ANALYSIS OF THE USE OF POSPAY SERVICES ON INCOME LEVEL OF PT. POS INDONESIA

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ABSTRACT

Pospay is a smartphone application with Android and iOS systems that is provided to the public as a digital channel to access Giro Pos services and other financial transaction services independently. Pospay can also be interpreted as a finance and technology service created by PT. Pos Indonesia by using the Online Payment Point System (SOPP) which aims to make it easier for people to make payments. This study aims to analyze and prove the effect of using pospay services on the level of income at PT. Pos Indonesia. The hypothesis in this study is that there is a significant effect between the use of Pospay Services on the Income Level of PT. Pos Indonesia.

In this study, the population used is the customers of the Surabaya Post Office 60000 who use the Pospay Application with a total of approximately 8,380 people. Meanwhile, the sample in this study were 60000 Surabaya Post Office customers who used the Pospay Application. Instrument testing is done by using a questionnaire, the questionnaire must meet the valid and reliable requirements. To find out whether the data generated from the questionnaire measuring instrument can guarantee the quality of the research so that conclusions about the relationships between variables can be trusted, accurate, and reliable so that the research can be accepted, validity and reliability tests are carried out. Data collection techniques were carried out by making observations at the Surabaya Post Office 60000 and also in the form of a questionnaire (questionnaire) distributed to respondents, namely post office customers who use the pospay service application. This study uses a quantitative descriptive approach.

The results showed that there was a significant effect between the use of Pospay services on the income level of PT. Pos Indonesia. The conclusion of this study is that if the pospay service is improved, it will further increase the income of PT. Pos Indonesia.

Keywords: Pospay Service; Income level

PLEMINARY

State-Owned Enterprises are included in the actors of economic activities in the national economy based on economic democracy which have an important role in the implementation of the national economy in order to realize the welfare of the community as mandated by the 1945 Constitution. PT. Pos Indonesia (Persero).

This Pospay application started operating in March 2019, this application has an effective and efficient nature because it can be used for all payments needed by the community and can be done anytime and anywhere, so this application has a positive impact on PT. Pos Indonesia with the large number of Pospay application users. This can be proven in the table on the number of Pospay users.

Table 1
Data on the Number of Users of the POSPAY Application

No.	Office Name	Number of Pospay Application Users
1	Surabaya	8.380

Source: Surabaya Post Office 60000 (Persero)

This also affects the increase in the income of PT. Pos Indonesia. This is evidenced in the table of the amount of income before the existence of POSPAY and after the existence of pospay.

Table 2
Total Income Data Before the POSPAY Application

No.	Tahun	Pendapatan
1	2017	Rp 4.604.433.956
2	2018	Rp 5.180.156.413

Source: Surabaya Post Office 60000 (Persero)

Table 3
Total Income Data After the POSPAY Application

No.	Year	Income
1	2019	Rp 66.592.885.710
2	2020	Rp 302.087.647.712
3	2021	Rp 469.815.245.297

Source: Website finantech.dashboard.posindonesia.co.id

FORMULATION OF THE PROBLEM
Based on the description of the background, the problems can be formulated, namely:
Does the use of Pospay Services have a significant effect on the Income Level of PT. Pos Indonesia?

RESEARCH PURPOSE
The purpose of this study is to analyze and prove that the use of Pospay services has a significant effect on the income level of PT. Pos Indonesia.

The benefits of this research are expected to be a reference material for similar researches who are interested in conducting further research, and are able to add or develop information about the analysis of the use of Pospay services on the income level of PT. Pos Indonesia.

LITERATURE REVIEW
Definition of Management Accounting
Hadibroto (2017) argues that management accounting is the process of identifying measurements, accumulation of analysis, preparation of financial interpretations and communications used by management to plan, assess, and supervise something in the organization to ensure proper use and good accountability of company resources.

Definition of Income

Private is calculated on a weekly basis but sometimes it is also calculated on a monthly basis such as the income of civil servants or civil servants.

According to the Indonesian Accounting Association (2019), the definition of income (revenue) is often confused with the term income, but it is actually different. The difference is explained as follows, Income is defined as an increase in economic benefits during the accounting period in the form of inflows or increases in assets or decreases in liabilities resulting in an increase in equity, which is not derived from investment contributions. Income (income) includes income (revenue) and profit (gain).

