

Effectiveness of Using E-Wallet as an Alternative to Payment of Parking Fees in Mataram City

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ABSTRACT

Public service levies are one of the largest contributors to PAD through Parking Levy. However, the lack of optimal handling has resulted in regional levies still being the lowest figure in the row of types of Regional Original Income. The Mataram City Government has made a breakthrough with regulations using E-Wallet as a means of paying parking fees. This research seeks to see whether the use of E-Wallet is effective for paying parking fees. Using quantitative methods, data collected through the Financial Report of the Mataram City Transportation Department for 2021 to 2023 is continuously processed using effectiveness ratios. The results show that the use of E-Wallet as a means of paying parking fees based on revenue targets and revenue realization for 3 (three) years from 2021 to 2023 at the Mataram City Transportation Service using an effectiveness ratio gets an average result of 43.45%, which is included in the category ineffective. However, using E-Wallet to pay parking fees is very easy and fast, there is no change and receiving money directly makes transactions safer and also improves parking collection services in Mataram City, minimizing the occurrence of illegal collections carried out by irresponsible individuals. responsibility, and provide satisfaction and transparency of payments in accordance with government regulations to parking service users.

INTRODUCTION

Original Regional Income (PAD) is a financial pillar for the region, originating from various sources such as regional taxes, regional levies, BUMD profits, and other legitimate income. PAD is important in supporting regional autonomy, therefore, regional governments need to maximize local revenue potential to avoid financing problems. The following data is taken from 2020 to 2023 related to Original Regional Income in Mataram City;

Table 1. Original Regional Income (PAD) 2020

PAD type	2020
Regional Tax Revenue	Rp 110.000.000.000
Regional Levy Revenue	Rp 40.500.000
Income from Separated Regional Wealth Management	Rp 9.377.825.419
Other Legitimate PAD	Rp 9.040.564.842

Table 2. Original Regional Income (PAD) 2021

PAD type	2021
Regional Tax Revenue	Rp 139.500.000.000
Regional Levy Revenue	Rp 40.500.000
Income from Separated Regional Wealth Management	Rp 8.831.732.419
Other Legitimate PAD	Rp 5.700.000.000

Table 3. Original Regional Income (PAD) 2022

PAD type	2022
Regional Tax Revenue	Rp 148.000.000.000
Regional Levy Revenue	Rp 10.750.000.000
Income from Separated Regional Wealth Management	Rp 2.860.000.000

Table 4. Original Regional Income (PAD) 2023

PAD type	2023
Regional Tax Revenue	Rp 160.800.000.000
Regional Levy Revenue	Rp 300.000.000
Income from Separated Regional Wealth Management	Rp 10.750.000.000
Other Legitimate PAD	Rp 2.860.000.000

The increase has occurred over the last 4 years, coming out of the economic zone which was weakened by COVID-19 in 2020, the Mataram City Government was able to increase the potential for local original income. This can be seen from the numbers which are increasing every year, but this cannot be separated from

the various policies that have been made, as steps to increase Regional Original Income.

One of the components of Original Regional Income (PAD) in the Regional Revenue and Expenditure Budget (APBD) is the Regional Levy. According to PP Number 66 of 2001, Regional Levies are payments to regional governments for certain services or permits that are specifically provided for the benefit of individuals or entities. One type of regional levy is the General Services Levy, which is for the public interest and benefit and can be enjoyed by individuals or entities. Public service levies, especially parking levies, are the largest contributor to PAD, however, less than optimal handling causes regional levies to remain at a low level among other types of PAD.

In Mataram City, parking lot management by the local government is strategic, especially with the increasing growth of vehicles. This potential is a breath of fresh air to increase Regional Original Income (PAD) through parking fees. As the capital of NTB Province, Mataram City acts as a center for trade, government, education, and tourism. The presence of various businesses, shopping centers, industries, and tourism objects emphasizes the importance of parking lot management to support regional growth. To strengthen the regional revenue structure, the Mataram City Transportation Service must improve data collection on subjects and objects as well as overall public services.

