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EFFECT OF PERCEPTION OF USABILITY AND PERCEPTION OF EASE OF USE OF DIGITAL PAYMENT ON THE PERFORMANCE OF CASHLESS SOCIETY PROGRAMS IN THE MANAGEMENT OF STATE FINANCES

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ABSTRACT
This study aims to understand the effect of perceptions of usability and perceptions of ease of use of digital payment on the performance of the Cashless Society program in the financial management of the transaction state as a new 4.0 business behavior that is supported by Cashless Society 5.0. Until now, digital competencies, demographics, and infrastructure in Indonesia in implementing cashless economies are not optimal. This study uses a descriptive- qualitative approach with the literature study method. The purpose of the study to determine the development of the Cashless Society transaction behavior in the management of state financial results stated that Cashless and Cardless Transaction behaviors have been running, it is a business behavior that can provide economic added value and become an alternative solution to economic problems in Indonesia. Indonesia's readiness to be cashless society still requires support from various parties to megoptalize financial and digital literacy.

Keyword: *The effect of perception of usability, conveption of convenience, use of digital payment, the performance of the cashless society program, state financial management.*

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INTRODUCTION

The use of digitalization technology is strongly felt in the joints of the economy, eroding the functions of conventional systems including in the financial sector, the demands for financial services that are quickly safe and efficient are stronger in accompaniment to people's new experience of seamless new services(Mohamed & Ali, 2018). A new pattern of collaboration between economic actors through sharing economy reduces the role of financial institutions as middle men (Schor & Fitzmaurice, 2015).

The development of digital technology in the past decade has drastically changed the transaction behavior of economic agents (Aubert, Rivard, & Patry, 1996). Consumption patterns are shifting to shopping within digital platforms and demanding payment methods that are mobile, fast, and at the same time remain secure (Huang, 2017). Industrial relations between actors shifted to an increasingly modular pattern and gave birth to new business models. Global dimension digital platforms are increasingly fading jurisdictional barriers (borderless) and reducing national economic sovereignty (Flew, 2018).

The flow of digitalization is rapidly entering Indonesia, and will strengthen in the future. The population is fairly large and dominated by generations Y and Z becomes a prospective market(Purwanto, Deviny, & Mutahar, 2020). At the same time the unbanked population figure is still high so

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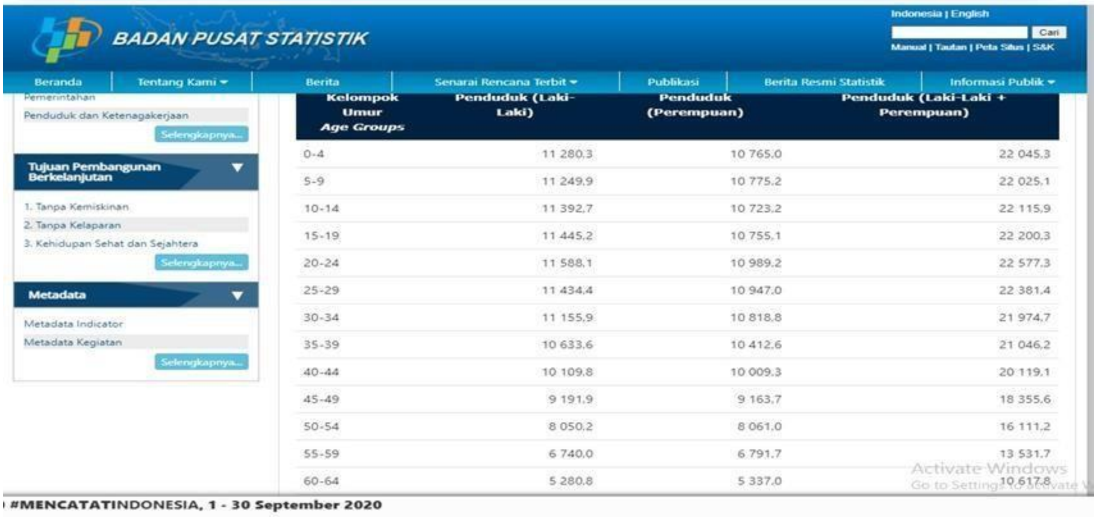
that it opens up even greater market opportunities. The strong impact of digitalization is becoming a plural phenomenon in emerging countries because increasingly affordable access to technology allows increased participation of segments of society that have been out of reach of traditional financial services(Barrett, Davidson, Prabhu, & Vargo, 2015). Conversely, the impact of digitalization in developed countries is more limited behind the demographic structure dominated by aging population and the establishment of financial institutions with very low unbanked people(Msweli & Mawela, 2020).



