of 90.01%, which means that the results obtained from the market levy are quite effective.

2. Effectiveness after market e-retribution

Sept 2017 $= \frac{446.017.950}{563.192.056}$ x100%
$= 92.81\%$

Calculations are carried out in the same manner for the following months, resulting in the calculations shown in the following table.

Table 3. Effectiveness After Implementation of E-Retribution Market

No.	Month	Effectiveness
1	September 2017	79.19%
2	October 2017	92.15%
3	November 2017	88.18%
4	December 2017	92.89%
5	January 2018	65.67%
6	February 2018	64.45%
Average		**80.42%**

Source: Realized PAK 2017[11]

From the calculation results after the implementation of the e-retribution market, the effectiveness level is in the position of 80.42%, which means that the results obtained from the market levy can be said to be less effective.

Efficiency Analysis

To calculate efficiency in market levies, it is done by calculating the costs incurred in the context of implementing market levies, the costs incurred must be less than the revenue / income obtained from the market levy itself, the costs incurred among others are:

a. Ticket printing costs;

In order to calculate the costs incurred in order to find calculations that are close to the efficiency of market charges, the manual ticket printing expenditure data for 2017-2018 are taken.

Table 4. Realization of Manual and Erpas Market Charges

No.	Year	Print Ticket Expenses (Rp)		Realization (Rp)	
		Per year	Per month	Manual	Erpas
1	2017	400,000,000	33,333,333	5,504,824,600	386,214,350
2	2018	400,000,000	33,333,333	4,708,340,550	1,070,319,963

In the table above, there are costs for ticket printing which are used as proof of payment in 21 markets in Banyuwangi Regency.

b. Socialization costs to markets in Banyuwangi Regency;

Table 5.Epas socialization costs in 2017

No.	Market Name	Number of Socializations	Officer	Honor (Rp)	Total
1	Roof tile II	5	5	280,000	7,000,000
2	Rogojampi	5	5	180,000	4,500,000
3	Jajag	5	5	180,000	4,500,000
4	Muncar	5	5	180,000	4,500,000
5	Srono	5	5	180,000	4,500,000

6	Blambangan	5	5	-	-
7	Tile I	5	5	280,000	7,000,000
8	Glenmore	5	5	280,000	7,000,000
9	I'm crazy	5	5	280,000	7,000,000
10	Diamond Triangle	5	5	-	-
11	Food Court	5	5	-	-
Total					46,000,000

Table 6.Epas socialization costs in 2018

No.	Market Name	Number of Socializations	Officer	Honor (Rp)	Total
1	Banyuwangi	5	5	-	-
Total					0

From the data above, it can be concluded that the expenditure and realization of market fees during 2017-1018 are as follows.

Table 7. Expenditures and Realization of Market Charges

No.	Month	Expenditures (Rp)	Realization (Rp)
1	March 2017	37,166,666	522,676,700
2	April 2017	37,166,666	476,158,300
3	May 2017	37,166,666	559,650,500
4	June 2017	37,166,666	420,739,400
5	July 2017	37,166,666	554,050,800
6	August 2017	37,166,666	508,122,800
7	September 2017	37,166,666	446,017,950
8	October 2017	37,166,666	518,990,800
9	November 2017	37,166,666	496,616,900
10	December 2017	37,166,666	523,159,900
11	January 2018	33,333,333	490,551,100
12	February 2018	33,333,333	481,370,851

Source: Disperindag Banyuwangi Regency[9]

Thus the calculation of the efficiency of market levies before and after the existence of e-market levies can be calculated in the following manner.

$$\text{Efficiency} = \frac{\text{Pengeluaran Rutin}}{\text{Penerimaan}} \times 100\%$$

1. Efficiency before the e-retribution market

For the calculation of efficiency before the implementation of market e-retribution, it can be seen from the calculation results for March to

August 2017. The efficiency calculations for March to August 2017 are as follows.

March $= \frac{37.166.666}{522.676.700} \times 100\%$

$= 7{,}11\%$

Calculations are carried out in the same way for the following months, resulting in calculations as shown in the following table.

Table 8. Efficiency Before Implementation of E-Retribution Market

No.	Month	Efficiency
1	March 2017	7.11%
2	April 2017	7.81%
3	May 2017	6.64%
4	June 2017	8.83%
5	July 2017	6.71%
6	August 2017	7.31%
	Average	7.40%

Source: Disperindag Banyuwangi Regency

From the calculation results before the implementation of the e-retribution market, the level of efficiency is in the position of 7.40%, which means that the results obtained from the market levy can be said to be efficient.

2. Efficiency after the e-retribution market

Efficiency $= \frac{37.166.666}{446.017.950} \times 100\%$

$= 8.33\%$

Calculations are carried out in the same way for the following months, resulting in calculations as shown in the following table.

Table 9. Efficiency After Implementation of E-Retribution Market

No.	Month	Efficiency
1	September 2017	8.33%
2	October 2017	7.16%
3	November 2017	7.48%
4	December 2017	7.10%
5	January 2018	6.80%
6	February 2018	6.92%
	Average	7.30%

Source: Disperindag Banyuwangi Regency

From the results of calculations before the implementation of market e-retribution, the level of efficiency is in the position of 7.30%, which means that the results obtained from the market levy can be said to be efficient.

CONCLUSION

Based on the results of the exposure and data analysis in this study, it can be concluded that:

1. The effectiveness of the application of market e-retribution in Banyuwangi Regency is considered not / less effective, this is because there are still some markets that have not implemented this e-retribution market, as well, from the calculation of the effectiveness ratio before the implementation of e-retribution shows an average of 90, 01% so that it is in the position of the 90-99% range which indicates that the percentage acquisition is quite effective, while the effectiveness after the implementation of e-retribution shows an average of 80.42% which is in the position of 75-89% which indicates that there is an e-retribution market. deemed less effective.

2. The efficiency of the application of the e-retribution market in Banyuwangi Regency is considered to be efficient, this is supported by the calculation of the efficiency ratio before the implementation of e-retribution which shows an average of 7.40% so that it is in the range of 5% -10% which indicates that the percentage gain it is efficient, meanwhile the efficiency after the implementation of e-retribution shows an average of 7.30% whose range is in the position of 5% -10% which indicates that the e-retribution market is effective.

3. In theory, the stewardship actions taken by the local government have been right on target, this is indicated by the running of e-retribution markets well and has shown a change in the behavior of traders from technology blind to modern traders.

Research Limitations

Researchers realize that this research is far from perfect and has several limitations that are expected to be refined by future researchers, including:

1. This research was conducted in the second year of the e-retribution market, so it still cannot be used to compare further between when using manual and electronic systems.

2. Research is carried out in one city, it is very possible to produce different findings in other cities

THANK-YOU NOTE

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