Feasibility Analysis on the Adoption of Electronic Payment on Local Retribution in Gresik Regency  
(Comparative Study of Local Retribution in Surakarta City) 

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ABSTRACT 

The collection of retribution for waste in Gresik Regency is experiencing problems due to limited human resources collecting retribution. These problems have an impact on payments and billing processes manually. To overcome these problems, we must innovate by adopting e-payment for market service retribution for the City of Surakarta. This study uses a qualitative descriptive approach and focuses on applying retribution payment for waste services and analyzing the feasibility of adopting e-payment for retribution for waste services in the Gresik Regency. As a result, a comparative study states that implementing e-payment using the virtual account method is applicable. Based on a SWOT analysis, E-payment is feasible to be implemented in the retribution for waste services if it pays attention to the urgency of understanding information technology from the Environmental Service and planning for mature technology adoption in collaboration with the Gresik District Communication and Information Agency, as well as stakeholder participation. To take part in the preparation of business strategies to the process of compiling e-payment technology. 

Keywords: e-government; e-payment, public service; virtual account; SWOT analysis 

ABSTRAK 


Kata Kunci: e-government; e-payment, pelayanan publik; virtual account; analisis SWOT 

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1. INTRODUCTION

There have been more population shifts from rural to urban areas due to a region’s economic growth in a given nation (urbanization). Urbanization is a natural phenomenon that must happen due to economic growth. This development is characterized by economic expansion in major cities, which creates many new employment openings (Haryono, 1999; Xie et al., 2020; Hugo, 1982).

Along with the increase in population and the expansion of settlements in big cities, environmental problems have arisen. One of them is an environmental problem, namely the problem of waste or cleanliness (Hao et al., 2018; Sulistyorini, 2015). Waste problems can resolve if there is a cooperation between the community and local government. Local officials involved in waste management, in this case, the Environmental Service, have a role in providing services and education in solving waste problems. The waste service facility is in the form of a service for transporting waste from the source of waste collection to the temporary waste disposal location or the final waste disposal location. In addition, the service also provides a location for waste processing and destruction.

Regional governments can collect retribution for cleaning services or garbage based on the applicable regional regulations. The imposition of this levy finances the facilities and infrastructure needed to maximize waste transportation and processing services. In the field, some obstacles arise when the waste retribution billing process. Several factors cause these obstacles, first, due to the need for Human Resources (HR) to carry out the data collection and payment process. Second, the process of billing retribution is still manual. Therefore, innovation is needed in payment to facilitate the payment of waste retribution.

One of the areas experiencing problems related to the process of billing cleaning fees is Gresik Regency. The increasing number of residents and residential areas makes the waste problem even more worrisome. Data on the realization of retribution receipts show that the total receipt of retribution for waste services has yet to reach the target from 2019 to 2020. Based on Presidential Instruction number 3 of 2003 concerning the National Policy and Strategy for E-Government Development, the Gresik Regency Environmental Service innovated the payment of cleaning/garbage service fees. This innovation is in the form of technology that can facilitate the monitoring of mandatory levy payments and ensure that it facilitates the processing of levy payment transactions. These, namely electronic payments, are integrated with applications. This non-cash payment innovation effectively supports the growth of financial inclusion in Indonesia (World Bank, 2018).

One city that has utilized information technology (e-payment) is the Surakarta City Government. According to Aosgi (2017), Surakarta City is among the smart city in Indonesia and received the Innovative Government Award (IGA) title from the Ministry of Home Affairs for innovation in its public services. This innovation has been around since 2016. Innovations in retribution payments using electronic payments include MARKET TAPE and virtual accounts (Bram, 2021).

E-payment is an implementation of e-government to facilitate the integration of information exchange to increase transparency in public services (Reddick et al., 2015). This innovation is proven to minimize irregularities in collecting fees, as evidenced by an efficiency of up to 42.4% (Sunaryo, 2018). In addition, innovation in the payment of fees has been proven to increase local revenue in waste and cleaning service fees and market service fees.

The advantage of implementing payments via e-payment in Surakarta City is that a real-time reporting system with an online system will prevent irregular practices in the field (Febrian, 2017). The innovation carried out by Surakarta City can be used as a reference for the Regional Government of Gresik Regency to adapt it to cleaning/solid waste service fees. This study uses a SWOT analysis to measure the feasibility of e-payment adoption. This analysis determines the development strategy that the Gresik Regency Environmental Service must implement in implementing e-payment of Gresik Regency cleaning/garbage service fees. In the SWOT analysis process, strategic factors from the internal and external Gresik Regency Government will be studied to identify and formulate strategic steps in implementing e-payment.

