

IMPLEMENTATION OF ONLINE PAYMENT SYSTEM AGAINST PAM TIRTA SALO KARAJAE ARREARS PAREPARE CITY

Ivana Triyulia¹, Syarifuddin Yusuf², Fajar Ladung³

Email: Ivanatriyulia4@gmail.com¹, yusufsyarif64@gmail.com², fajarladungfeb@gmail.com³

¹²³Accounting Study Program, Faculty of Economics and Business, University of Muhammadiyah Parepare Jl. Gen. Ahmad Yani No.Km.6, Bukit Harapan, Kec. Soreang, Parepare City, South Sulawesi Zip Code 91131

Abstract

Government Regulation Number 122 of 2015 concerning the Drinking Water Supply System states that clean water is household drinking water by going through various stages of changes in both the way of producing and without production which is then able to complete health requirements and can be drunk directly. This study aims to determine the implementation of the online payment system against PAM TirtaSalokarajae arrears in Parepare City. The number of informants in this study amounted to 1 person using qualitative research methods with a case study approach. The data collection technique in this study is using interviews. This research was conducted by PAM Tirta Salo Karajae Parepare City with the research time starting from May to June which ranged from 2 months. The result of this research is that the implementation of an online payment system at PAM TirtaSalokarajae Kota Parepare provides tangible benefits in terms of efficiency, convenience, and increased acceptance. In addition, cooperation with third parties and effective socialization are important factors in the success of this implementation. Thus, the use of an online payment system can be an effective solution in overcoming arrears and improving services for PAM Tirta Salo Karajae customers.

Keywords: Implementation, Payment, Arrears.

INTRODUCTION

PDAM (Regional Drinking Water Company) is a government-owned enterprise that has a business scope in drinking water management and dirty water facilities management to improve community welfare which includes social, health and public service aspects (Hasana, 2022). PDAM was established with the aim that it can be fulfilled by local demand for drinking water in order to prioritize equitable distribution of services, health, and can encourage the economic development of a region and as one of the original regional incomes.

One of the basic daily needs of humans in this world that cannot be separated is water. In all its activities humans need water, the need for water will cause problems if its availability is inadequate in quality and quantity. Every human being has the right to get clean water, so the government created a company that provides clean water for the community, namely the Regional Drinking Water Company (PDAM). The Regional Drinking Water Company (PDAM) Bengkalis Branch is a Regional Owned Enterprise (BUMD), which is one of the extensions of the Regional Government engaged in providing clean water needed by the community. PDAM Bengkalis Branch distributes clean water to customers and charges a bill for each water usage. The averagedaily use of clean water by consumers in the city of Bengkalis is 500 liters / day (for 5 consumers) and the percentage of PDAM services in Bengkalis Regency to consumers is 10%.

Frequent violations or frequent customer violations are violations due to arrears. Violations due to arrears can be seen on the customer's arrears statement, if the customer has arrears that are more than 3 months and With more than 1.5 million in arrears, it will be cut off (Gustanti & Ayu, 2021; Arrahman, 2022). However, if the customer has arrears of less than 1 million, then they are still given consideration by paying in arrears within the stipulated time for 7 days, if the customer does not pay the arrears installments within the stipulated time for 7 days, the officer cuts off the use of water (Fitriyani, 2022).

The development of information technology is now increasingly rapid. The development of Information Technology (IT) is characterized by the development of the use of information

technology. Now, accounting information technology is not only used for daily operational processes, but can also provide a competitive advantage for organizations and information. One of the accounting information technologies needed by water companies is technology related to water account payment systems. A payment system is a set of components that together form a unity needed in the transfer of money value from one party to another. As well as the application of technology in the field of payment reconciliation.

With an online payment system, customers can get regular payment reminders and can set up payments automatically. This can help increase customer awareness of payment due dates and encourage compliance in making payments on time. Online payment systems can help minimize clerical errors in payment processing and record keeping. The process of automating and processing transactions can reduce the risk of human error that can result in arrears or discrepancies in payment recording.

With an online payment system, customers can make water bill payments instantly and seamlessly. This can reduce the possibility of late payments caused by physical constraints, such as queues at payment offices or limited operational time. The implementation of an online payment system can help PAM Tirta Salo Karajae in managing and monitoring water bill payments more efficiently. With integrated automation and reporting, payment management and reconciliation processes can be done more quickly and accurately.