Kelompok Umur *Age Groups*	Penduduk (Laki-Laki)	Penduduk (Perempuan)	Penduduk (Laki-Laki + Perempuan)
0-4	11 280.3	10 765.0	22 045.3
5-9	11 249.9	10 775.2	22 025.1
10-14	11 392.7	10 723.2	22 115.9
15-19	11 445.2	10 755.1	22 200.3
20-24	11 588.1	10 989.2	22 577.3
25-29	11 434.4	10 947.0	22 381.4
30-34	11 155.9	10 818.8	21 974.7
35-39	10 633.6	10 412.6	21 046.2
40-44	10 109.8	10 009.3	20 119.1
45-49	9 191.9	9 163.7	18 355.6
50-54	8 050.2	8 061.0	16 111.2
55-59	6 740.0	6 791.7	13 531.7
60-64	5 280.8	5 337.0	10 617.8

Figure.1 population

From the picture above, it can be seen that in 2018 there are 179 million people of productive age (15-54 years) which is separated from the Generation Y population of 59.1% and the population of Generation X of 40.9%, Indonesia is an economy that has great potential to absorb the flow of digitalization. With the fourth largest population in the world and a demographic structure dominated by generations Y and Z, Indonesia has the most prospective consumer segment to absorb the wave of digitization. More than 60% of Indonesia's population of 265 million in 2018, aged between 15 and 64 years (BANK INDONESIA, 2019).

Figure.2 Comparison of internet usage.

Source of blueprint BI payment system indonesia

In 2014, Bank Indonesia launched a program called the National Non-Cash Movement (GNNT) so that indonesians become Less Cash Society (LCS). This is because the use of kartal money in the community has obstacles in terms of efficiency. In addition, cash payment systems also have risks in the form of theft and circulation of counterfeit money .

Recorded at Bank Indonesia as of March 4, 2019, there are 37 e-money issuing institutions including 11 banking institutions and 26 institutions other than banking or fintech companies. Emoney products themselves are divided into two, namely prepaid cards (pre-paid-cards) based on chip-shaped cards and e-wallets based on applications.

Nationally, Digipay has been used by 4,295 Work Units throughout Indonesia by involving 920 MSMEs providing goods and services, and has successfully completed 10,659 transactions until the end of November 2021(Achmad Ford, 2022).

By looking at the phenomenon of rapid growth of e-wallet products, it is undeniable that there are obstacles that exist in the use of these products that will be able to have an impact on usage interests. What's more, there have been many similar products from several other competing companies. This attracted authors who have a scientific background in finance and banking, to further examine how much influence the attractiveness of promotion, perception of convenience, perception of security, perception of benefits to the interest in using e-wallets(Wall & Waterman, 2010).

METHODS

This writing method uses library research methods in the form of applying the internet bangking, virtual acount and government credit cards as a reference for digital payments which will be discussed using peimer and secondary data review and Correlational Method, a research design that aims to examine the level of relationship between variations in a factor and variations in other factors based on the correlation coefficient between perception of usability and digital perception. ease of use. payment to the performance of cashless society programs in the management of state finances (Sugiyono, 2013).

RESULTS AND DISCUSSION

Electronic money is essentially cash without any physical money (cashless). The value of the money comes from the value of money deposited first to the issuer, then stored electronically in an electronic media in the form of a server (hard drive) or chip card. Its function as a non-cash means of payment to merchants who are not the issuer of the electronic money in question) (Usman, 2017).

Electronic money is divided into two chip-based so-called e-money there is a server-based so-called e-wallet Transaction behavior using cashless or cardless in Indonesia has actually existed since 2007. The development of e-money was started by a telecommunications company, Telkom, which became a pioneer by issuing T-Cash. The condition of the community that is still ordinary, inadequate infrastructure and lack of intensive socialization from companies or the government make e-money still between existing and absent. Then followed by Indosat in 2008 issued My Wallet, after that followed BY XL Issued XL Tunai and finally the banking institution launched CIMB Mobile Phone account.