Several studies have discussed the implementation of e-government and e-payment in Indonesia and other countries. Adaptation of public services in the digital era involves the government as an agent and the public as clients.
Lack of public participation in information technology is considered an obstacle to implementing e-payments in Pakistan. In addition, the lack of preparedness of the parties involved can also hinder the application of information technology (Chohan et al., 2020). The use of e-payments in retribution payments is considered capable of simplifying the process of public services. Through e-payments, people can make payments anytime and anywhere to facilitate payment transactions (Mulyana et al., 2018; Wijaya et al., 2020).

Adaptation of public services in the digital era involves the government as an agent and the public as clients. There needs to be more public participation in information technology to implement e-payments in Pakistan. In addition, the lack of preparedness of the parties involved can also hinder the application of information technology (Chohan et al., 2020). The use of e-payments in retribution payments is considered capable of simplifying the process of public services. Through e-payments, people can make payments anytime and anywhere to facilitate payment transactions (Mulyana et al., 2018; Wijaya et al., 2020).

This study attempts to identify the obstacles encountered by the local government of Gresik Regency in terms of the collection process for cleaning service retribution. Then, this study identified the condition of the process for billing market service fees in Surakarta City and the payment process using e-payment. This study also analyzes SWOT so that the billing and payment process by e-payment in Surakarta City can be implemented in Gresik Regency.

In addition, this research also discusses how an e-payment can increase regional retribution revenue. The contribution of this research is expected to provide an overview of the implementation of e-payment using the virtual account method that has been successfully carried out by the Surakarta City Government since 2016 so that it can be used as a role model or feasibility study for other cities.

2. LITERATURE REVIEW

a. Information Systems

The definition of "system" is a collection of components that form a single unit (Tyoso, 2016: 1). Meanwhile, the notion of "information" according to Sutabri (2012: 22) is data that has been classified or processed or interpreted for use in the decision-making process. Thus, an information system is a series of interconnected components to collect, process, store, and distribute information to support organizational decision-making and control (Laudon & Laudon, 2012: 56). O'Brien (1999: 9) defines an information system as a combination of people, hardware, software, communication networks, and resources that gather power that transforms and disseminates information in an organization.

b. Management Information Systems

In order to complete complex tasks, collaborate with numerous actors, and provide advice in a variety of operational and social environments, management information (IS) makes use of a wide range of information technologies (ITs), including computers, software, databases, networking networks, the Internet, and mobile devices, among others. An ordered, varied, and automated information system called a management information system (MIS) deals with the gathering, upkeep, and conveyance of relevant information to support corporate management activities (Alawamleh et al., 2021)

Organizations in the public and private sectors both employ management information systems. An organization's managers can use a management information system (MIS) to help them decide how to handle issues that can arise in both public and private enterprises. Executives may be able to solve current issues while averting the emergence of new ones that could endanger the existence of a firm by employing MIS. The management information system has greatly benefited from the availability of computer technologies, and MIS is crucial for decision-making by representatives of a firm or organization (Meiryani et al., 2020; Oudat & Ali, 2021; Oudat et al., 2021).

c. E-Government

There are several expert opinions regarding the definition of e-Government. E-government is a mechanism for connecting individuals and authority entities in a proper and effective way so that government services can be delivered more effectively and quickly for the benefit of its citizens. Examples of such electronic media and information technologies include the Internet and mobile networks. As a digital medium for communication between the government and the populace to disseminate policies and services, e-government has recently grown in popularity (Rituraj, 2019).
As a public servant, the government has the duty and responsibility to provide public services that can increase the satisfaction of service users, in this case, the community. E-government can improve the effectiveness and efficiency of government performance in services (Ashaye & Irani, 2019; Kaya et al., 2020). E-government is about change in two related but distinct fields. These changes can be in the form of operational changes in government and the use of information technology.

d. E-Payment

The payment system using electronic payments serves to replace payments using the cash method (Premchand & Choudhry, 2015). Electronic payments can be in credit cards, online payments, electronic wallets, electronic cash, online stored value systems, and digital accumulation (Junadi et al., 2015).

