



## OPD Non-Cash Payment Adoption Model in Bengkulu Government

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### ARTICLE INFO

### Abstract

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Adoption of OPD non-cash payment, organizational support, managerial productivity, and strategic decision-making aids.

This study aims to ascertain how managerial productivity, organizational support, and management productivity impact the Bengkulu provincial government's adoption of OPD non-cash payment. Methods of quantitative description were used in this study. All research samples were given questionnaires, which were used to collect the data for this study. The study's population was the 35 regional apparatus organizations (OPD) in Bengkulu Province. The sample comprised all 35 treasurers in the OPD Bengkulu province. Using the SPSS 26 program, the data was examined using the following methods: normality testing, t-test, F test, determination coefficient testing, validity and reliability testing, and data quality analysis. The findings demonstrated that organizational support did not significantly impact the Bengkulu provincial government's implementation of OPD non-cash payments. Meanwhile, managerial productivity and strategic decision-making instruments significantly influence the Bengkulu provincial government's implementation of OPD non-cash payments. Since there were only 35 participants in this study, expanding the reach of a larger research sample was advised.

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### INTRODUCTION

The Bengkulu Provincial Government is one of the governments that implement non-cash transactions to create accountability, transparency, effectiveness, and efficiency in the government budget. The regional secretary (Sekda) of Bengkulu province stated that the non-cash application that the central and regional governments are promoting is very useful and is also useful for improving performance as well as security and comfort in transactions. Hamka, as regional secretary of Bengkulu Province, also stated that this non-cash application is

necessary in current conditions; apart from being safe to use, it can also prevent officers from being trapped by the law. By using this non-cash application, the government feels helped by all online systems (Bengkulu Provincial Government, 2021).

Before using the non-cash OPD application, there were problems with transactions, such as ineffective time because it had to be given directly in cash and was less secure. Transactions could not be done from the office. Bank Bengkulu developed the OPD Payment application to support the national program in accelerating the implementation of non-cash transactions. It can also make it easier for OPD within the Regency Government to make transactions (Kapahiang Regency Regional Financial Agency, 2021). Regional Apparatus Organizations (OPD) within the Bengkulu Provincial Government have utilized the non-cash OPD application to carry out financial transactions. Previously, financial transactions such as providing salaries and allowances for ASN OPD within the Bengkulu Province government still used check cashing and manually inputting salary data through Bengkulu Bank Customer Service (Mursito, 2022).

In the current technological era, financial transaction processes impact transaction systems that have developed into electronic transactions. This condition is causing a gradual shift in the transaction system from previously using conventional transactions to an electronic transaction system. This situation happens because electronic transactions are considered capable of accommodating various types of economic activities more flexibly without limitations of space and time. This electronic transaction system, or what is better known as the non-cash transaction system, is then used in all fields, from shopping to government. This explanation also aligns with what Fabris (2019) stated: cashless transactions and technological innovation are increasingly popular worldwide.

Non-cash payments are those made by customers via credit cards or other technological means in substitute of actual cash (Blinska & Kiezel, 2016). The amount of non-cash transactions worldwide increased by 14% in 2018–2019 to reach 708.5 billion, the greatest growth rate in the previous ten years, according to the World Payments Report (2020) and Global Trade (2020). Over the previous ten years, there has been a 13.4% decrease in the worldwide use of checks, and the ratio of debit cards to credit cards has changed from 59:41 to 90:10. Between 2015 and 2020, non-cash transactions are predicted to expand at a compound annual growth rate (CAGR) of 10.9% worldwide (World Payments Report, 2020). While development in Asia's developing nations is anticipated to reach a compound annual growth rate (CAGR) of 30.9% as a result of ongoing digital innovation and the adoption of digital payments for financial inclusion (Research and Market, 2020). In Indonesia itself, Bank Indonesia launched the National Cashless Movement (GNNT) on August 14, 2014, with the goal of developing a seamless, safe, and efficient payment system that will support the efficient operation of the country's financial system (Bank Indonesia, 2022).

Non-cash payments are payments made without using cash but using credit cards, debit cards, checks, ATMs, etc. Good regional management can increase development efforts and the effectiveness of using original regional income. Circular Letter of the Minister of Home Affairs Number 910/1866/SJ concerning the implementation of non-cash transactions states that non-cash transactions are an effort to realize transparent and accountable financial management and public services. Managing finances optimally is an indicator of good government performance. This policy is important because technology with non-cash transactions can expand open access to information for users and the

public. Even though it is open, it is important to have legal protection for its users (Abdillah & Usman, 2020).