How to calculate income

According to Sukirno (2018), income can be calculated in three ways, namely:

1. The way of spending, in this way income is calculated by adding up the value of expenses/expenditures on goods and services.
2. Method of production, in this way income is calculated by adding up the value of goods and services produced.
3. The way of income, in this calculation the income is obtained by adding up all the income received.

Types of Income

Broadly speaking, income is classified into three groups (Suparmoko in Artaman, 2017), namely:

1. Salary and Wages. Rewards earned after that person does work for other people given within one day, one week or one month.
2. Income from own business. Is the total value of the results of production minus the costs paid and this business is a self-owned or family business and the labor comes from the members of the family itself, the rental value of own capital and all these costs are usually not taken into account.
3. Income from other businesses. Income earned without devoting labor and this is usually a side income, among others, namely income from renting assets owned such as houses, livestock and other goods, interest from money, donations from other parties and income from pensions.

Income Recognition

1. Licensing revenue is recognized when revenue is realized, i.e. there is a flow of economic resources to the entity
2. Service revenue is recognized when the right to revenue arises or there is a flow of economic resources to the entity, the recognition of service revenue must also meet all the requirements as below, namely:
   a. The amount of revenue can be measured reliably.
   b. It is probable that the associated economic benefits or service potential will flow to the entity.
   c. The stage of completion of a transaction at the balance sheet date can be measured reliably.
   d. The costs incurred for the transaction and the costs to complete the transaction can be measured reliably.
3. Income from natural resources is recognized:
   a. The granting of permits is recognized when revenue is realized, i.e. there is a flow of economic resources to the entity.
   b. Natural resource exploration by volume is recognized at the time of extraction.

    c. Natural resource exploration based on the selling price is recognized when the sale occurs.

    d. Natural resource exploration based on profit sharing is recognized when there is a determination by the government on the profit sharing.

4. Income from short-term investments is recognized when the income is realized, while income from long-term investments in the form of dividends is recognized when the portion of cash dividends to be received by the entity is announced.

5. Revenue from the utilization of assets from leases and collaborations is recognized when the rights to income or the flow of economic resources to the entity arise when the utilization of the assets is less than 1 year. Meanwhile, for Build-Use-Delivery/Building Handover and cooperation in infrastructure utilization, the revenue recognition follows the provisions that will be regulated in the Joint Arrangement PSAP.

6. Other non-tax revenues are recognized as follows:

    a. Revenue from gain on sale of assets is recognized when it is received by the entity, revenue from penalties due to agreements or regulations is recognized when it becomes the entity's right.

    b. Interest income/banking services are recognized when received by the entity.

    c. Revenues from previous year's expenditures are recognized when they are received by the entity.

    d. Revenue from court decisions/violations of law is recognized when received and/or regulated by entities related to the field of law.

    e. Revenue from debt write-offs is recognized at the time of appointment from the lender.

Income classification

According to Kusnadi (2018), income can be classified into two parts, namely:

1. Operating Income

    Operating Income is income arising from the sale of merchandise, products or services within a certain period in the framework of the main activity or which is the main objective of the company which is directly related to the main business (operation) of the company concerned. This income is normal in accordance with the objectives and business of the company and occurs repeatedly as long as the company carries out its activities.

    Operating income for each company varies according to the type of business managed by the company. One type of company operating income is income from sales. This sale is in the form of selling goods and selling services which are the main object and target of the company's main business. Operating income can be obtained from two sources, namely:

a. Gross sales are all proceeds or sales of goods or services before being deducted by various discounts or other reductions to be charged to customers or those who need them.

b. Net sales are sales results that have been calculated or deducted with various pieces that are the right of the buyer. Types of operating income arise from various ways, namely:

    1. Income derived from business activities carried out by the company itself.

    2. Income derived from business activities in the presence of an agreed relationship, for example consignment sales

    3. Income from business activities carried out in collaboration with investors.

2. Non-Operating Income

Non-Operational Income is income earned by the company in a certain period, but not from the company's main operational activities. The types of income can be distinguished as follows:

a. Income derived from the use of the company's assets or economic resources by other parties. For example, interest income, rent, royalties and others.

b. Income derived from the sale of assets excluding merchandise or production. For example, sales of securities, sales of intangible assets.