RESEARCH METHODS

This type of research uses qualitative research methods with a case study approach. Qualitative research in general can be interpreted as research that aims to understand social phenomena from the perspective of research subjects. This research was carried out at PDAM TIRTA SALO KARAJAE PAREPARE CITY and the research was carried out for approximately 2 months, starting from May to June 2023. Informants are people who are used to provide information about the situation and background conditions about research and are people who really know the problems and information about the subject matter in this study in order to get the right data and support in solving problems.

Qualitative data analysis works with data, sorting it into manageable units, focusing them, looking for and finding patterns, determining what is important and what is learned and deciding what can be told to others.

1. Observation, namely collecting data from PDAM TIRTA SALO KARAJAE and also conducting direct observations of the object of research, both data about informants to be interviewed.
2. Interviews, data collection techniques used in this study are descriptive research which prioritizes analysis of the data and facts found then raised into the research and research directly held questions and answers with sources who really understood the questions asked. The resource persons in this study are the institutions related to the research.
3. Documentation is, from the origin of the word document which means written goods. In the implementation of the documentation method, researchers investigate written objects such as books, documents, regulations, and several other objects in order to develop the subject matter studied.

RESEARCH RESULTS

Data obtained from interviews in the form of informant answers to questions asked by researchers through interview guidelines conducted face-to-face with informants, then given in the form of quotes. The results of the interview explain the various jawaban resource persons on questions to facilitate the analysis of interviews conducted by researchers on informants, the researcher provides information as follows:

: Interview with informant1

This study conducted an interview technique to obtain data from the Implementation of the Online Payment System Against Pam Tirta Salo Karajae Arrears Parepare City with the question What and How is the basis for Online Payment Implementation Against PAM Tirta Salo Karajae Arrears Parepare City and the W-1 answer is as follows:

"Why we make online payments is so that we make it easier for customers to pay their water bills because before there was an online payment on every 20th, the office was crowded with customers to pay water bills and to make it easier for customers, we explained that customers do not overflow anymore by making online payments and can make it easier for them to pay bills outside the office so that the office in receiving customers is more efficient. The implementation that we then do is by collaborating with 3rd parties such as South Sulawesi banks, BRI banks and post offices so that there is a tuated agreement so that there is an implementation for customers where online payments against water payment arrears" (W-1 Thursday, June 22, 2023)

Furthermore, the researcher asked what are the obstacles of the community when in online payments for PAM arrears and the W-1 answer is as follows:

"Related to the problem, it is more to the partners of the community who want to pay, for example to the post office, but the server at the post office is down so they cannot make transactions so that people are diverted to the office to then make payments and also the obstacles that customers get do not know the customer number so they go to the office to check in advance the customer number that should be able to pay online but they do not know the number their own customers" (W-1 Thursday June 22, 2023)

Furthermore, the researcher asked how the preparation stage of PAM Tirta Salo Karajae Parepare City in preparation for the implementation of online payments for PAM arrears and W-1's answer was as follows:

"The preparation that we then do is more communication whether or not to agree with the 3rd party regarding cooperation because what is supporting in this cooperation and also in establishing cooperation has a vulnerable time such as in a further year or not. Because, in establishing cooperation in terms of 3rd parties is anything and does not necessarily just work, there is an agreement stated because at the time of cooperation, customers will be charged an administration fee when they pay online, but when they pay at the office they are not charged administrative fees or additional costs. Then the admin fee is a service fee which is then occupied by paying online regarding admin fees depending on each 3rd party who provides the benchmark fee" (W-1 Thursday, June 22, 2023)

Furthermore, the researcher asked how the authority and work procedures used in the Implementation of Online Payment Against PAM Tirta Salo Karajae arrears and the W-1 answer was as follows:

"Related to the authority, it is more about the issue of partners between PAM Tirta Salo Karajae and third parties, there is already a cooperation agreement, so everything related to this matter has been stated in the cooperation agreement or can be called PKS. Regarding work procedures, after the online payment system is ready, which can then be used by customers, customers only need to enter the customer number and region" (W-1 Thursday, June 22, 2023)

Furthermore, the researcher asked while using the online payment system against PAM arrears whether there are people who still have difficulty using the online payment system and what are the obstacles and W-1's answers are as follows:

"Regarding this problem, there are still difficulties that people have difficulty in this case, not everyone understands technology because from the customer side of PAM Tirta Salo Karajae, the average age is 40 years, 50 years old and also the elderly, this causes them to prefer direct payments at the office. Even from the office gives directions to pay online but in this case they do not understand the technology and mobile phones they use are not android so they do not understand the online payment system. The matter from partners is usually about the network which then these customers want to pay online but the server is down so that people cannot pay online" (W-1 Thursday, July 22, 2023)