Implementing a non-cash transaction system is an effort to increase effectiveness and efficiency in payments in the government sector. Previously, the government still used a cash payment system to complete every transaction that occurred within the government. However, there are various weaknesses that cash transactions have, starting from a lack of transparency in terms of recording, being vulnerable to theft, being hampered by space and time because they have to be handed over physically, and so on. In this way, it encourages the government to create a better and safer financial transaction system in the government environment, namely, using non-cash transactions. Deputy Minister of Finance Mariasmo 2016 also stated that non-cash transactions are important for Indonesian finances (Yudha, 2016).

The adoption model used in this research is the adoption model according to Grandon and Pearson (2004), which explains that three major variables are regarded as the strategic value of e-commerce, namely organizational support, which in this case consists of how e-commerce can reduce costs, improve customer service, provide effective support to operations, support supplier relationships, and enhance competitive capabilities. The study of managerial productivity demonstrates how e-commerce can facilitate decision-making, boost information access, enhance internal communication, and raise manager productivity. A strategic decision aid that demonstrates how e-commerce may help managers make strategic decisions, develop industry cooperative alliances, and give information for strategic judgments. Regarding organizational adoption readiness, several indicators were used: external pressure, perceived ease of use, and perceived benefits. Thus, the premise of this study is that in terms of organizational readiness, organizational support, managerial productivity, and strategic decision-making aids influence the adoption of non-cash OPD in Bengkulu Province.

Seeing the growth prospects of digital payment systems, in this case, non-cash transactions, especially in government and also considering the obstacles to financial access and inclusive financial efforts for government, The purpose of this study is to investigate the impact of organizational support, management productivity, and strategic decision-making aids on the use of OPD non-cash by the Bengkulu provincial government.

The theoretical contribution of this research is that it is useful for the development of knowledge and is also a source of thought for the development of knowledge related to the non-cash OPD adoption model in the Bengkulu government. This research can make a practical contribution to the National Cashless Movement (GNNT) program by Bank Indonesia and help socialize the use of non-cash in government. This research can also provide input to the central government and regional governments regarding the use of non-cash payments in the future. This contribution is made because using non-cash makes the payment more effective and efficient. The sequence of explanations that will be explained in this research is the introduction, research methods, results and discussion, as well as conclusions and suggestions.

## **RESEARCH METHODS**

This research used quantitative approaches. Surveys were also used to gather the primary data from direct interviews with research participants using questionnaires. Bengkulu Province's regional organization (OPD) apparatus served as the study's population. The sample employed in this study was selected based on their position as treasurer at the OPD of the province of Bengkulu. This study employs

some research factors, namely three independent variables (managerial productivity, organizational support, and strategic decision-making aids; X1, X2, and X3) as perceived strategic importance of OPD non-cash payment and one dependent variable (adoption of OPD non-cash payment interm of readiness) (Y). Thus, this study employed three hypotheses using the research model as follows:

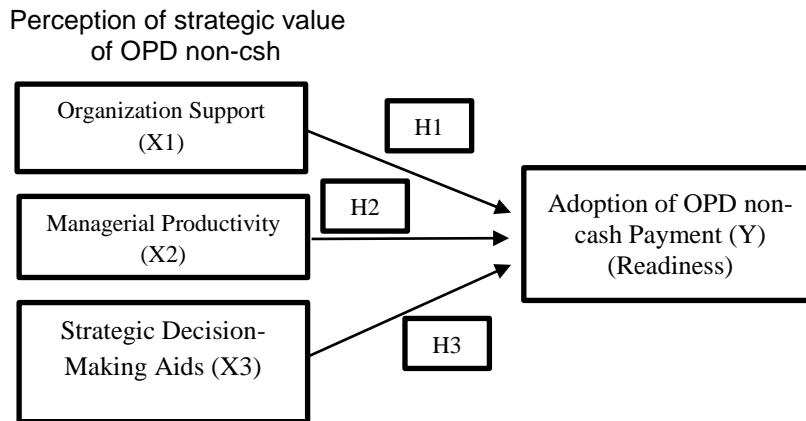


Figure 1. Research Model

Researchers utilize questionnaires from Grandon and Pearson (2004) comprehending electronic commerce adoption: an empirical study of small and medium-sized enterprises in the United States. We considered three major variables as sources of the strategic value of OPD non-cash payment: "organizational support, managerial productivity, and strategic decision-making aids." Organizational support measures how OPD non-cash payments are received and implemented by each regional apparatus organization (OPD). Managerial productivity demonstrates how non-cash OPD payments can boost access to information, decision-making tools, organizational communication, and manager productivity. Finally, strategic decision-making aids explain how non-cash payments from OPD can educate and assist strategic decisions in each regional apparatus organization (OPD). Following data collection, data analysis will be performed using descriptive statistics, which will use statistics to explain the data without making any generalizations, and parametric statistics, which will use statistics to evaluate population parameters. A hypothesis test will be conducted using multiple regression analysis.

