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Traditional Market e-Retribution: BUSINESS COMMUNICATION PLATFORM BETWEEN ENTREPRENEURS AND SURAKARTA CITY GOVERNMENT BUREAUCRATS

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ABSTRACT

This paper aims to review the implementation of the e-money systems like e-retribution for traditional market traders in Surakarta. Methods of analysis will be directed description and a detailed description of the phenomenon of communication between businessmen and Government bureaucrats, the traditional market Surakarta City. The qualitative data gathered from in-depth interviews to explore cases that occur in the implementation of the policy of e-retribution in the traditional market in the city of Surakarta. The semi structured interview form was deliberately chosen to give a chance to the interviewees in providing information freely and flexibly so that it does not cover the possibility of exploring hidden information else. The research results reveal that the policy of e-retribution is not fully be done in traditional markets despite a payment system like this provides many benefits to the Government of the city of Surakarta. This system provides guarantee of certainty of efficiency and effectiveness of the cost of the withdrawal of retribution. On the other hand the system of e-retribution will encourage traditional market traders to know the modern financial management systems involving banking. However, for the small traders of this system are considered as aggravating thing because it forced them to open a banking account as deposits..

Keywords: e-Retribution; Traditional Market; non-Cash Payment.

1. INTRODUCTION

Today's bureaucratic and public service reforms are already expanding in the internet-based public service sector based on information and communication technology (ICT). This step was taken by the central and local governments to implement a system of government that optimizes the excellence of information and communication technology so that it is expected that the government is right to provide public services effectively and efficiently as possible. This phenomenon of public service reform is better known as e-government or e-governance. E-government, a term that refers to information technology-based governance systems in recent decades, is realized to be a very important factor in the management of public services. With this system, the government made inroads to suppress social and economic cost and improve the efficiency of the field of public

services including business people as the right to get services from the government. In addition, there are some very important reasons why the government developed e-government and e-governance based on information and communication technology (ICT) in line with the wave of revolution in the field of information and technology that is inevitable and has penetrated into all segments of the society. It is no exception that bureaucratic communication that establishes a relationship between the government and business estimators demands a more effective and efficient convergence of business communication media and provides more value for the government and businesses in the e-comers network.

Be aware that the implementation of e-government also seems to bring consequences of changes in government network structure and business communication patterns. The relationship between bureaucrats and business people will be more transparent, flexible, informal and of course interactive. In the community service community inevitably has to be grown a new culture that integrates collaboration between the public and private sectors. Similarly, in the dimensions of the relationship between government and business people, it has raised the demands of businesses that are in line with the phenomenon of digital society. ICT-based business governance networks are a demand that must be developed by businesses and the central government and the local government itself.

Addressing the phenomenon of e-commerce in the e-government system, Surakarta city government has tried to implement through e-retribution or retribution policies based on electronics. This policy has been implemented in some traditional markets with some advantages and disadvantages. With this policy, it is also expected that businesses in traditional market environments have started and are more familiar with e-government, e-business, where e-retribution is part of the internet technology-based communication and business system.

1.1 Research Question

Referring to research issues, there are two important questions that can be formulated:

1. How e-retribution policies are implemented against traditional market businesses

2. How business communication platforms based on communication and information technology take place between bureaucrats and traditional market trader

1.2 State of The Art

E-business as part of the e-government system is a social phenomenon that attracts economic, social and political experts to conduct research in the perspective of each researcher. However, in a smaller scope, e-retribution has not done much research on it. In accordance with the academic competencies of researchers, this study focuses on the phenomenon of e-retribution in the perspective of business communication. E-retribution as a means of connecting between the government as a traditional market service provider and merchant as a user of traditional market services where market retribution payment transactions are carried out on non-cash, i.e. by involving banking. Therefore, traditional market traders inevitably have to deal with banking by opening deposit accounts to make non-cash market retribution payments. Some supporting studies that contribute to e-business and retribution include:

Simangunsong (2015) conducted a review of the evaluation of retribution receiving targets in Bandung district. The results revealed that the realization of retribution is far from the target stipulated. This unsatisfactory achievement is due to several factors such as limited resources, aspects of supervision, low public relations, and low implementation compliance in implementing policies. Simangunsong's research also highlights aspects of people's income. If people's incomes increase then it is more likely that retribution payments could be easier to intensify.