The existence of e-payment is felt to facilitate transactions by transferring information between payment portals such as websites or cell phones (Haykal, 2019). The benefits of e-payment as payment of retribution, according to Wijaya et al. (2020), are to simplify public services and increase transparency and accountability.

e. Local Retribution

Retribution is a method of payment or billing whereby a person utilizes specific products and services offered by the local government (Anggoro, 2017). This levy is remuneration to the government for public services that the government has provided. According to Fisher (2018: 174), a levy is a price set by the government for a service or privilege and is the payment of all parts of the cost of providing that service. The existence of integrated payments by applications or online payments can increase local revenue by receiving local retribution (Ulfa & Mashur, 2022).

f. Previous Study

E-government has begun to be carried out in several public services with various methods. Magdalena et al., (2019) tried to create a web-based system for managing waste fees in Pangkal Pinang. Mulyana et al. (2018), in their research, tried to design an e-payment system using QR codes. E-payment has enormous development potential, even though some people still need to implement it (Alam et al., 2021). If previous studies use payments via websites or QR codes, this research discusses levy payments made via bank transfers and smart cards of the Radio Frequency Identification (RFID) type.

Unlike the research conducted by Chohan et al. (2020), which focuses on finding the correct problems and models related to the quality of e-payment services in Pakistan, this research focuses on discussing the workings of e-payment in payment of service or cleaning fees in Gresik Regency using an information systems approach.

Research on public service innovation in e-government and e-payment has been conducted by Wijaya et al., (2020). Although Wijaya (2020) has explained the use of e-payments for payment of market fees, there needs to be more examined the use of e-payments for cleaning service fees and payment systems that use transfers. This study discusses the analysis of public service innovation through the e-retribution program conducted at the Surakarta City Trade Office.

Regarding innovation, officers no longer need to go to the traders who collect fees in every market. E-retribution is considered capable of simplifying public services, and the existence of E-retribution can increase transparency and accountability so that traders get payment clarity. E-retribution does not work perfectly because some traders have yet to be able to use e-retribution innovations. This research develops the results of Wijaya et al., (2020). By conducting a comparative study, this research seeks to see the strategy Gresik Regency has to prepare to adopt this innovation.

3. RESEARCH METHOD

a. Research Method

This study uses a qualitative method with a descriptive approach. According to Arikunto (2013: 4), descriptive qualitative research is intended to collect information about the status of existing symptoms. This study is not intended to test hypotheses but to describe a symptom or existing condition. The research focus includes the following:

1. Obstacles in Payment of waste Service Retribution in Gresik Regency

2. Comparative Study of E-Payment on local retribution Payment of Surakarta City
   a. E-payment of waste service retribution in Surakarta City
   b. Explanation of Payment for waste services in Gresik Regency
c. Adoption of E-payment of waste service retribution in Surakarta City for waste service retribution in Gresik Regency

3. E-Payment Development Strategy for waste Service Charges in Gresik Regency

b. Research Location

This research was conducted in several locations, namely:
1. Gresik Regency Environmental Service as the authorized party in Cleaning or Garbage Service Retribution.
2. The Surakarta City Trade Office is the party that has implemented retribution payments using an electronic payment system with a tool called TAPE Pasar.
3. The Office of Communication, Informatics, Statistics and Encryption of Surakarta City as a partner in designing electronic payment technology using a tool called TAPE Pasar.
4. Klewer Market is one of the markets that has implemented payment using the TAPE Pasar tool.
5. Residents of the Sukomulyo Village Village area are one of the sub-districts that receive garbage collection services and collect cleaning/garbage service fees.

c. Data collection technique

The research uses interviews, documentation, and observation techniques. The interview technique was semi-structured interviews with interview guidelines compiled based on the phenomena of problems in the field and the suitability of several phenomena found in previous research and journals. Documentation is a record of someone's work about something that has passed and can contain information about a person, group, event, or social condition that can provide important information (Muri, 2014: 391). This study includes documents regarding the payment scheme for market service fees in Surakarta City. Meanwhile, observation is a process of recording systematic behavior, objects, or activities without any questions or communication with the individual being studied. The research technique uses participatory observation techniques.

d. Data Analysis

Data analysis uses Miles and Hubersman's (1984) analysis with four stages, namely:  
1. Data Collection

Data collection was done by interview and observation. The data collected is used as material for analysis.
2. Data Reduction

Data reduction means summarizing, selecting, focusing on the essential things, and searching for themes and patterns.
3. Data Display

Presentation of data is carried out on previously collected data and then analyzed with the theory used in the research.
4. Drawing conclusions (Conclusion)

Making temporary conclusions which are interpretation activities, before a finding is produced.