## RESULT

The 35 treasurers of the regional apparatus organizations (OPD) in the province of Bengkulu are the subject of this study. Respondents cited the treasurer as their source because only the treasurer was actively involved in using OPD non-cash payments, only the treasurer had a thorough understanding of their usage, and only the treasurer, along with PPK, had authorized their sending to the bank. The information utilized in this study came from disseminating a Google form-based questionnaire. Following data collection, research findings and respondent characteristics are derived. Table 1 describes the characteristics of respondents.

Table 1 Characteristics of Respondents

Age	Frequency	Percentage
30 – 40 Years	15	43%

41 – 50 Years	15	43%
>50 Years	5	14%
<b>Gender</b>		
Man	12	34,3%
Woman	23	65,7%
<b>Recent Education</b>		
High School	4	11,4%
D3	2	5,7%
S1	22	62,9%
S2	7	20%
Total	35	100%

Source: Data processed (2023)

The thirty-five regional apparatus organizations (OPD) treasurers in the Bengkulu province are the subject of this study. According to the respondents, the treasurer was the only one who was directly involved in using OPD non-cash payment, only the treasurer had a thorough understanding of its usage, and only the treasurer, along with PPK, the head of the service, had authorized its sending to the bank. Grouping based on age can be seen in the table above, which shows that the age of most respondents is between the age of 30-40 years and 41-50 years, which is the same, which is as many as 15 people (43%) and then followed by respondents with the age of > 50 years consisting of 5 people (14%).

The most respondents were respondents with female gender, which was 23 people or 65.7%, and the remaining 12 people or 34.3%, were respondents with male gender. Thus, the Regional Apparatus Organization (OPD) treasurer of Bengkulu province is dominated by women. The respondents used were dominated by those who had the last education was S1, which was 22 people (62.9%), followed by S2, as many as 7 people (20%), high school, as many as 4 people (11.4%) and also D3 as many as 2 people (5.7%). Thus, the Regional Equipment Organization (OPD) treasurer in Bengkulu province is dominated by those with the last S1 education.

Based on the research data, Table 2 shows that reliability test results on variables X1, X2, X3 and Y are greater than 0.70; thus, all variables are in a reliable state. On the other hand, the data is credible if Cronbach's Alpha value exceeds 0.70. Meanwhile, the normality of the data used can be explained using the Kolmogorov-Smirnov model. When the alpha value is greater than 0.05, it can be said that the data used is normal. The results of the performed normality test were Sig. 0.200 (0.200 > 0.05). As a result, it is possible to conclude that the data distributed normally.

Table 2. Reliability Test Results

Variable	Cronbach's Alpha	Status
Organizational Support (X1)	0,915	Reliable
Managerial Productivity (X2)	0,908	Reliable
Strategic decision-making aids (X3)	0,799	Reliable
Adoption of OPD non-cash payment (Y)	0,964	Reliable

Source: Data processed (2023)

An F-test is used to determine the fit of the research model. Based on the outcomes of obtaining values for the simultaneous test, it can be explained that if the significance value is 0.000 or  $0.000 < 0.05$ , it is determined that this research model is a fit. The independent variable, on the other hand, can be utilized to explain the dependent variable. Furthermore, the calculation results show the impact of the three independent variables (organizational support, managerial productivity, and strategic decision-making aids) on the dependent variable (OPD non-cash payment adoption) is 0.827 or 82.7%. This data means that 82.7% of the variation in variable E Adoption of OPD non-cash payment can be explained through simultaneous independent variables. While the remaining  $100\% - 82.7\% = 17.3\%$  is explained by other variables not studied by researchers and did not enter the regression model.

### Hypothesis test

Statistical testing with t-tests aims to determine the influence between independent variables on the bound by assuming that other independent variables are considered constant. If the sig value  $< 0.05$ , then there is a significant effect. If the opposite happens, then there is no significant effect. Table 5 shows the statistical relationship between research variables based on multiple regression analysis.