A similar study was also found in research into the effectiveness of pad levy acceptance conducted by Saputra (2016). Research location in Bandung district and the results of research analysis revealed that retribution sales of business products is one type of business service retribution that is considered less effective and less reliable towards PAD Bandung district.

Using the research methods mix approach, research on regional retribution with an emphasis on aspects of public service satisfaction was conducted by Dailiati (2018). One of the conclusions of the research conducted in Pekanbaru city revealed the quality of sanitary hygiene services is still not satisfactory; people feel that what is paid for retribution, not in accordance with the cleaning services provided by the Pekanbaru city government.

Still using the same perspective, Sugiono (2015) conducted research on the meaning of taxes and retribution in the perspective of taxpayers. Research with a deductive research approach with the research object of taxpayers of street vendors in Pamekasan Madura, produced relevant findings namely taxes and retribution by street vendors understood as the obligation of citizens and as a tool towards the peace of their economic efforts. Peace of mind in running a business is felt by street vendors after fulfilling their equalization as a taxpayer and retribution because they feel no longer pursued by security officers. The street vendor is confident that the retribution paid by the CCP will eventually return to society as well.

Hawati (2017) conducted research on strategies to optimize the acceptance of public roadside parking service retribution. One of the conclusions and recommendations of the research conducted in Tangerang city is the need to improve the parking management system, improved parking supervision system, improved socialization and law enforcement, improvement of human resources quality, and evaluation of parking retribution tariff policy.

While it is related to business transactions with non-cash payment models, research has been conducted by Durgun & Timur (2015). The purpose of the study is more focused on the possible impact sparked by non-cash payments or electronic means of payment of a payment system that is different from conventional payment systems. This system also facilitates the banking administration system.

Considering the results of previous studies there is a tendency to analyze retribution in terms of the effect of achieving no optimal targets as well as aspects of taxpayer satisfaction and retribution in return for the final contribution they have made to local governments. Therefore, through this research, the issue of the effectiveness of retribution will be reanalyzed by stakeholder intervention, namely banking that facilitates non-cash payment system or e-retribution. Thus the cycle of retribution withdrawal activity will change not from retribution officer come to traditional market trader then into one of the local original income sources, but the flow of the cycle changes from traditional market trader to banking then banking depositing to local government as part of the local original income. On the side of traditional market traders are also required to make changes to business conduct.

2. METHOD

All primary data and other supporting data that has passed the data validity test will be analyzed in order to conceptualize as realistically as possible, conceptualized in the perspective of the information source. Furthermore Miles, et al (2014), classifies the process of qualitative data analysis in three steps namely condensation data, presenting data and providing an overview of conclusions. Condensation data is a step to select information, create a summary of information or paraphrase. For example, interviews are generally not directly available for analysis but still require certain conditions in the analysis process. The presentation of the data is done only on the data that has been tested validity, after the data is analyzed by the researchers. To test the validity of the data is done through the triangulation technique of the data source. Triangulating by source means benchmarking and re-examining the degree of trust of an informant obtained through different times and tools in qualitative methods (Simangunsong; 2015). The step is carried out simultaneously and continuously and only ends if it is perceived to have reached the point of redundancy, which is the limit where there is no longer a relevant data source for validity test purposes. From that step can be drawn the final conclusion.

The data analysis process as introduced by Miles and Huberman began from the beginning of the study, including analyzing data sets derived from observations in research areas or traditional markets that have implemented e-

retribution policies, final data collection in the form of data that has gone through an ongoing analysis process, which results in a variety of information that has been tested for depth and continues (Sutopo; 2006).

Furthermore, the flow of the research data analysis process refers to Miles (2014) there can be the possibility of data coming from primary sources directly displayed without going through the process of condensing the data, if the data coming from the informant is properly accurate and perceived important as well as urgent by researchers. The step is taken with the intention of reducing the distortion of the meaning of all information derived from the informant so that all data is completely naturalistic as is the meaning of the information carried out by the informant.