The Mataram City Transportation Department conducted a non-cash trial using an e-wallet for paying parking fees in 2020. This trial had a positive impact so that in 2021 parking fee payments were switched to non-cash using e-wallet. The use of e-wallets as a payment method for parking fees in the City of Mataram is regulated in Regional Regulation No. 42 of 2022. This regulation was established to overcome the low regional revenue from parking fees as well as the practice of illegal fees carried out by unscrupulous parking officers. Apart from that, the use of e-wallets also aims to reduce the risk of fraud, such as levy leaks and calculation errors when returning cash, as well as increasing security in collecting payments. With the adoption of non-cash payments, Regional Original Income (PAD), especially from parking fees, is expected to increase, so that it will make a greater contribution to development in the City of Mataram. E-wallet is a digital payment application that is connected to a server and can be used instantly on devices such as iOS and Android smartphones. The ease of transactions offered by e-wallets, without the need to carry cash, is in line with technological developments and society's current transaction needs.

A total of 734 parking points in Mataram City can now pay parking fees non-cash using an e-wallet. The implementation of a non-cash system for parking fees aims to ensure that every payment is recorded and reported, thereby minimizing leakage. Cashless technology is already widely used, however, the parking sector is still not widely known by the public and there is no direction given by parking officers.

The results of research from (Tusta Citta Ihtisan Tri Prasidya, 2023), the main issues currently faced by the management of the City of Mataram are (a) poor performance of parking services as indicated by the community satisfaction index value in 2017 and 2018, and (b) low-performance management of taxes and

parking fees as indicated by the low contribution to regional income, and low tax/levy effort on the economic growth of Mataram City.

The results of research from (Algadri et al., 2023), Analysis of the Effectiveness of Parking Taxes in Mataram City 2017-2021 show effectiveness in achieving the targets that have been set. However, the effectiveness of parking fees in Mataram City for 2017-2021 did not reach the set target, and the Parking Tax Revenue Trend Analysis for 2022 to 2026 shows a decline every year. Several obstacles that cause low parking tax revenues include a lack of taxpayer awareness, unfavorable natural conditions, and arrears in parking tax payments. Meanwhile, the Parking Levy Revenue Trend for 2022 to 2026 is increasing every year. The main factor for this increase is the implementation of cashless parking by the Mataram City Transportation Department. After the implementation of this system, every parking attendant on duty has been registered on the official Sijukir Mataram City website, and they are given different colored vests in each sub-district to reduce the practice of illegal parking attendants.

Based on the background above, the author is interested in conducting research with the title "Effectiveness of Using E-wallets as an Alternative to Payment of Parking Fees in the City of Mataram". From this explanation, researchers will analyze the effectiveness of using e-wallets as an alternative to paying parking fees in the city of Mataram. The hypothesis that has been formulated by the researcher is as follows:

- H1 : The use of an E-Wallet is very effective as an alternative to paying parking fees in Mataram City.
- H2 : The use of an E-Wallet is effective as an alternative to paying parking fees in Mataram City.
- H3 : The use of an E-Wallet is not effective as an alternative to paying parking fees in Mataram City.

THEORETICAL REVIEW

Stewart's Theory : Stewardship theory describes a situation in which management is not driven by individual goals but focuses on achieving key results for the benefit of the organization. This theory assumes a strong relationship between satisfaction and organizational success. Management is seen as the key to a company's success, where achieving company goals can improve the welfare of shareholders and managers. This theory concludes that organizational success, through effective and efficient performance, will satisfy stakeholders and managers. Stewardship also highlights that the reallocation of corporate control from owners to professional managers can be a positive development in managing the complexity of modern corporations. This empowers managers to maximize company profits and implement good governance.

Financial Technology :According to the International Organization of Securities Commissions (IOSCO) in 2017, the term Financial Technology, or what is known as FinTech, is used to describe various innovative business models and emerging technologies with the potential to change the financial services industry. IOSCO maps the FinTech landscape across eight categories, including payments, insurance, financial planning, lending and crowdfunding, blockchain,

trading and investing, data and analytics, and security. FinTech is nothing new in the financial industry, and can now be accessed via mobile technology. Song Yee Leng, Ameen Talib & Ardi Gunardi (2018) argue that mobile technology, with internet support, is the next logical step after the World Wide Web era, which will fundamentally change the way products are bought, sold and financial services are delivered, especially through systems. mobile or digital payments. Digital payment applications are ready to replace traditional methods such as cash, checks, credit, and debit cards throughout Indonesia. Mobile payments offer users a cheaper and more convenient way to manage money, with options such as depositing funds, making payments, transferring money, and tracking transactions.

E-Wallet: E-Wallet is a financial transaction application that can be accessed via mobile devices with an internet connection. This is a digital wallet that has a variety of functions, including online transactions, bill payments, credit purchases, internet data packages, cable TV, and even investments. Apart from that, digital wallets also allow users to store money and make transfers to bank accounts or cash withdrawals. E-Wallet also provides a detailed transaction history, including outgoing and incoming funds through the application.