Pospay Service PT. Pos Indonesia
Definition of Pospay Service

Pospay service is a payment service owned by Pos Indonesia. All payments for various bills, installments and top ups can be made in one place, namely through the Pospay service. The Pospay service offers various payment conveniences and conveniences, including easy-to-reach locations, effective and efficient services, and is safe because it uses the Online Payment Point System (SOPP) which has reached up to 4,800 Post Office networks throughout Indonesia and more than 40,000 agents. posts that will continue to be developed in accordance with the needs and expectations of the community.

Payments and Pospay Partners:

1. PLN : Electricity account and electricity token
2. Multi Finance (Instalment Credit): Adira Finance, FIF (Federal International Finance), BAF (Bussan Auto Finance), PT Summit Oto Finance/PT Oto Multiartha, WOM Finance, Mega Finance, BFI Finance, MCF/MAF, Mandiri Tunas Finance, Home Credit, ACC Finance, Toyota Finance, BCA Multifinance,
3. NSC Finance, Indomobil Finance, Mandala Finance, Clipan Finance, Kreditplus Finansia, JACCS-MPM Finance, Suzuki Finance and other partners
4. Taxes and State Revenues: MPN-G2, PBB, PNBP, Motor Vehicle Tax (PKB), ticket fines, 80 Regional Taxes in Indonesia
5. PDAM : Palyja, Aetra, ATB Batam and 229 PDAMs in Indonesia
6. Gas : State Gas Company (PGN), Pertagas Niaga
7. Credit, Data and Telco Packages: Telkom, Telkomsel, Indosat (Mentari, Matrix, IM3) PT Axiata Excelcomindo (XL), 3 (Three), NTS (Axis), Nusapro, Sampoerna Telkom/STI (Net-1), Smartfren
8. Banking and Insurance (Credit Card, Personal Loan): BPJS Health, BTN, Jiwasraya, Citibank, AEON, Deposit Virtual Account Giro Pos, BPRS Lantabur Tebuireng, BPRS KMS, Prudential, Allianz, Takaful, Heksa
9. Online Shopping : Bukalapak, Lazada, Matahari Mall, Elevenia, MNC Shop, Blibli.com, Tokopedia, Easy Shopping, Pay @ WU (Amazon)
10. Electronic Money Top Up : Mandiri e-Money, Link Aja, Grab Driver, Mobile JKN BPJS KS (Mobile cash)
11. Other Payments: Zakat, Cable TV, Ticket Citilink, KAI.

Pospay Service Usage

According to PT Pos Indonesia President Director Budi Setiawan, the advantage of Pospay is that it is enough in one place, people can pay various bills and any installments at the Post Office or other service points as well as mobile services belonging to PT Pos Indonesia spread throughout Indonesia.

Pospay is a smartphone application with Android and iOS systems that is provided to the public as a digital channel to access Giro Pos services and other financial transaction services independently. Pospay can also be interpreted as a finance and technology service created by PT. Pos Indonesia by using the Online Payment Point System (SOPP) which aims to make it easier for people to make payments, access Giro Pos services, access financial transactions and access other PT Pos Indonesia (Persero) services by mobile.

Hypothesis

Based on the formulation of the problem and the theory related to this research, the hypothesis of this research is that the use of Pospay services has a significant effect on the income level of PT. Pos Indonesia.