Furthermore, the researcher asked what is the purpose of PDAM Tirta Salo Karajae using an online payment system against PAM arrears and W-1's answer is as follows:

"In this case, then in order to boost customers to then come to the office, it means that there are usually customers who are out of town, but on that day they have to pay water arrears with this online payment so that customers can be facilitated and do not need to come to the office again to pay directly, simply by paying online" (W-1, Thursday, July 22, 2023)

Furthermore, the questioner asked how to socialize the online payment method for PAM Tirta Salo Karajae arrears in Parepare City and the W-1 answer was as follows:

"Regarding our socialization, it is more about public relations, in this case, he who then disseminates related to online payments and then they socialize through radio, social media, and also usually there are customers who come to the office to ask how to pay online, then the public relations who explain related to this" (W-1, Thursday, July 22, 2023)

Furthermore, there searcher asked what strategies PDAM has taken to overcome obstacles in the implementation of the online payment system against PAM arrears and W-1's answer is as follows:

"Regarding the strategy that we do itself, it is more maintenance, which means checking constantly with partners, how then is there a payment problem because in all systems not everything works well, which as I said, there were problems with the server that was down and there we checked so that we could then overcome things that made the online payment process disrupted. We also always communicate our strategy to customer payment partners and reconsolidate partners in order to find out how much PAM Tirta Salo Karajae receives in one day which is then reported continuously, which means continuous communication in online payments" (W-1, Thursday, June 22, 23)

Furthermore, there researcher asked whether the implementation of the online payment system had no impact on the decline in arrears of PAM Tirta Salo Karajae and W-1's answer was as follows:

"The matter of going down then has no impact, but in this case it even increases the number of receipts because of customers who pay a lot offline after they find out their online payments are using online payments because it makes it easier for them to then pay and also what I said at the beginning of the support from social media so that it does not decrease, the opposite means it is increasing" (W-1, Thursday, July 22, 2023)

DISCUSSION

The implementation of the online payment system aims to make it easier for customers to pay their water bills. With this system, customers no longer need to visit Pam Tirta Salo Karajae office in person on busy payment dates. They can pay bills online from where they want, making the payment process easier and reducing queues at the office.

Cooperation with third parties in this implementation, Pam Tirta Salo Karajae collaborates with third parties such as Bank Sulselbar, Bank BRI, and Post Office. This cooperation allows customers to make payments through an online platform provided by the partner. The existence of this collaboration also ensures an agreement that regulates the terms and procedures for online payments.

There are several obstacles that arise in the implementation of online payment systems. One obstacle is related to limited understanding of technology, especially for older customers. Some customers may not understand or have a device that can support online payments. In addition, technical obstacles such as down servers or unstable networks can also hinder the online payment process.

Socialization and education to overcome obstacles and introduce online payment systems to the public, Pam Tirta Salo Karajae made socialization and education efforts. This is done through various communication channels such as radio, social media, and information conveyed to customers who come directly to the office. The purpose of this socialization is so that people can understand the benefits and how to use online payment systems.

Monitoring and service improvement towards the implementation of online payment systems also involves monitoring efforts and improving services. Pam Tirta Salo Karajae conducts continuous monitoring of online payment systems and cooperation with payment partners. This aims to overcome technical obstacles that may occur and ensure a smooth payment process. In addition, Pam Tirta Salo Karajae also communicates and reconciles with partners to monitor receipts and obtain necessary reports.

Impact on PAM arrears yaiti One of the questions that arises is whether the implementation of the online payment system has an impact on the decline in PAM Tirta Salo Karajae's arrears. The answer to this study states that the implementation of online payment

systems does not reduce the amount of arrears, but actually increases acceptance. This is because after people know about online payments, they switch to online payments that are more practical. However, keep in mind that this impact may vary depending on specific conditions and other factors that affect the delinquent rate.

CONCLUSIONS AND ADVICE

Conclusions

From the results of the research above, researchers concluded that the implementation of an online payment system at PAM TirtaSalokarajaeParepare City provides tangible benefits in terms of efficiency, convenience, and increased acceptance. In addition, cooperation with third parties and effective socialization are important factors in the success of this implementation. Thus, the use of an online payment system can be an effective solution in overcoming arrears and improving services for PAM Tirta Salo Karajae customers.