Locally-generated revenue : Regional Original Income (PAD) refers to income obtained by regional governments through collections by applicable regional regulations and laws. PAD aims to give authority to Regional Governments to fund regional autonomy by exploiting local potential, as part of decentralization. PAD consists of several components, including regional taxes, regional levies, income from the management of separated regional assets, and other legitimate regional original income....

Regional Levy : Regional levies are levies given to local governments as payment for certain services or permits provided for the benefit of individuals or entities. Regional levies are contributions given by the community to local governments, which can be charged directly and are related to the services provided. (WINDHU, 2018)....

Parking Levy : Parking levies are payments imposed on users of parking services managed by the local government. This parking lot is included in the regional levy object because it has been permitted or specifically provided by the regional government for the benefit of individuals or entities. One of the objectives of the parking levy is to improve government services provided and strengthen regional autonomy.

Effectiveness : Effectiveness, according to the Big Indonesian Dictionary, refers to the word "effective" which indicates the existence of an influence or impression that is capable of producing results from an action. According to Beni (2016), effectiveness is the relationship between the output of action and the goals to be achieved, or it can also be interpreted as a measure of the extent to which the level of output, policies, and procedures of an organization achieves the goals that have been set. Measuring effectiveness aims to evaluate the achievement of program results by predetermined targets. (Bastian, 2010)...

Previous Research

Table 5. Previous Research

No	Research Name	Research Title	Research methods	Research result
1	Silvanda Dewi Pradita, Is Hadri Utomo (2021)	Efektivitas Sistem Parkir Elektronik (E-Parkir) Dalam Pengelolaan Parkir Di Kota Surakarta (Studi Kasus Jalan Dr. Radjiman)	This study used qualitative research methods	The research results show that the e-parking program is still less effective, especially in terms of socialization, and has not been optimal in the community, causing a lack of understanding about E-Parking. However, several program objectives have not been achieved because there are still some parking attendants who do not use equipment and there is a lack of awareness among parking attendants and the public. However, the program has been efficient in handling disputes between parking attendants and users. However, the program has been correct in setting its targets, involving the community, the Surakarta City Transportation Department, and parking attendants. Program monitoring has been

No	Research Name	Research Title	Research methods	Research result
				effective, with regular assistance and evaluation of improvements.
2	Nurhadi , Mustazzihim Suhaidi, dan Latip (2022)	Implementasi Near Field Communication (Nfc) Untuk Pembayaran Retribusi Tempat Khusus Parkir Di Dinas Perhubungan Kota Dumai Berbasis E-Money	This research uses research and development methods	By using Near Field Communication (NFC) as a medium for paying parking fees, drivers of public vehicles can easily and quickly make non-cash payment transactions. The use of NFC technology, such as electronic cards (e-money), which is integrated directly with related parties on a host-to-host basis, increases the effectiveness and efficiency of the payment process.
3	Moch Farid Fauzi, Tofa Nurcholis, Jeki Kuswanto, Ferian Fauzi Abdullah, Yusuf Amri Amrulloh (2022)	Inovasi Sistem Pembayaran E-Parkir Cashless Dengan Teknologi Hybrid Payment System Berbasis Qris	This research uses a qualitative descriptive research method	Based on the percentage results of the questionnaire data above, respondents showed a positive response to the system being built. This can be seen from the average value and percentage of each aspect, which overall reached a high rating of 87.13%. Thus, it can be concluded that the E-parking system has a good appearance,

No	Research Name	Research Title	Research methods	Research result
				satisfactory performance, and meets user needs.
4	Faiz Rahmadhia (2020)	Tata Kelola Perparkiran Di Kota Semarang Dilihat Dari Perspektif Good Governance (Studi Penelitian Pada Parkir Di Wilayah Taman Indonesia Kaya)	This research uses qualitative descriptive research methods	Problems that result in Taman Indonesia Kaya's income target not being achieved include parking attendants failing to pay monthly deposits due to a decrease in income due to the Covid-19 pandemic, as well as the fact that people are still reluctant to pay parking fees due to the low quality of service by Taman Indonesia Kaya parking attendants.
5	Imsar, Muhammad Dimas Prasetya (2023)	Efektivitas Penggunaan E-Money Sebagai Alat Transaksi Parkir Elektronik (E-Parkir) Di Kota Medan	This research uses a qualitative descriptive research method	The results of this research show that the use of e-money as a means of electronic parking payment on Palangkaraya Road in Medan is less effective, based on observations made by researchers of the community, it shows less effective results where only 53 out of 311 people use e-money to make payments. electronic parking payment.
6	Tusta Citta Ihtisan Tri Prasyda (2023)	Tata Kelola Parkir Untuk Peningkatan Potensi Pendapatan Retribusi Parkir Di Kota Mataram	Descriptive Qualitative	The main issues currently faced by the management of the City of Mataram are (a) poor performance of