![Data Analysis Miles and Huberman](image)

Picture 1 Data Analysis Miles and Huberman

e. Data Validity

In qualitative research, it is necessary to test the validity of the data. This study uses source and technique triangulation techniques. The sources of this research include the Surakarta City Trade Service, the Surakarta City Communication, Informatics, and Encryption Service, and one of the Klewer Market traders. Technical triangulation is also used as a form of testing the validity of the data. Triangulation techniques involve interview techniques, documentation, observation, and literature studies.

4. RESULT

a. Obstacles in Payment of waste Service Retribution in Gresik Regency

The background to manual payment systems is that most people in Gresik Regency are comfortable with manual payments. Standard operating procedures related to retribution for cleaning services/waste management explain that
1. Payment of user fees for cleaning/garbage services can be deposited with garbage collectors and collected at each RT/RW/Village/Kelurahan.
2. The garbage collector will give a ticket to the obligatory retribution which has paid the cleaning/garbage service retribution as proof of payment which is equivalent to the Surat Setoran Retribusi Daerah (SSRD).

Based on the Regional Regulation of Gresik Regency number 4 of 2011, the levy collection should be done in every house. However, due to a lack of human resources, the collection was carried out with the help of cleaning staff. Payment of fees entrusted to cleaning staff can indicate the occurrence of illegal collection. This obstacle is due to limited Human Resources (HR) to do billing and collection of fees because the process is still manual. However, due to a lack of human resources, the collection was carried out with the help of cleaning staff. Payment of fees entrusted to cleaning staff can indicate the occurrence of illegal collection. The illegal levies are levies for dredging garbage at the Temporary Waste Disposal Site (TPS) with an amount of Rp. 50,000, which is collected over an uncertain period. Garbage collectors can collect fees, and then garbage collectors are given a ticket to be handed over to the levy collector, who pays a cleaning/garbage service fee as proof of payment equivalent to a Regional Retribution Deposit (SSRD). The tickets given can be manipulated and have the disadvantage of not guaranteeing cleanliness. The manual processes in the payment collection process can increase the possibility of occurrences of illegal levies. The illegal levies are levies for dredging garbage, which is collected over an uncertain period. The tickets given can be manipulated and have the disadvantage of not guaranteeing cleanliness.

Another obstacle found is the payment system and supervision are still manual. The impact is that the levy payment process takes a long time for the levy money to enter the regional treasury. Transaction processes that can only be carried out at landfills will hinder the mobility of taxpayers in their activities and are considered unable to simplify public services.

These weaknesses encourage the need for a more sophisticated payment system, for example, e-payment. Thus, billing and payment of cleaning/garbage fees can be made faster and safer from a health perspective. In addition, payments can be made anywhere and are simpler.

b. Comparative Study of E-Payment on local retribution Payment of Surakarta City

In the Surakarta, electronic payment for market service retributions from 2016 to 2020 implements payment using a smart card attached to a tapping machine. This technology is called TAPE Pasar. Market traders will be given a smart card from the perception bank in every market. The smart cards used are contactless memory cards. Contactless memory cards are a type of smart card that can be found in e-wallets.

The smart card contains a cash balance that is useful for paying bills for mandatory user fees every day. The data in the smart card itself contains the identity of the Surakarta City Market Service Retribution Obligatory and a code that functions to scan the card into the reader during the payment transaction process. Payment of market service retribution can be made in every market where trading fees are required. The smart cards distributed to the obligatory retribution have been registered in advance at the Surakarta City Trade Office. Thus, market retribution is obligatory that is not registered with the Department of Trade, data on levy obligations cannot be input into the application database, and permits are not given to trade on the market. The business process for paying retribution using TAPE Pasar includes registration, top-up, transactions, and printing proof of payment.

The data transfer process begins when a levy is required or the merchant makes a transaction. The data entered into the card and the database will be detected automatically, displaying identity information and determining the levy to be paid. When the payment is paid, the system automatically saves the data into the database and prints the transaction receipt in struck form. Evidence of receipt of levy payments per transaction will be stored in the database. Receipt of the levy payment requires a reconciliation process to ensure no system error occurs to create accurate data transparency. (Picture 2)
The payment process for cleaning/waste services in Gresik Regency begins with the obligatory levy to receive an SKRD or a document equivalent to an SKRD. The user must pay the levy through the intermediary of the operator and accept proof of payment for cleaning/waste service fees in the form of an SSRD or a document equivalent to an SSRD. The retribution money that has been paid will be given to the treasurer of the Gresik Regency Environmental Service and deposited into the regional treasury. The treasurer of the Gresik Regency Environmental Service has a role in keeping records of the fees received if the evidence is found that there is a mandatory fee that does not pay for meals, an STRD will be given.