Framework
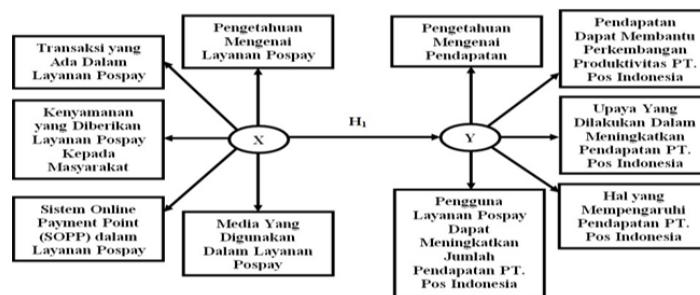
RESEARCH METHODOLOGY

Research design

This study uses a quantitative descriptive approach, where the data obtained from the sample are analyzed using statistical methods that are carried out rationally and accurately. The population of this study is the Surabaya Post Office customers who use the Pospay application. The data collection is done by distributing questionnaires to the customers of the Surabaya Post Office who use the Pospay application. Sampling was carried out using purposive sampling, which is a sampling technique that intentionally contains certain traits, characteristics, characteristics and criteria that can reflect the state of the population. The data analysis method used a quantitative descriptive approach, the data obtained from the research sample were analyzed according to statistical methods. In this study, the data analysis method used is Data Quality Test (which consists of Validity Test and Reliability Test), Classical Assumption Test (consisting of Normality Test, Multicollinearity Test and Heteroscedasticity Test), and Hypothesis Testing using Simple Linear Regression Analysis.

Research Limits

In the research process that has been carried out there are several limitations in this study, including:

1. The factors that affect the level of income of PT. Pos Indonesia only uses the variable of using pospay services, so that in this study the results obtained were less than optimal for the independent variable to the dependent variable.
2. The number of respondents in filling out the questionnaire (questionnaire) was only 100 people, of course it was not enough to describe the actual situation.
3. In filling out the questionnaire, the answers given by respondents sometimes do not show the actual situation due to differences in thinking, differences in understanding of each respondent.
4. The object of this research is limited which is only carried out at the Surabaya Post Office 60000 and also the research time is limited, so that the research results obtained are less than optimal.

Variable Identification

Use of Pospay Services (X)

Pospay is a smartphone application with Android and iOS systems that is provided to the public as a digital channel to access Giro Pos services and other financial transaction services independently. Pospay can also be interpreted as a finance and technology service created by PT. Pos Indonesia by using the Online Payment Point System (SOPP) which aims to make it easier for people to make payments, access Giro Pos services, access financial transactions and access other PT Pos Indonesia (Persero) services by mobile.

Income (Y)

Revenue is defined as income derived from company activities by selling goods and services in a period resulting in an increase in capital that does not come from investment contributions.

Operational Definition and Measurement of Variables

Pospay Service Usage (X)

Pospay services can be accessed using smartphone communication media based on iOS and Android. The payment transactions that can be made by the public in the Pospay Service are as follows:

1. BPJS Payment
2. E-Ticket Payment
3. Online Shopping Payment
4. Insurance Payment
5. Payment of taxes
6. Cable TV Bill Payment
7. PDAM Bill Payment
8. PLN Bill Payment
9. Credit Purchase
10. Data Package Purchase
11. Top up E-wallet
12. Top up agent
13. Ticket Purchase

Income Level at PT. Pos Indonesia (Y)

Revenue is defined as income that comes from pospay services. The income obtained from the pospay service consists of:

1. BPJS Payment
2. E-Ticket Payment
3. Online Shopping Payment
4. Insurance Payment
5. Payment of taxes
6. Cable TV Bill Payment
7. PDAM Bill Payment
8. PLN Bill Payment
9. Credit Purchase
10. Data Package Purchase
11. Top Up E-Wallet
12. Top Up Agent
13. Ticket Purchase

Population, Sample, and Data Collection Techniques
Population

The population in this study were customers of the Post Office in Surabaya who used the Pospay application with a total of approximately 8380 people.

Sample

The sample in this study were 60000 Surabaya Post Office customers who used the Pospay application. This study uses a sampling technique using the Slovin formula, as follows:

$$N = \frac{N}{1+N\,(e^2)}$$

n = Total sample
N = Total Population
e = Error level

The population in this study was 8,380 and with a significance level of 0.1 or 10%, the sample size in this study were:

$$n = \frac{N}{1+N\,(e^2)} \rightarrow n = \frac{8380}{1+8380\,(0.1^2)} \rightarrow n = 98.83 \text{ orang} = 99 \text{ orang}$$

The minimum number of respondents is 99 people so that the total number of respondents in this study is 100 people.