3. RESULT AND DISCUSS

3.1 Traditional Markets in Surakarta

Surakarta is an autonomous region in Central Java that is categorized as a major city in Indonesia. Geographically, Surakarta or Solo is located in the intersection of business centers between Boyolali, Sragen, Karanganyar, Klaten and Sukoharjo. Compared to the five districts that surround Surakarta or often known as Solo, Surakarta city is not so vast, even that economic resources Surakarta city has are not superior to the cities that surround it. Nevertheless, due to the long history of power and socio-political authority of Surakarta palace in the past, Surakarta city is still recognized as a cultural center and political barometer in Indonesia.

Surakarta city area of 44.04 Km² is divided into 5 sub-districts (Laweyan, Serengan, Pasar Kliwon, Jebres and Banjarsari districts), and consists of 51 Neighborhoods. From the perspective of people's economic dynamics, the economic characteristics of Surakarta are dominated by secondary and tertiary sectors, characterized a trade and services sector. This is due to the very limited natural resources that are possessed. The agricultural sector is so lacking in existence that it does not mean its role. Thus it is easy to predict, how much economic dependence of Surakarta city to other regions in terms of supply of raw materials needs in order to drive its economic activities. The above dependency shows the susceptible economic position of Surakarta to the changes that occur in these supplier areas. (Daryono, 2002)



Figure 1. Map of Surakarta Traditional Market

Surakarta is administratively divided into five sub-districts and each sub-district consists of sub districts. Each area has a shopping mall. Trading activities are carried out in various facilities, including supermarkets, shopping malls, traditional markets, and mini markets. The traditional

market in Surakarta city in 2015 numbered 44 markets. The growing growth of a clean and cool mini market will certainly attract more people to shop than to have to go to traditional markets that tend to be sultry, dirty and crowded. The number of supermarkets tends to grow rapidly. In 2015 the number of supermarkets /mini markets increased significantly. The economic potential of a region, especially the trade sector, can be seen from the many markets. The market is a medium of meeting between sales and buyers, so the more crowded the business transaction means the higher the trading potential.

Central business centers in the form of traditional markets as well as modern trading centers such as malls, supermarkets, supermarkets and the like are spread across five sub-districts and 51 villages. Some popular business centers in Solo include: Solo Grand Mall located at Penumping village, Solo Square shopping center located in Laweyan village, Solo Wholesale Center in Gladag Village, Solo Paragon Mall on Yosodipuro mangkubumen village, Robinson Mall at Sondakan village, The Park Mall, Hartono Mall at SoloBaru and so on. In addition to the business center or modern market Surakarta city still maintains the existence of traditional market.

Regulation of the President of the Republic of Indonesia No. 112 of 2007, Traditional market is a market built and managed by the government, local government, private, state-owned enterprises and regional business entities including cooperation with private businesses in the form of shops, kiosks, los and tents owned / managed by small, medium, self-help or public enterprises with small businesses, small capital and with the process of buying and selling merchandise through bargaining (Dakhoir; 2018).

In recent years the Surakarta city government has finished revitalizing traditional markets, among others by revamping the physical buildings of the market as well as market governance under the Office of Market Management (DPP). Traditional market revitalization in addition to physical development is also carried out by socializing financial management management to the supply of market traders who cooperate with banks such as Jateng Bank, BTN, BNI and so on. The banks as government partners and market traders work together to realize solo smart city vision, among others, by implementing a market retribution payment system with e-retribution.