The movement of e-money was not seen until 2012. In fact, if from the beginning the government and all stakeholders provide socialization, maybe the development of cashless and cardless will be realized earlier in Indonesia. The impact of implementing cashless and cardless transactions in the short term will affect the economy in the long term. Therefore, the policy of promoting cashless and cardless transactions will affect the acceleration of a country's economic development.(Tee & Ong, 2016).

The development began to look there geliat starting from 2013 to 2017 began to appear BBM Money (Blackberry Messenger), Mandiri e-Cash, Uangku, Sakuku, GoPay, and OVO participated in competing with each other, so that in early 2018 there were 27 e-money circulating in Indonesia. Competition continues to sharpen promotions are widely carried out by GoPay, T-Cash, OVO, Dana, Doku Wallet, and others. From the power of the marketing department that is constantly promoting, there are finally some e-money that are the choice of the People of Indonesia. Here's the most in-demand e-wallet data.

Picture. 3 list of e swallow apps based on their users.

Based on the image data above, GoPay is the first choice of the Indonesian people and can even beat mandiri emoney issued by Bank Mandiri. As in the picture that transactions with GoPay e-wallets in Indonesia showed very high development to reach nearly 90 trillion. While other e-money only ranges from 2-20 Trillion.

1. Perception of usefulness (benefits)

    Seeing the enthusiasm and development of the use of e-wallet applications or digital payments on average ranging from 2-20 trillion and up to 90 trillion, it can be said that the perception of usability is very felt and successful, reflected in accordance with the theory of perception of usability, namely improving user performance that will directly or indirectly produce better profits in terms of physical and nonphysical, such as the results of work obtained faster and more satisfactory than not using the technology.

    Enthusiastic use of digital payments also began to grow rapidly along with the demands of using non-cash payments, due to the effects of the pandemic, so that people could not help but learn with financial technology, one of which is e wallet and digital payment.

2. Perception of ease

    The perception of ease of use is a measure where a person believes that in using a technology can be clearly used and does not require much effort but must be easy to use and easy to operate, looking at the user graph that the high user in financial technology and digital payment, can be interpreted that society considers easily adaptable to the advancement of digital payment technology.

3. Cashless sosiety

    The application of digital payment and the high enthusiasm of digital payment, shows indications that cashles sosiety is running well and rapidly, seeing that Cashless payment is all financial transactions carried out without involving kartal money such as checking and checking, but using electronic means such as transactions through Mandiri Cash Platforms (ATMs), debit cards, credit cards, and transactions that use high technology such as e-banking, e-commerce, or e-payment.

4. State financial management

The form of state financial management is the State Budget (APBN), which is stipulated by law. The state budget consists of revenue budget, budget, and financing. State revenue consists of tax revenues, non-tax revenues, and grants. While state spending is used for the purposes of organizing the duties of the central government and the implementation of financial balance between the central and local governments.

Then for the management and regulation of government work unit spending, the minister of finance issued Regulation of the Minister of Finance of the Republic of Indonesia Number 230 / PMK.05 / 2016 Concerning Changes to The Minister's Regulation Finance Number 162/PMK. 05/2013 Concerning The Position and Responsibility of the Treasurer in the State Revenue and Expenditure Budget Management Work Unit

Article 1 paragraph 31. Internet Banking is one of the bank services that allows customers to obtain information, communicate, and conduct banking transactions through the internet network.

Article 1 paragraph 32. Debit Card is a means of payment using a card that can be used to make cash withdrawals, transfer of funds, and / or payment of obligations arising from an economic activity, including transactions

Article 1 paragraph 33. The Account Debit Warrant hereinafter abbreviated as SPPR is proof of an order from the KPA / PPK on behalf of the KPA to the Treasurer of Expenditure / BPP to debit the Account of the Treasurer of Expenditure / BPP using a Debit Card. spending, where the obligations of the cardholder are fulfilled instantly by directly reducing the deposits of cardholders at commercial banks (Indonesia, 2016).

Then for the implementation of digital payment, one of the options that can be taken is with a government credit card in accordance with the Regulation of the Minister of Finance of the Republic of Indonesia Number 196 / PMK.05 / 2018 concerning Procedures for Payment and Use of Government Credit Cards.

Article 1 paragraph 1. Government Credit Card is a means of payment using a card that can be used to make payments for expenses that can be charged to the state budget, where the cardholder's payment obligations are met first by the Government Credit Card Issuing Bank, and. The Work Unit is obliged to make repayment of payment obligations at the agreed time with repayment at once.