No	Research Name	Research Title	Research methods	Research result
				parking services as indicated by the community satisfaction index values in 2017 and 2018, and (b) low performance in managing taxes and parking fees as indicated by the low contribution to regional income. , and low tax/levy efforts on the economic growth of Mataram City.
7	Halimatussadiyah Algadri, Abdul Manan, Siti Fatimah (2022)	Analisis Efektivitas Pajak Parkir Dan Retribusi Parkir Serta Kontribusinya Terhadap Pendapatan Asli Daerah Kota Mataram Tahun 2017-2021	Kuantitatif	Based on an analysis of the effectiveness of parking taxes in Mataram City in the 2017-2021 period, it can be concluded that parking taxes are effective in achieving the set targets. However, the effectiveness of parking levies in the City of Mataram in the same period did not meet the targets set, and the trend in parking tax revenues tends to decline from 2022 to 2026. Several obstacles that cause low parking tax revenues include a lack of awareness of taxpayers and poor environmental conditions. lack of support, and arrears in parking tax payments. Meanwhile, the trend in parking levy receipts from 2022 to 2026 shows an increase every year. The main factor causing the increase in parking levy revenues is the implementation of non-cash parking by the Mataram City Transportation Department. After the implementation of the cashless parking system, every parking attendant at the parking locations has

No	Research Name	Research Title	Research methods	Research result
				been registered on the Mataram City Sijukir website, and every parking attendant in each sub-district is given a different colored vest to reduce illegal parking practices.

METODOLOGY

The research method applied in this study is a descriptive method with a quantitative approach. The quantitative descriptive method aims to describe phenomena, events, symptoms, and occurrences that occur factually, systematically, and accurately (Sugiyono, 2017). Quantitative methods, which can be interpreted as research approaches based on the philosophy of positivism, are considered scientific methods because they adhere to scientific principles such as concrete, objective, measurable, rational, and systematic. The data collected from this method is in the form of numbers and analyzed using statistical techniques (Sugiyono, 2017)....

This research was conducted at the Mataram City Transportation Service which is geographically located on Jalan Ahmad Yani Sayang-Sang Mataram City. The choice of research location is supported by the fact that the Mataram City Transportation Department, especially the Parking UPTD, has launched a new policy, namely non-cash parking payments, in 2021, so the author is interested in researching more the effectiveness of this policy or regulation on problems to increase Regional Original Income, time This research is planned from December 2023 to January 2024.

In this research, primary data was used consisting of the Parking Levy Realization Report for 2021 - 2023 from the UPTD Parking Management of the Mataram City Transportation Service. Data collection was carried out through the documentation method, which refers to Arikunto's (2013) explanation regarding searching for data from various sources such as notes, transcripts, books, newspapers, magazines, inscriptions, and meeting minutes. This documentation aims to obtain report data on the realization of parking levy receipts in that period.

Quantitative analysis was carried out to evaluate the effectiveness of using E-wallets in paying parking fees in Mataram City. The data analysis process is carried out systematically through several steps, namely:

1. Data/information collection: Data is collected from various sources, both through interviews with sources and recording documentation. The collected data was recorded carefully by the researcher.
2. Data reduction: Researchers simplify the information obtained during the research. The data is categorized and studied carefully to simplify understanding of the phenomenon.
3. Data presentation: This step aims to make it easier for researchers to conclude. The categorized data is put back together to identify the main categories related to the research problem.

4. Measuring effectiveness can be seen from the comparison of actual parking levy receipts, namely:

$$\text{Efektivitas} = \frac{\text{Realization of Parking Levy Revenue}}{\text{}} \times 100\%$$

Table 6. Classification of Effectiveness Measurements

Percentage	Criteria
>100%	Very effective
80% - 100%	Effective
60% - 80%	Effective enough
50% - 60%	Less effective
<50%	Ineffective

5. Conclusions are drawn by analyzing the data collected by the researcher. The data is then compared with the theory that has been discussed in the theoretical study. Based on the results of the comparison between empirical data and theory, conclusions can be drawn regarding the effectiveness of using e-wallets as an alternative to paying parking fees in Mataram City.