Some traditional markets in Surakarta that adopted the e-retribution system at the beginning of this program were introduced consisting of five markets namely Pasar Gede, Pasar Klewer, Pasar Ngudi Rejeki Gilingan, Pasar Singosaren, and Pasar Gading. Some of the things that these markets consider to be the first choice of the e-retribution system can be observed from the characteristics of those markets

3.2 Traditional market retribution

The traditional market as the economic center since the beginning of human civilization, serves as a means of interaction of various segments of society to meet the needs of the household economy. Business people, both trader, buyers and those who act as intermediaries such as touts, as well as governments represented as traditional market managers, perform their respective roles egalitarian. Among the businesses in the traditional market have the

same bargaining position to be in the business communication process in that market? The same happens in the process of tightening the price of goods and services traded in traditional markets so that the final decision on the price is determined by the agreement between the traders and the buyers as the system applies to the form of the market economy in general. So the decision will satisfy all parties because there is a real bargaining process between businesses.

Unlike shopping malls or modern markets, in the traditional market the price of goods that have been pegged by merchants, such as the price tag affixed to the goods sold, in the fact that the price is not a dead price or can still be bargained by the buyers. This is the characteristic and attractiveness of the traditional market in addition to the purchasing power of the entire segment of society will be accommodated in the traditional market. Almost all the economic needs of the lower society will be found in traditional markets. Traditional markets are an option for manufacturers to market their products with the consideration of social cost and economy cost which is much cheaper than cost in modern markets such as malls and supermarkets. Taxes and retribution payable by manufacturers are relatively smaller. On the other hand, traditional markets are a choice, among others, cultural factors of consumer behavior that have been embedded since time immemorial and most importantly the purchasing power of consumers that can be accommodated in traditional markets. Consumer purchasing power capability will be adjusted to varying quality and quantity of goods offered in traditional markets.

In addition to business people, namely traders and buyers, the role of local governments as traditional market managers as facilitators mainly provides the economic infrastructure needed by traders and consumers. Services to the traders include clearing land in the form of los, shops and kiosks and outside the criteria that have been set among others that we often encounter such as around the entrance, under the market bridge and the actual small alleys for access in and out of the market visitors. Other forms of service concern security and traditional market order. As a consequence of the services provided by the government to businesses in traditional markets, the government imposes a tax system and retribution on traditional market businesses.

The provisions of retribution imposed by traditional markets in Indonesia so far refer to Law No. 28 of 2009 on Local Taxation and Regional Retribution. In the legislation intended by retribution is a local retribution as payment for certain services or permits specifically provided and or granted by the local government for the benefit of a private person or entity (Putra;2016). Mandatory retribution will after paying retribution by itself be entitled to utilize certain services and licensing from the local government and a certain period of time which is the deadline for mandatory retribution. In traditional markets, businesses are subject to daily retribution which means they have the right to benefit from the government's services by daily calculation. The retribution imposed in the traditional market of Surakarta city nominal range varies depending on the type and area of land occupied by traders. Broadly the face value of retribution imposed on mandatory retribution consists of four groups namely shops, kiosks and los and court. The business place is a shop with an area of 18 m2,

kiosks with an area of 12m2 and los with a business area range of 4.5m2. Retribution to be paid per day is IDR 1100 for kiosks, IDR 1700 and for los consists of two types that if the los there is a wall seal (closed) subject to retribution IDR 1000 but if the space is open or without a wall of seals will be subject to retribution IDR 900.

Based on The Mayor of Surakarta Regulation no. 14 of 2016, the amount of market service retribution tariff is determined based on the type of facilities consisting of courts, los, kiosks, locations, place zones, market class, period of use, and consumption of environmental electricity. Referencing article 7 of The Mayor of Surakarta Regulation number 14 of 2016 the rate of large retribution for los, stalls per m2/day is: a). 0.1, from TNTD (Estimated Base Place Value). b). Electricity Tariff (TL) x usage based on Kw meter. While the tariff of large retribution for the market as stipulated in article 8 is as follows: a). Market class I: IDR 500,- m2/day. b). Class II Market: IDR300,- m2/day. c). Class III Market: IDR 200 m2/day.

3.3 Non-Cash Retribution Payment System

The modern economic system is synonymous with the exchange system of goods and services by using money as an exchange tool. Money as a legal and formal exchange tool at the same time to distinguish the system from the traditional economic system that is synonymous with barter as a form of exchange of goods and services in a limited scope with all its shortcomings and advantages.