Article 1 paragraph 2. Government Credit Card holders are officials and / or employees in the Work Unit of the Ministry of State / Institutions who have the status of State Officials, Civil Servants, Soldiers of the Indonesian National Army, Members of the National Police of the Republic of Indonesia, or other employees to spend with the Government Credit Card based on the determination of the KPA.

Applicative and definition of digital payment distribution following the Regulation of the Minister of Finance of the Republic of Indonesia Number 183/ PMK.05/2019 concerning The Management of Expenditure Accounts Belonging to the Ministry of State / Institutions.

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Article 1 paragraph 9. Expenditure Account belonging to the Ministry of State / Institution hereinafter referred to as Expenditure Account is a government account in the form of a government check or virtual account at a commercial bank that is used to hold money for state spending purposes or to pay state expenses.

Article 1 paragraph 14. Cash Management System hereinafter abbreviated as CMS is an application and information system that provides balance information, transfers between accounts, payment of state revenue and utilities, as well as other facilities in the implementation of banking transactions in real time online.

15. Debit Card is an electronic payment card issued by a commercial bank.

Based on Regulation of Govermenment of The Republic of Indonesia Number 50 of 2018 concerning Amendments to Government Regulation No. 45 of 2013 concerning Procedures for the Implementation of State Revenue and Expenditure Budgets. article 2a states that the Inventory Money mechanism (which was originally only managed using cash, checks and bilyet giro) is now starting to be shifted towards cashless by using payment instruments in the form of credit cards, debit cards, and internet banking.

Issuance of Government Credit Cards (KKP) as a means of payment for several types of transactions that use the State Budget (APBN). The transaction includes departmental travel goods shopping transactions, operational goods shopping, non-operational goods shopping, inventory goods shopping, rental shopping, and maintenance spending.

Furthermore, phase II was carried out no later than November to December 2017 and was tested on all vertical work units of the Directorate General of Treasury. 2018 is a transitional year where all Ministry of State / Institutions (K/L) is expected to include at least 1 (one) work units to conduct Government Credit Cards trials. The last stage, it is expected that from July 1, 2019, the entire Central work units has fully implemented the Government Credit Cards.

Government transaction mechanisms are still widely carried out using a cash base. The management of state finances with a very large budget and implemented in cash certainly faces several obstacles including

hampered office operations due to problems of availability or readiness of money in the treasurer of government agencies

indications or potential corruption of cash transactions such as cases of embezzlement of cash by financial managers or the emergence of fictitious bills; and

There are costs incurred due to the ineffective management of government cash, such as the cost of funds / idle cash in the assets of government agencies or the risk of losing cash.

The Government of Indonesia launched a new model of state financial management, namely by campaigning for less cash even to cashless. One of the approaches used in inclusive financial efforts, as a derivative of the application of Presidential Regulation No. 82 of 2016 on the National Strategy of Financial Inclusion. especially in this case the use of credit cards, is to consider best practices and lesson learned from domestic and international. Use of mechanisms.

Government Credit Cards (KKP) and electronic banking services as one of the practical solutions in responding to the times, where all are required to be fast-paced. This phenomenon changed the paradigm of conventional payment systems that relied on physical money as payment instruments shifted on non-cash instruments. The rapid development of technology in the financial field makes payment systems that are increasingly integrated and the settlement (settlement) of transactions becomes faster, easier, practical, cheap and flexible.

Many rules in the organization form a comfort zone so as to form a sense of satisfaction that is too fast and reluctant to change (maintaining the status quo). The urgent need for change must be managed properly to be able to produce the changes that the organization wants. Traditionally, the public sector is a sector that is relatively free in relation to innovation compared to the business sector. The history and characteristics of public sector organizations that tend to be static, formal, and rigid give rise to the reluctance of the public sector to take advantage of innovation.

The public sector is characterized by the status-quo and and dislikes change. Even not only in an institutional context, that individuals also very rarely make innovation as part of their daily work. In general, individuals involved in the public sector only run their duties normally (business as usual) (Suwarno, 2008).

CONCLUSION

From the various presentations above and the theoretical framework and discussion, some information was obtained about the influence of perception of usability, the ease of digital payment limited to the performance of cashless sosiety of government financial performance, that the perception of digital use of paiment has been felt and has begun to increase among the millennial generation, but for transaction applications that connect with state finances are still not visible. Then the perception of digital payment ease is familiar and aplkatif, but it has not been able to touch on the country's financial cashless sosiety.

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