Data Collection Technique

The main data source is primary data. Primary data collection is done by distributing questionnaires to respondents. Respondents from this questionnaire are Surabaya Post Office customers who have used the Pospay Application. Questionnaire is a data collection technique that is done by giving a set of questions or written statements to respondents to answer.

The answers are then collected, processed and made into a theory or conclusion. Questionnaires are distributed to customers who have a closed Pospay Application, where customers can only choose the answers that have been provided. The results of the respondent's answers will be processed later.

Data Analysis Technique

The data analysis methods used are:

A. **Data Quality Test**
   1. Validity Test
   2. Reliability Test

B. **Classical Assumption Test**
   1. Normality Test
   2. Multicollinearity Test
   3. Heteroscedasticity Test

C. **Hypothesis Test**
   1. Simple Linear Regression

   Hypothesis testing is used to see the effect of the independent variable on the dependent variable. Hypothesis testing in this study was carried out by simple linear analysis. The formula to test the effect of the independent variable on the dependent variable is:

   $$Y = \alpha + \beta . X$$

   Notes:

   Y = Income Level PT. Pos Indonesia

   α = Constant

   X = Pospay Service Usage

   β = Regression coefficient

RESEARCH RESULT

Instrument Test

Instrument testing is done by using a questionnaire, the questionnaire must meet the valid and reliable requirements. To find out whether the data generated from the questionnaire measuring instrument can guarantee the quality of the research so that conclusions about the relationships between variables can be trusted, accurate, and reliable so that the research can be accepted, validity and reliability tests are carried out. The data used in the instrument test were taken from 10 questions from the variables of Pospay Service Usage and Income Level at PT. Pos Indonesia. Respondents in the instrument test were taken from the research sample, the research sample was post office customers who used pospay services.

Validity Test

The validity test aims to show how well an instrument is being measured and aims to determine the validity of the questionnaire. There are 2 variables used in the instrument test, namely the dependent variable and the independent variable. To measure the validity, it is done by using a

bivariate correlation between each indicator score and the total construct score. Testing the instrument uses a significance level of 0.05%, with the basis for making decisions.

a. If r count > r table then the statement item is said to be valid
b. If r count < r table, the statement item is said to be invalid

Table 4
Validity Test Results

Variable	Item	R Count	R Table	Notes
Pospay Service Usage (X)	PL1	0,853	0,1966	Valid
	PL2	0,911	0,1966	Valid
	PL3	0,888	0,1966	Valid
	PL4	0,428	0,1966	Valid
	PL5	0,377	0,1966	Valid
Income PT. Pos Indonesia	P1	0,836	0,1966	Valid
	P2	0,904	0,1966	Valid
	P3	0,882	0,1966	Valid
	P4	0,434	0,1966	Valid
	P5	0,373	0,1966	Valid

Source: Primary data processed using SPSS 21

Reliability Test

The reliability test is an advanced stage after the validity test. This reliability test aims to determine how far the results of the questionnaire measurements remain consistent if two or more measurements are made of the same symptoms using the same measuring instrument. In testing this reliability test using a tool called Cronbach's Alpha, Cronbach's Alpha is a benchmark or benchmark used to interpret the correlation between the scale made with all existing variable scales. With the basis of decision making, namely:

a. If alpha > r table then the result is reliable
b. If alpha < r table then the result is not reliable

Table 5
Reliability Test Result

No.	Variable	Cronbach's Alpha	R Table	Notes
1	Service Use Pospay (X)	0,748	0,1966	Reliable
2	Income PT. Pos Indonesia (Y)	0,740	0,1966	Reliable

Source: Primary data processed using SPSS 21

Statistik Deskriptif

Tabel 6

Hasil Statistik DeskriptiF

	N	Minimum	Maximum	Mean	Std. Deviation
Pospay Service Usage	100	10	24	18.78	2.608
Income Level PT. Pos Indonesia	100	10	24	18.80	2.605
Valid N (listwise)	100				

Source: Primary data processed using SPSS 21

The results of descriptive statistical analysis show that the number of observations in this study (N) is 100, Pospay Service Use has a minimum value of 10, a maximum value of 24, a mean value of 18.78 and a standard deviation of 2.608. Meanwhile, the Income Level of PT. Pos Indonesia has a minimum value of 10, a maximum value of 24, a mean value of 18.80 and a standard deviation of 2.605.