Any cash as an exchange tool in the modern economic system always attaches two types of value i.e. face value and intrinsic value. This type of money consists of banknotes and coins that are still treated in all countries of the world. However, in line with the development of society that is characterized by the development of extraordinary technology and followed by an instant lifestyle in order to achieve efficiency and effectiveness of economic activities then the use of cash or increasingly limited.

The circulation of banknotes and coins began to shift with the use of non-cash payment systems based on information and communication technology with a wide network across geographical and democracies boundaries. Payment tools intended are more popular with the term e-money, short for electronic money with all variations of their respective uses. Adopting the term, the retribution payment system that originally used cash, in some areas of Indonesia has shifted towards the use of non-cash retribution payments with electronic cards called e-retribution.

The transformation of traditional market retribution payment systems from cash payment systems to e-retribution is not merely the demand for technological developments that demand the achievement of goals effectively and efficiently. The positive impact concerns the efficiency of operational retribution financing and the positive impact on the human resources efficiency of market managers.

However, the change of conventional payment model towards the electronic model will have consequences for all businesses in the traditional market. The obvious

financial consequences will be felt by manufacturers and consumers as well as stakeholders, who benefits and who feels disadvantaged. The social consequences will be a wide range of demands for taxpayer satisfaction levels and retribution against counter-achievements for what they have paid to the government. Not to mention if the infra-structure that is the main requirement of the e-retribution system has not been fully prepared properly. The internet network is cut off, card chips are broken, data entry is slow and so will obviously be a drag on itself which leads to dissatisfaction of traditional market businesses that have not previously experienced significant delays of the payment system in cash retribution.

Surakarta City Government as a pioneer of non-cash retribution payment with the term E-Retribution (electronic Retribution) market has started to implement this payment system application since the beginning of October 2016. At that time the application system of e-retribution was still pioneering by engaging businesses in 2 traditional markets namely Gede market and Ngudi Rejeki Gilingan market. Then still in the same year the e-retribution system also began to be treated in Singosaraen Market and Depok market. Until the beginning of June 2017 the system began to be applied to Klerew market, Embankment Market, Sibela's Market, Bangunharjo Market and Ivory Market. The e-retribution system is carried out with the aim of transparency and accountability so that the public trusts the government. Surakarta City Market Management Office has targeted 44 Traditional Markets in Surakarta all adopting e-retribution systems in 2018.

The definitive understanding of e-retribution is formulated by the Surakarta city government, as an application system for electronic payment management of market services at Surakarta city Trade Office in cooperation with banking. This system also means the management of retribution involving banks as partners of the city government with businesses in traditional markets. Banking involvement also means demands for businesses in traditional markets, namely manufacturers and consumers and governments to engage directly in business communication with the banking authorities.

In general, the implementation of the e-retribution system requires merchants to be customers of government partner banks providers of e-retribution application systems so that merchants as retribution are obliged to interact directly with the relevant bank offering e-retribution cards as a means of payment of the non-cash retribution. With this card merchants every day or at certain times simply utilize the e-retribution application engine that has been installed in every traditional market. If the distance of the number of times the balance set on the e-retribution card is insufficient to make transactions in the application machine then the trader as a mandatory retribution who is also a bank customer, must increase their deposit balance by going to the bank office or car bank service in the market in question.

To date, e-retribution application technology has been implemented in 12 traditional markets, and overall law enforcement efforts continue to be carried out by other city governments by setting a target of 23 traditional markets by 2018. While the number of traditional markets in Solo as many as 44 markets. Twelve traditional markets that have implemented e-retribution systems involve market traders,

market management agencies and banks as providers of application systems and e-retribution technology support devices, especially e-retribution cards and machine tap readers. Banks that have been designated as government partners in this case the Market Management Office in Surakarta are Bank BTN, Bank Jateng, and BNI⁴⁶. Banks are obliged to provide facilities and infrastructure until the implementation of e-retribution such as issuing e-retribution cards and providing machine tap readers in every traditional market.