The following is the process of manually paying market retribution in Gresik Regency. (Picture 3)
It is possible to pay for a similar retribution program using the e-payment innovation that Surakarta City used for market service retribution. For instance, the Gresik region’s cleaning and garbage retribution. A virtual account is more suitable for payment of cleaning/solid waste service costs than the other two electronic payment methods used for market service fees in Surakarta City. A virtual account’s ability to accept payments anywhere makes it more practical and effective. Given the tiny staff managing cleaning and waste service fees at Gresik Regency, this system can make invoicing and restitution collection easier for cleaning and trash services. Additionally, this development can reduce the incidence of extortion. Thus residents will only need to pay directly through electronic payment applications.

c. E-Payment Development Strategy for waste Service Charges in Gresik Regency

There are four indications in this method, namely internal indications consisting of strengths and weaknesses indications and external indications consisting of opportunities and threats faced. Judging from internal factors’ strength, the Gresik Regency Environmental Service has a Program and Reporting Sub-Section in its organizational structure and employees who have completed higher education. The level of higher education possessed by all Gresik Regency Environmental Service employees does not rule out the possibility that employees have a limited understanding of technology. This phenomenon is a weakness of the Environmental Service. Another area for improvement is the need for supporting facilities and infrastructure for the design of e-payment technology within the Gresik Regency Environmental Service.

Based on an analysis of external factors, adopting a cleaning/garbage service levy in Gresik Regency has opportunities to be implemented. The opportunity is in the form of getting support from the Regional Government of Gresik. In addition, there is also an opportunity to cooperate with the Gresik Regency Communication and Informatics Agency. Another opportunity is that stakeholders engaged in the fintech sector have registered with the Financial Services Authority (OJK) as many as 102 companies as of April 22, 2022. The presence of stakeholders engaged in the fintech sector can be an opportunity for the Gresik Regency Environmental Service to cooperate and contribute to the plan to adopt e-payment as payment for cleaning/garbage service fees in Gresik Regency. Threats that can hinder this process, not all people have smartphones, and not all people understand
Technology. The following is a SWOT analysis matrix.

<table>
<thead>
<tr>
<th>Opportunities</th>
<th>Strength</th>
<th>Weakness</th>
<th>Threats</th>
<th>Strength</th>
<th>Weakness</th>
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<tr>
<td></td>
<td>Employees have a high level of education and have program and reporting sub-divisions</td>
<td>Limited understanding of technology and infrastructure development of technology</td>
<td>Most people don't have smartphones and don't understand technology</td>
<td>Creating payment innovations that can be reached by all people of Gresik Regency</td>
<td>Developing a business strategy with an effective and efficient concept so that it is easily accessible to all people of Gresik Regency</td>
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<tr>
<td>1. There is support from the Regional Government of Gresik</td>
<td>Improving the quality of Human Resources (HR) and the quality of public services with e-payment technology</td>
<td>1. HR understanding training on technology</td>
<td>1. Developing a business strategy with an effective and efficient concept so that it is easily accessible to all people of Gresik Regency</td>
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<td>2. There is cooperation with the Office of Communication and Informatics and cooperation with stakeholders in the field of fintech</td>
<td>Improving infrastructure in e-payment planning</td>
<td>2. Improving infrastructure in e-payment planning</td>
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**5. DISCUSSION**

The existence of directives from the central government to organize electronic government finally forced each local government to start innovating in the public services provided. In order to enhance governance structures and operations, governments frequently use Information and Communication Technologies (ICTs) in conjunction with organizational reform. Additionally, e-government implementation is anticipated to improve service delivery and change interactions between government entities, corporations, and individuals. The Least Developed Countries (LDCs) have numerous obstacles to e-government, in contrast to developed nations where it is well-established (Kurniati et al., 2021).

Electronic government according to Schubert & Häusler (2001:3), E-government includes the governmental task of setting a valid legal framework for the effective use of the electronic media in a society as well as the application of these media for public procurement, services to companies and citizens and the management of the internal organization. The government can take advantage of information and communication technology, as well as the involvement of computers and networks that involve administration interactions with the public (Huang, et al., 2005: 4) so that the government provides integrated services in simplifying access to information and public services in order to realize good governance.