RESULTS AND DISCUSSION

Parking Levy Payment Process Using E-Wallet

From the information obtained by the author from the Mataram City Transportation Department, parking levy payments can be made using E-Wallets such as: Shopeepay, OVO, LinkAja, Dana, BCA Mobile, Gojek, and others. Payment of parking fees can be done using the following steps:

1. Open the e-wallet application on your smartphone/cellphone
2. select pay / pay with QR
3. Point your smartphone/cellphone to scan the parking QR according to your vehicle type, both two-wheeled and four-wheeled
4. follow the e-wallet instructions
5. payment is successful

The payment will go directly into the parking attendant's account without any intermediary from a third party so that payments become safer and more comfortable.

Research data

The data in this study uses primary data in the form of the UPTD Financial Report for Management of Parking Estimates for the Mataram City Transportation Service for 3 (three) years from 2021 to 2023. The author summarizes the data in this report which can be seen in the following table:

Table 7. Service for 3 (three) years from 2021 to 2023

	2021		2022		2023	
	Target	Realisasi	Target	Realisasi	Target	Realisasi
Retribusi Pelayanan Parkir Tepi Jalan Umum	Rp 18.750.000.000,00	Rp 3.089.521.809,00	Rp 28.125.000.000,00	Rp 8.200.045.351,00	Rp 11.000.000.000,00	Rp 9.317.445.987,00
Ret. Parkir Tepi Jalan Umum Tunai		Rp 1.282.292.000		Rp 423.811.000		Rp 132.535.500
Ret. Parkir Non Tunai						
Tepi jalan Umum Non Tunai		Rp 1.520.689.809		Rp 7.424.519.351		Rp 8.876.715.487
Kendaraan Bermotor Jenis Mobil Barang		Rp 286.540.000		Rp 351.715.000		Rp 308.195.000

Based on the data table for parking levy targets and the realization of parking levies in 2021-2023, to make it easier to see the progress, it is projected in the following image:

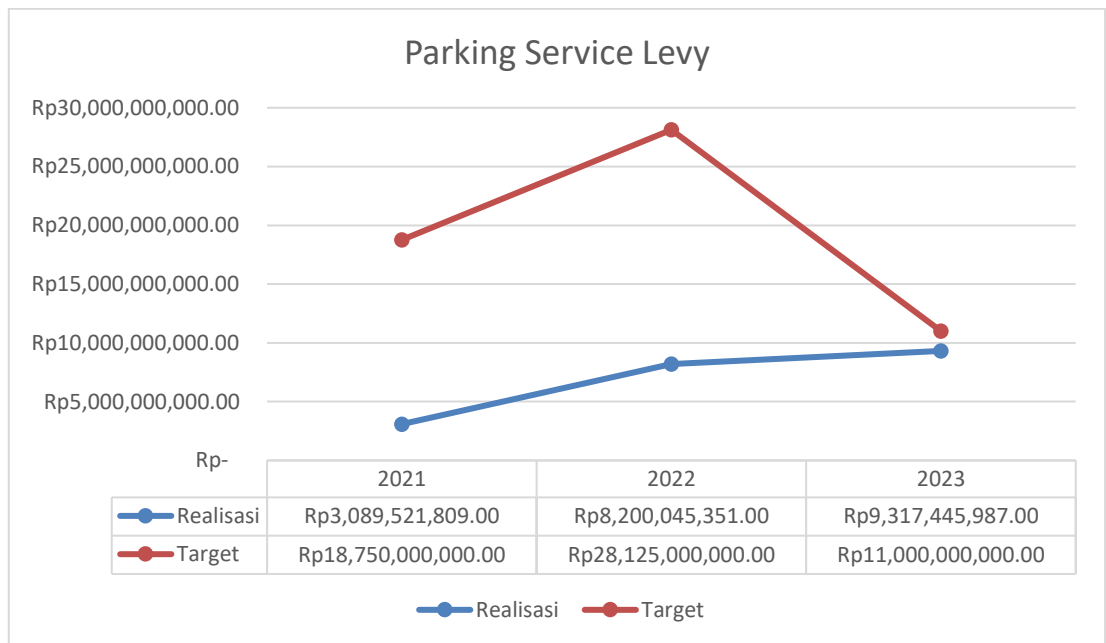


Figure 1. Parking Service Levy

Based on the image above, it can be seen that in 2021 there is a parking levy target of IDR 18,750,000,000 with actual parking levy revenue of IDR 3,089,521,809. In 2022, the target set is greater than in 2021, namely IDR 28,125,000,000, but the realization is IDR 8,200,045,351, which is more significant than the previous year, namely 2021. In 2023, the target is reduced to IDR 11,000,000,000 with the realization of parking levy revenue amounting to IDR 9,317,445,987, which has increased from the previous year, namely 2022.