3.4 Social Costs and Economic Costs of E-Retribution System.

As a form of technological innovation of non-cash payment system, at the beginning of its development will inevitably cause social turmoil in society. At the planning stage the introduction of the system will at least raise pros and cons regarding the effectiveness and efficiency of the use of e-retribution. It means effective and efficient for banks and governments as market managers, effective and efficient for banks as government partners or effective and efficient for traders. E-retribution as an effort to facilitate payment or otherwise become a social and economic burden for traders as a party obliged to pay the retribution.

Interesting information is obtained from the informant of one of the old model retribution towing officers or has not used the e-retribution system. Market employees who are in charge of attracting the retribution do not see the reality of the negative impact or disadvantage of shifting the conventional model payment system to the e-retribution system. According to the officer, the job of attracting retribution manually, the officer immediately charges the retribution to the traders with a proof of receipt of retribution in the form of ticket retribution, actually not just carrying out the task alone. Moreover, there is an inner bond between traders and retribution officers through humanistic communication and interaction. There are some things they often talk about including some complaints about the dynamics of their economic business such as the number of buyers is small, market price fluctuation, cleanliness, orderliness market and security, the condition of infrastructure and so on.

The intertwining of communication between traders and market officers gives rise to a mutual understanding between them. As a result market officials are more tolerant of traders sometimes not paying retribution for some reason. Such conditions make market officials only withdraw retribution to traders who on that day sell or if the trader on a certain day does not sell then the retribution market officer does not impose a retribution charge that has not been paid by the trader. What's more, if the merchant only occupies locations such as under the market stairs, next to entrances or small alleys outside stalls and shops. Similarly, merchants who occupy kiosks and stores often pay retribution accumulatively, not paid daily but paid at certain times depending on when merchants and officers meet face-to-face.

The same information is obtained from a trader occupying a kiosk. The taxpayer and the retribution of this market revealed that at the beginning of its business the market officer did not withdraw the retribution and it lasted approximately one week. Even now (at the time of e-

retribution) if the officer at the time was carrying out his duties attracting retribution but did not meet directly with the trader, then on the same day the market officer will not return again to withdraw the retribution in the store. On the other hand, the store owner will pay off his obligation to pay the unpaid retribution. The awareness of traders to pay retribution is also based on his understanding of his obligations for the services and facilities they use to sell in the market. He is also aware that retribution officers only carry out their duties and obligations as market managers. Traders know exactly that in carrying out their duties retribution towing employees every day is burdened with certain targets.

Patience and tolerance of retribution towing officers with old models or cash payment systems, often have to be faced by officers when dealing with small traders, stalls traders whose place of sale they do not settle. Traders like this many of them lack awareness of their obligation to pay retribution. There are times when they tend to shy away from the obligation to pay for retribution they haven't paid. For example, if within a few days they do not sell then the officer collects the payment arrears, the merchant does not rarely betray to remove the actual payment arrears become his obligation.

Facing a variety of characters from traditional market traders, for officers seems to be a dilemma. On the one hand every day officers are burdened with targets from Department of industry and commerce (DISPERINDAK) according to the number of stall blocks, shops and lots occupied by traders and on the other hand encounter some merchants who lack the awareness to fulfill their obligations as mandatory retribution. Some traders assume that the obligation to pay retribution is only on the day they sell. If at any given time they are not trading they assume they do not feel obliged to pay retribution even if the retribution towing officer charges it.

At the beginning of the plan to change the retribution withdrawal system from the cash system to the non-cash system, between the retribution towing officer and the traffickers obliged the retribution to plan the change in different ways. Retribution towing officers tend to respond positively, especially during socialization. Socialization is done by involving retribution pullers, market traders, banks who become government partners as well as market management agencies. The understanding of retribution towing officers about e-retribution is essentially retribution payments from traders no longer through the officers but rather from traders directly paid to the city government coffers through the banking system. With this system the officers no longer face to face with the mandatory retribution. Officers only technically assist traders with the mandatory retribution of how those non-cash transactions are conducted. Thus, the work of retribution towing officers will be lighter which is to only attract retribution for traders who have not implemented a non-cash payment system such as smallest traders and traders who move places. So on a transition mass in addition to the e-retribution system, the cash payment system is also still being treated against some merchants outside the merchant shops, kiosks and lots markets.