The government's commitment to creating good public services resulted in the issuance of the Presidential Instruction of the Republic of Indonesia Number 3 of 2003, concerning the National Policy and Strategy for the Development of E-Government. Through this Presidential Instruction, almost all regions in Indonesia are competing to advance their regions, one of which is the City of Surakarta which has created payment technology using...
electronic payments in the form of virtual accounts. This innovation can be implemented by the Government of Gresik Regency for payment of cleaning/garbage service fees using electronic payments.

Gresik Regency still implements payment of cleaning service retribution manually. The involvement of the use of information and communication technology and the Internet in e-government is considered better than manual (Kuswati et al., 2022). The existence of information system technology innovation aims to facilitate human work. In the era of digitalization of technology, electronic payments are experiencing several developments. With the emergence of electronic payment methods that are not only used for business payments on e-commerce platforms, now the government sector can use electronic payment methods to improve public services in implementing e-government.

Based on the SWOT analysis, it can be concluded that Gresik Regency can carry out several strategies. The first strategy is to improve the quality of human resources and improve the quality of service with e-payment technology. The second strategy is training in understanding HR regarding technology, improving facilities and infrastructure in designing e-payments and reaching retribution collection areas throughout Gresik Regency. The third strategy is to create payment innovations that can be reached by all the people of Gresik Regency and hold a socialization program for retribution payments using e-payment for the people of Gresik Regency. The fourth strategy is developing a business strategy with an effective and efficient technology that can inhibit changes in payments and reaching retribution collection areas throughout Gresik Regency. The third strategy is to create payment innovations that can be reached by all the people of Gresik Regency and hold a socialization program for retribution payments using e-payment for the people of Gresik Regency. The fourth strategy is developing a business strategy with an effective and efficient technology that can inhibit changes in payments and reaching retribution collection areas throughout Gresik Regency. The third strategy is to create payment innovations that can be reached by all the people of Gresik Regency and hold a socialization program for retribution payments using e-payment for the people of Gresik Regency. The fourth strategy is developing a business strategy with an effective and efficient technology that can inhibit changes in payments and reaching retribution collection areas throughout Gresik Regency. The third strategy is to create payment innovations that can be reached by all the people of Gresik Regency and hold a socialization program for retribution payments using e-payment for the people of Gresik Regency. The fourth strategy is developing a business strategy with an effective and efficient technology that can inhibit changes in payments and reaching retribution collection areas throughout Gresik Regency. The third strategy is to create payment innovations that can be reached by all the people of Gresik Regency and hold a socialization program for retribution payments using e-payment for the people of Gresik Regency. The fourth strategy is developing a business strategy with an effective and efficient technology that can inhibit changes in payments and reaching retribution collection areas throughout Gresik Regency.

Conclusions

Most people still need to understand better technology that can inhibit changes in payments using e-payment. The strategy that can be taken to implement e-payment in e-retribution payments is to develop a business strategy that is easily accessible and used by all age levels.

Based on the analysis performed, it can be concluded that:

1. Some obstacles arise when the process of billing and payment of user fees is manual and without involve information technology. Collecting levy payment data takes a long time, and there are indications of illegal levies.

2. Using e-payment as a virtual account is considered more appropriate to apply because payments using the virtual account method can be made anywhere.

3. What needs to be considered so that the adoption of this innovation is right on target and is said to be feasible to implement lies in the urgency of understanding information technology from the Environmental Service and careful technology adoption planning in collaboration with the Gresik Regency Diskominfo, as well as the participation of stakeholders working in the fintech sector to contribute to the preparation business strategy to the process of preparing e-payment technology.
The drawback of this study is that its findings are limited to comparing Gresik Regency and Surakarta City's retribution payment conditions. The conclusions of this study can only be applied to circumstances similar to Gresik's because they are contextually linked to that state.

**Recommendations**

The findings of this study give a general overview of the circumstances that enable e-payments for revenge. The conditions of a region before and after implementing these advances have yet to be identified and compared in any prior research.

Future research can conduct technology studies in paying regional taxes and regional retributions with electronic payments under the conditions of the people in the Gresik Regency. In addition, further studies in other areas with different contexts are still needed, for example other regions with different levels of IT infrastructure.

The contribution of this research is to provide an overview of the implementation of e-payment using the virtual account method which has been successfully carried out by the Surakarta City Government in other regions. Thus, the use of the e-payment method can be effective and targeted to prevent the use of technology that is useless.

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