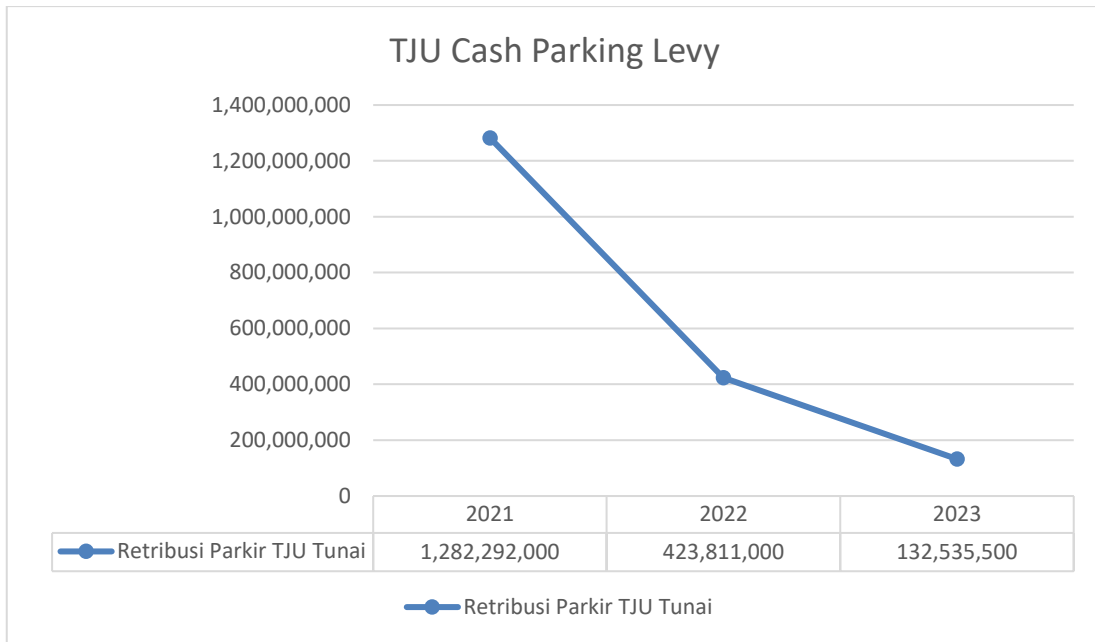


Figure 2. TJU Cash Parking Levy

The general cash roadside parking levy is a levy that is given directly by the parking attendant to the Parking UPTD because they cannot do it non-cash/tapping independently due to obstacles such as the cellphone being used is not an Android, is technologically illiterate, etc. With these obstacles, the Parking UPTD facilitated it by helping to tap the deposit or cash brought by the parking attendant.

From the picture above it can be seen that in 2021 the cash parking levy was IDR 1,282,292,000, but in 2022 the cash parking levy dropped significantly to IDR 423,811,000, and in 2023 there was another decrease to IDR 132,535,500