The understanding of retribution with non-cash payment systems initially also gave rise to various attitudes

from traders. Even after the e-retribution system runs, there are traders who weigh the bad of this non-cash payment system from the perspective of the obligatory retribution. In the morning market traders, e-retribution provides no other option unless the trader has to deal with banking i.e. as a customer of the government partner bank in the procurement of e-retribution system. The trader's argument about retribution with a non-cash payment system, as a customer of an established bank, the trader must deposit some money into the bank in question as a deposit that will be deducted daily to pay retribution.

The informant who is a market trader who is also a customer of Bank BRI tells his experience that every customer with Britama and Simpedes savings types will be charged some kind of tax such as cost final balance administration, cost ATM creation, main cost, and cost balance and so on. There is little difference that Simpedes' savings are relatively costly compared to Britama's savings. The informant also stated that, if the balance is less than 20 million then the amount of savings tax will be greater than the interest received from the savings.

As an info man, JY (51 years old) a traditional market stall trader speaks his opinion,

"For small traders, economically e-retribution may be less profitable. Because, at the time we pay retribution with the ticketing system we assume we can sell first after that the proceeds from the sale we use to pay retribution. But with the e-retribution system, we pay first to the bank then we just sell. The proceeds of our sale both a profit and no profit will not affect the obligation to pay retribution because automatically our balance in the bank will be truncated every day to pay retribution. Whether we sell or not still our balance is deducted to pay retribution. Therefore, I actually prefer to pay directly to the retribution officer with a receipt in the form of a retribution ticket so that it is not "complicated. Glad the ordinary is simple."

E-retribution demands the active role of traders as mandatory retribution to deal with banks especially when filling deposits or top-up e-retribution cards. The process of filling balances or top-ups is not so complicated even seems very easy and simple. It is mandatory to show the card to the bank clerk and hand over the money according to the amount. This process is relatively fast and only takes a few minutes only mandatory retribution must go directly to the Bank office or car banking that serves transactions in the traditional market. Top-up for Bank Jateng can be served at Bank Jateng branch offices, Bank Jateng service posts in the market or cars around Bank Jateng

The technique of using e-retribution cards can be said to be very simple and easy, but because traders have to interact directly with the banking authorities and no longer interact directly with officers from the Market Management Office, there are times when traders as obligatory retribution feel reluctant to utilize the technology provided by banks. Information as conveyed by M (49 years old) traders who occupy 1.a class market stalls.

M (49 years old) has been living the profession of grocery trader in the traditional market for more than 10 years. This trader is also recorded as a customer at Bank Jateng and Bank BRI. As a bank customer who is his choice also holds a debit card. Nevertheless, the debit card he held

was only once used to transaction financial transfers to his son's account. Transactions made at the cash machine were also done with the help of their son. In other words, he is not the one who does transactions through cash machines. The net step e-retribution is implemented in the traditional market, everything related to payment transactions in Tap Reader Machine as well as transactions in Jateng bank for example to top-up balances are all done by asking for their child's help.

Traditional market traders in Surakarta as mandatory retribution, every day must actively pay retribution by attaching (tap card) e-retribution card to the machine that has been provided in a certain place in the market in question. If at any time the mandatory default retribution does not paste the card or because the minimum balance is insufficient to transaction retribution payments then automatically withholding the balance will be done accumulatively. After tapping the card, the mandatory retribution can see the final balance and retribution payment number at that time.