Table 5. Test Results t

Variable	T	Sig
Organization Support (X1)	0,422	0,676
Managerial Productivity (X2)	3,767	0,001
Strategic decision-making aids (X3)	2,778	0,009

Source: Data processed (2023)

Based on the test results, it can be seen that the significance value of organizational support (X1) is 0.676 ( $0.676 > 0.05$ ), which means that organizational support does not have a significant effect on the adoption of OPD non-cash payment in Bengkulu province. Thus, H1 was not supported. In contrast, managerial productivity (X2) with a significance value of 0.001 ( $0.001 < 0.05$ ) and strategic decision-making aids (X3) with a significance value of 0.009 ( $0.009 < 0.05$ ), This demonstrates that managerial productivity and strategic decision-making aids have a substantial effect on the adoption of OPD non-cash payment in Bengkulu Province, H2 and H3 were supported.

### DISCUSSION

Based on the research results obtained, it can be explained that organizational support does not significantly affect the adoption of OPD non-cash payment in Bengkulu Province. Meanwhile, managerial productivity and strategic decision-making aid significantly and positively affect the adoption of OPD non-cash payment in Bengkulu Province. Thus, in terms of organizational support, it does not support the theory put forward by Subramanian and Nosek (2001) that organizational support is one of the main sources of strategic value formation from adoption. This organizational assistance will measure OPD non-cash payments, which can cut costs and improve customer service and distribution channels, but it has no effect on the amount of OPD non-cash payment adoption in Bengkulu Province. This condition happens because there is no significant difference in costs

before and after using OPD non-cash payment. In addition, the adoption of OPD non-cash is also mandatory, so the adoption does not depend on organizational support.

Meanwhile, the research results that explain that managerial productivity and strategic decision-making aids influence the adoption of OPD non-cash payment support the theory put forward by Subramanian and Nosek (2001) that two other main variables are sources of strategic value for adoption, namely managerial productivity and strategic decision assistance. Managerial productivity and strategic decision assistance also positively and significantly affect the adoption of OPD non-cash payment in Bengkulu province. This circumstance occurs because managerial productivity demonstrates how OPD non-cash payment can promote access to knowledge, decision-making tools, organizational communication, and manager productivity. Then, strategic decision-making aids will help managers make strategic judgments, support industry cooperative relationships, and give information for strategic decisions (Grandon & Pearson, 2004).

This research aligns with (Grandon & Pearson, 2004) and (Saffu et al., 2008), which illustrate how managerial productivity and strategic decision-making support have a substantial impact on e-commerce adoption. This result also aligns with research conducted by (Jauhari, Najib, & Aminah, 2022), which stated that organizational support does not significantly influence e-commerce adoption. The adoption construct variables such as perceived utility, simplicity of use, external pressure, and organizational pressure were statistically significant predictors of e-commerce adoption. The strongest predictor of adoption was perceived utility. This discovery is in line with previous research.

Regarding the adoption of OPD non-cash payment, some respondents said that there were several obstacles found during the use of OPD non-cash payment, such as coverage not being interbank, signal and network interference, lack of cash, constraints on bills of other banks / outside the Bengkulu bank, inaccuracy in seeing GU and LS funds, passwords that are often wrong because the network is less stable, wrong input of account numbers, Lack of human resources, the execution process after submitting the form and disbursement must contact the bank for processing, technical obstacles, difficulty entering the application, unstable web server.

Thus, many shortcomings are still found in using OPD non-cash payment in Bengkulu Province. But behind these constraints, there are also benefits in terms of positive changes from using OPD non-cash payment. It is said that there are perceived changes, such as reduced mobility to the bank, faster and safer transactions that can be carried out from the office, transactions that become easier, faster, and on time, and faster disbursement to the recipient's account. Thus, adopting OPD non-cash payment has a good impact on organizational growth.

## **CONCLUSION**

Organizational support does not affect the adoption of OPD non-cash payments by the Bengkulu Provincial Government. Meanwhile, managerial productivity and strategic decision-making aid significantly positively affect the adoption of OPD non-cash payment among the Bengkulu provincial government. Thus, the theoretical implication of this research is that the OPD non-cash payment adoption model has various benefits in regional organizations, so it is important to know the factors that influence it, such as managerial productivity and strategic decision-

making aids, while the practical implication is that this research is expected to contribute to the GNNT program by Bank Indonesia and help socialize the use of non-cash to the government. In terms of no effect of management support, the management support at OPD is high, which can be related to the mandatory adoption of the system. Meanwhile, there are several limitations to this research, namely that the research sample used was only 35 people, who were the treasurers of each OPD in Bengkulu Province. So, it is recommended that future researchers expand the research sample's scope more widely.

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