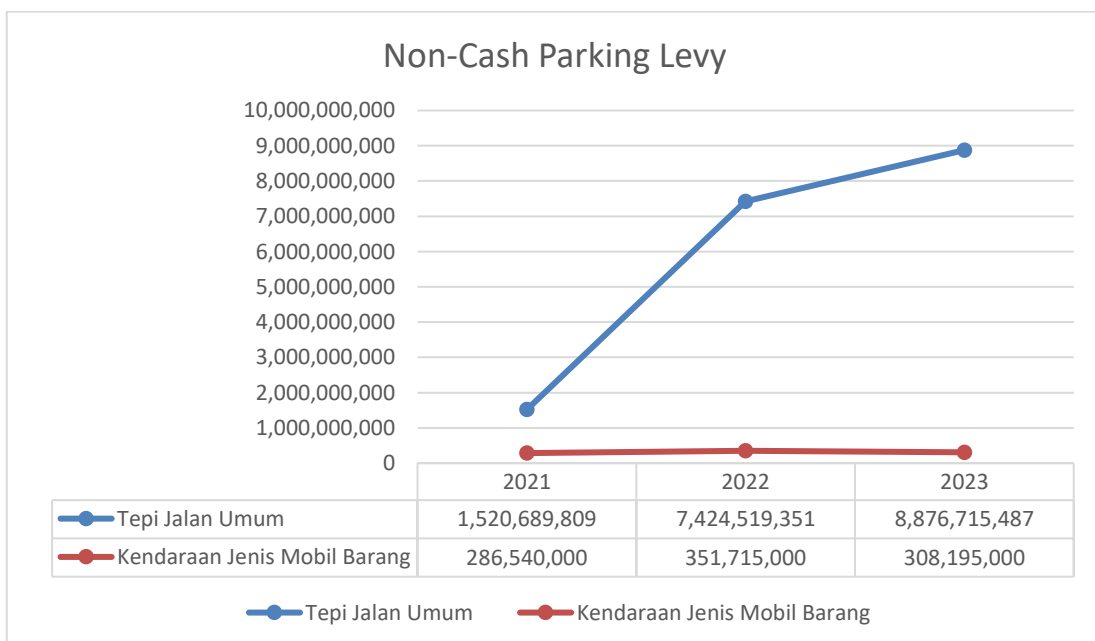


Figure 3. Non-Cash Parking Levy

From the picture above, it can be seen that in 2021 the TJU levy will be IDR 1,520,689,809 with the receipt of the goods car type vehicle levy amounting to IDR 286,540,000. in 2022 TJU levy receipts will increase to IDR 7,424,519,351, apart from that, freight vehicle levy receipts will also increase to IDR 351,715,000. In 2023, TJU levy receipts will increase again from the previous year, namely 2022, to IDR 8,876,715,487 and receipts for freight vehicle levies will decrease from the previous year to IDR 308,195,000.

Effectiveness Ratio

Using E-Wallet as an alternative to paying parking fees is said to be effective if the resulting ratio is 100%. The higher the effective ratio value, the better the use of E-wallet as an alternative for paying parking fees in Mataram City.

Table 8. Effectiveness Ratio

Years	Parking Levy Target	Realization of Parking Levy	Effectiveness Ratio	Criteria
2021	Rp 18.750.000.000	Rp 3.089.521.809	16,48%	Tidak Efektif
2022	Rp 28.125.000.000	Rp 8.200.045.351	29,16%	Tidak Efektif
2023	Rp 11.000.000.000	Rp 9.317.445.987	84,70%	Efektif
Rata - rata			43,45%	Tidak Efektif

Judging from the table above, the effectiveness ratio of using E-Wallet as an alternative to paying parking fees in Mataram City, measured over 3 years, is as follows:

1. For 2021, the effectiveness ratio of 16.48% is included in the ineffective category because it is less than 50%, meaning that in 2021, the realization of parking levy revenue is smaller than the parking levy revenue target.
2. For 2022, the effectiveness ratio of 29.16% is included in the ineffective category because it is less than 50%, meaning that in 2022 there will be a realization of parking levy revenue that is smaller than the parking levy revenue target.
3. For 2023, the effectiveness ratio is 84.70%, which is included in the effective category because it is more than 80%, meaning that in 2023 there will be a realization of parking levy revenue approaching the parking levy revenue target.

Based on the data analysis that has been carried out, the effectiveness measurement graph from 2021 - 2023 can be seen in the following picture:

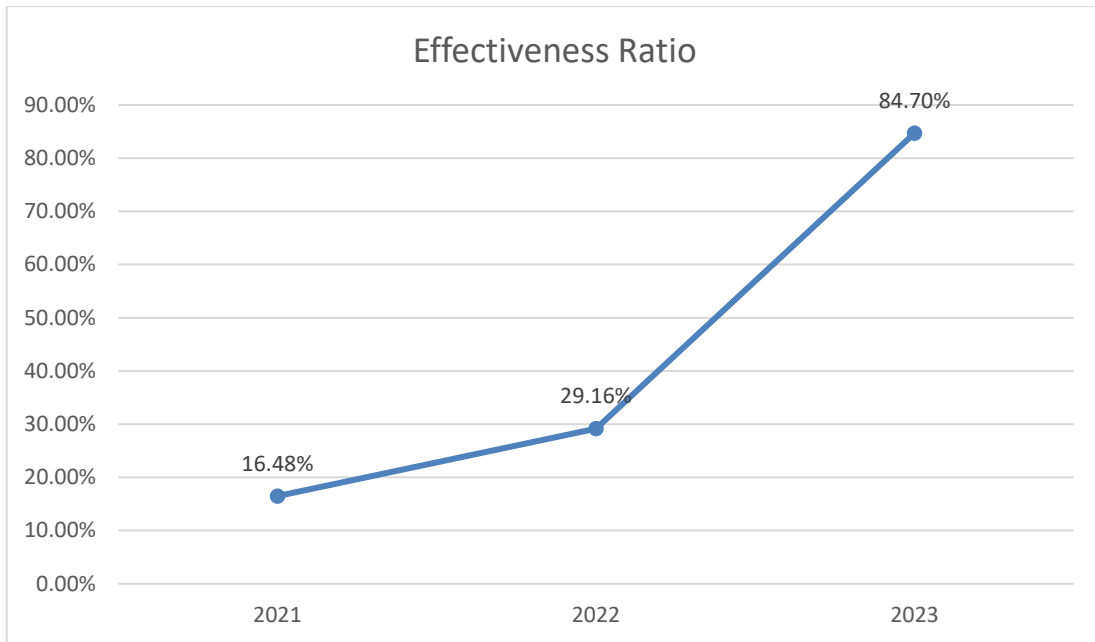


Figure 4. Effectiveness Ratio

Based on the picture above, shows that there has been an increase in the effectiveness ratio. The effectiveness ratio in 2021 is 16.48%, which is in the ineffective category. In 2022 the effectiveness ratio will increase to 29.16%, but it is still in the ineffective category because it is still less than 50%. In 2023, the effectiveness ratio will increase to 84.70%, which is included in the effective category because it exceeds 80%.

Stewardship Theory in the Effectiveness of Using E-Wallets as an alternative to paying parking fees in the City of Mataram

Stewardship theory includes the assumption that the Mataram City Transportation Service not only strives to achieve optimal Regional Original Income targets but also strives to provide comfort, convenience, and security for the community and parking attendants. This theory originates from the fields of psychology and sociology, designed to explain situations in which managers act by the common good.

The implications of stewardship theory in this research consider its ability to explain the relationship between variables with the assumption that stewards will allocate the resources, funds, and strategies needed to support good financial management and provide good accountability. The availability of competent human resources and a good accounting system are important factors in supporting stewards in carrying out their mandate.

If there is a conflict between the interests of the parties involved, the Mataram City Transportation Service as a steward will try to cooperate rather than oppose it. This is in line with the principles of stewardship theory where the Transportation Service prioritizes common interests and behaves by the rules and needs of society, because the main focus is achieving organizational goals, not individual ones.

Apart from that, this research can also explain the role of local government as an institution that can be trusted, providing good services to the public, accommodating community aspirations, and providing trustworthy financial accountability. In this way, economic goals can be met and community welfare can be achieved optimally.

CONCLUSIONS AND RECOMMENDATIONS

Conclusion

The level of effectiveness of using an E-Wallet as a means of paying parking fees based on revenue targets and revenue realization for 3 (three) years from 2021 to 2023 at the Mataram City Transportation Service using an effectiveness ratio gets an average result of 43.45%, including in the no category effective, therefore the acceptable hypothesis is hypothesis 3 (H3). Due to the newness of the regulations, there are still many adjustments and improvements that need to be made, however, the impact on the increase in Original Regional Income over the last three years, namely from 2021 to 2023, has increased by IDR 6,227,924,178. Looking at the increase in PAD, the effectiveness value may increase, because effectiveness can be seen over a short period. For this reason, the effective value of a system must be implemented to understand how far the benefits and impacts obtained by the system implemented are. Because the effectiveness value can be used as material for consideration or improvement regarding the sustainability of the system being implemented.

The procedure for using E-Wallet to pay parking fees is very easy and fast, there is no change, and receiving money directly makes transactions safer and also improves the quality of parking collection services in Mataram City. This also reduces the risk of illegal collection by irresponsible parties, as well as providing satisfaction and clarity in payments by government regulations for parking service users.

Recommendation

Researchers recommend that further research be able to analyze over a longer period. Future research could use methods related to the quality of the system used based on financial aspects, customers, internal processes and learning or growth. Researchers suggest that for further research, use field data directly, namely by interacting directly with parking attendants or the public as users of parking services.

FURTHER STUDY

1. This research only uses data for 2021, 2022, and 2023, so the results of this research still do not describe the performance of the system used.
2. The method in this research only analyzes the effectiveness of using E-Wallets as an alternative to paying parking fees in Mataram City in terms of quantity, but not in terms of quality.
3. This research only uses data or documentation obtained directly from the Mataram City Transportation Service.

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