The economic cost as a consequence of the implementation of the e-Retribution system in the traditional market, presented by informant M who trades occupies a stall in Sibela Mojosongo Surakarta market. As a mandatory retribution merchant, M accepts e-retribution cards from Bank Jateng. To get an e-retribution card from Bank Jateng, the merchant must only pay a balance of nominal value by going to Jateng bank service office so that the card can be used in the machine reader tab in Sibela Mojosongo market. Every retribution payment made by pasting the e-retribution card on the machine tap reader screen, M retribution cardholder will receive proof of retribution payment number. This proof of payment can be printed in the form of a print out on a small paper. By tapping in the e-retribution application engine, the cardholder can also see the remaining balance of the e-retribution deposit so that the cardholder can anticipate when to top-up or go to bankJateng service office to fill the e-retribution card deposit. For M, the informant who holds the card with the number R.20002193.01.10 has a relationship with Bank Jateng only as a mandatory retribution only, he did not open a savings account at Bank Jateng so that it does not have an ATM card but only an e-retribution card that can only be used in the tap reader machine that has been installed in Sibela Mojosongo Surakarta market.

Financially according to M (informant in Sibela market) administration fee of twenty thousand rupiah is not burdensome for traders in Sibela market. The amount to be paid by the trader to obtain the e-retribution card as well as the amount of the retribution amount is equivalent to the infrastructures facilities in Sibela market. Some of the public facilities that traders can access in Sibela Market include: two-wheeled and four-wheeled parking lots, MCK, places of worship in the form of Prayer room buildings, nursing rooms, and electrical installations.

While the type of retribution imposed on traders must retribution in Sibela market the nominal value varies depending on the place and area of the trading location. Retribution for 1 los nominal IDR 750,- per day, 1 stall nominal retribution 5 800,- per day and kiosk equipped with large electrical facilities retribution IDR 25 000,- per day.

The implementation of e-retribution in Sibela market does not incriminate traders even feel made easier by Bank Jateng through active Jateng bank officers, namely the ball pick-up system where officers from Bank Jateng every Monday the second week come to Sibela market to serve traders obliged to retribution that will top-up deposits or top-up e-retribution cards. Thus, traders do not have to struggle to visit Bank Jateng service office in Surakarta.

From the perspective of Surakarta city government, the implementation of e-retribution system is felt quite effectively and efficiently. Traders find it easy to make transactions through Jateng Bank where bank officials periodically actively come to Sibela market to serve traders who will fill e-retribution balances and on the other hand traders can enjoy a fairly satisfactory service from the Market Management Office. However, especially in Sibela market Mojosongo outcome targeted by the Market Management Office cannot be achieved considering the total number of los in Sibela market is 190 los with an area of 1.5 x 1.8 meters and the number of stalls only 3 pieces with a size of 3x4 meters, the number of all traders who actively sell in Sibela Market is only 35 traders. In other words there are still 70 empty los, not yet occupied to trade in Sibela Market Mojosongo.

4. CONCLUSION

Retribution withdrawal with non-cash payment system has not been fully applicable to traditional market in Surakarta City. Therefore, in some traditional markets in Surakarta city still use dual system that is using e-retribution system especially for traders who occupy shops, stalls and los markets and still impose the withdrawal of retribution with the old model or by manual way where the officer from the Market Management Office approaches the trader who is looking at the court, PKL, stall and so on the system that applies before e-retribution. The use of non-cash payment system technology with e-retribution system greatly provides benefits in terms of efficiency and effectiveness in the perspective of the city government in this case the Market Management Office as well as the banks that are the market management partners. With e-retribution target outcome the city government is more predictable precisely as well as reducing financial inefficiencies.

In the perspective of government partner banking, the e-retribution system has a positive impact that there is certainty from traders obliged to retribution to become customers of the banks concerned. So in this system as a provider of banking services for traders such as issuing e-retribution cards and responsible for procurement, operational maintenance of tap reader machine in traditional markets, in the process of banking business communication bridging interests between traders with the government. Thus business communication between traders and the Market Management Office is no longer conducted directly but through the partner banks of the city government. Merchants as customers will fill deposits in certain nominal amounts and by using e-retribution cards merchants pay retribution at the tap reader machine counter that is already available in the market.

The expansion of the implementation of e-retribution system with the target of expecting all traditional markets in Surakarta is more emphasized in the socialization aspect of technology utilization as a means of non-cash

transactions. With this system, it is necessary to empower financial management for traders by utilizing the banking system because for the long term payments with non-cash system will further ensure security and comfort for businesses.

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