Advice

Regular evaluation of the implementation of online payment systems needs to be carried out to measure the level of success and effectiveness. These data can be used as a reference to continue to make improvements and improvements to the system, as well as determine better development strategies in the future and further research is needed related to customer satisfaction with the implementation of the online payment system and its impact on the overall management of PAM Tirta Salo Karajae arrears. This research can provide deeper insights into the factors that influence the acceptance and success of online payment systems.

BIBLIOGRAPHY

- Agustina, E. T., & Utami, A. R. (2021). STUDENTS ' INTERESTING WTH ENGLISH TEXT. 11(3), 1–12.
- Ahmira, N. (2020). Quality of clean water supply services in the Makassar City Drinking Water Regional Public Company. *Makassar State University*, 1–13.
- Andayani, E., Hariani, L. S., & Agustina, R. (2022). Design of Business Standard Operating Procedures for Start Up of Drinking Water in Ash-Q Packaging. *JPM (Journal of Community Empowerment)*, 7(2), 894-901.
- Arrahman, R. (2022). Design an automatic gate using Arduino Uno R3. *Data Portal Journal*, 2(2), 1–14. <http://portaldata.org/index.php/portaldata/article/view/78>
- Fitriyani, D. (2022). *Application of Online Analytical Processing for Water Disconnection in Regional Companies*. 2(9), 1–17.
- Gusril, H. (2016). Study of drinking water quality of PDAM in Duri City, Riau. *Journal of geography*, 8(2), 190-196.
- Gustanti, Y., & Ayu, M. (2021). the Correlation Between Cognitive Reading Strategies and Students ' English Proficiency Test. 2(2), 95–100.
- Handayani, R. T., Kurniawan, C., & Aradea, R. (2022). Analysis of Water Load Payment System at Regional Water Supply Company (PDAM) TirtaMusu Palembang Service Unit Seberang Ulu 1. *Journal of Education and Counseling (JPDK)*, 4(6), 5016-5026.
- Hasana, U. (2022). Information System for Management of New Connection Installation at the Regional Water Supply Company Office (PDAM) of Banggai Islands Regency. *Insearch: Information System Research Journal*, 2(01), 22-27
- Indah Tarmon, R., & Inggi, R. (2021). Design of PDAM Kota Kendari Account Bill Payment Information System Online. *Simkom*, 6(2), 83–94.

<https://doi.org/10.51717/simkom.v6i2.67>

- Krisnadi, I. (2020). Analysis of the function of digital payments during the Covid-19 pandemic in Indonesia. *Journal of Master of Telecommunication Management*, 7
- Oriza, A. (2019). Analysis of the quality of clean water supply services in Upt Am Metro City. *Al-Nidzom Journal*, 3(2), 91–102. <https://doi.org/10.47902/jan.v3i2.48>
- Pahlawan, R. (2022). ECONOMIC BUSINESS PROFITABILITY ANALYSIS OF AMANAH MANDIRI SAVINGS AND LOANS VILLAGE (UEK-SP), EAST SIDOMULYO VILLAGE, MARPOYAN DAMAI DISTRICT, PEKANBARU. *Ensiklopedia of Journal*, 4(3), 244-255.
- Pohan, C. A. (2013). *Tax management*. Gramedia Main Library.
- Putri, R. F. (2021). *LKP: Analysis of Cash Application and Billing Flow in PDAM Malang City* (Doctoral dissertation, University of Dynamics).
- Sartika, H., & Kusmilawaty, K. (2022). Analysis of the Causes of Water Account Payment Arrears at PDAM Tirtanadi Medan Kota Branch. *Jurnal Masharif Al-Syariah: Journal of Islamic Economics and Banking*, 7(3).
- Siregar, A., & Utami, A. R. (2021). ENGLISH LEARNING CURRICULUM IN JUNIOR HIGH. 8(3), 2–9.
- Sitorus, M., & Sipayung, D. T. (2021). Water Bill Payment Transaction Information System in PDAM. *Melin Sitorus | BIMASATI*, 1(1), 15–21.
- Subari, S. M. (2017). *Payment System Policy in Indonesia*. Jakarta
- Suparmoko, M. (2016). *Economics 1 Social sciences specialization*. Quadra
- Wahyudi, C., & Utami, A. R. (2021). EXPLORING TEACHERS ' STRATEGY TO INCREASE THE MOTIVATION OF THE STUDENTS DURING ONLINE. 9(3), 1–9.