Classic Assumption Test

a. **Normality Test**

Normality test is done with the aim of knowing the data in the regression equation has a normal distribution or not. In this normality test, the One Sample Kolmogrov-Smirnov test is used, which means that the data can be said to be normally distributed if it has a significance value greater than 0.05.

Table 7

Normality Test Result

		Unstandardized Residual
N		100
Normal Parameters[a,b]	Mean	.0000000
	Std. Deviation	2.09852265
Most Extreme Differences	Absolute	.081
	Positive	.062
	Negative	-.081
Kolmogorov-Smirnov Z		.812
Asymp. Sig. (2-tailed)		.525

a. Test distribution is Normal.

b. Calculated from data.

Source: Hasil Pengolahan Data Dengan SPSS

The results of the Kolmogorov-Smirnov One Sample Normality Test can be seen that the residual value has a significance value of 0.525, which means that the residual value is normally distributed.
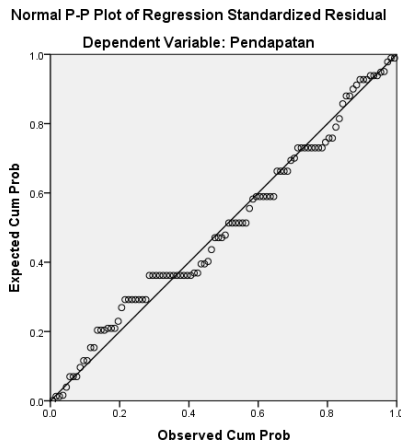
The results of the Probability Slot Normality Test show that the data or points follow the direction of the diagonal line and spread around the diagonal line, so it can be concluded that the residual value is normally distributed.

b. Multicollinearity

Table 8
Multicollinearity Test Result

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
1 (Constant)	7.680	1.541		4.983	.000		
Usage	.592	.081	.593	7.284	.000	1.000	1.000

a. Dependent Variable: Income

The Pospay Service Usage variable has a tolerance value greater than 0.1 and a VIF value greater than 10, so it can be concluded that the results of this study are free from multicollinearity.

c. Heteroscedasticity Test
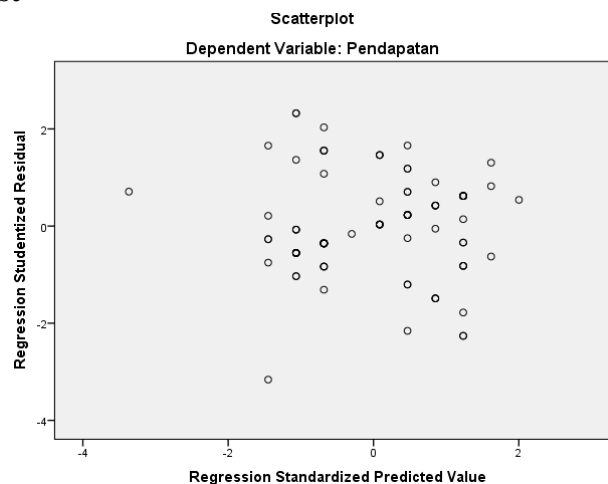
The results of the heteroscedasticity test show the following characteristics:
a.   The data points spread do not collect below or above only
b.   The data points spread above and below or around the number 0 (zero)
c.   The data points are not in the form of waves that widen then narrow and then widen again
d.   The data points are not patterned.

From the characteristics above, it can be concluded that the regression model does not occur heteroscedasticity, so it is feasible to use it to predict the Income Level of PT. Pos Indonesia based on the use of the Pospay Service.

Hypothesis Testing
a.   Simple Linear Analysis
  1) Hypothesis Testing with T Test
      Hypothesis testing is carried out using the T test which can be seen in the following:

Table 9

T Coefficients Test Result

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	7.680	1.541		4.983	.000
	Usage	.592	.081	.593	7.284	.000

It is known that the significance value on the effect of X on Y is 0.000 . So, the significance value <0.05, so the hypothesis is accepted, meaning that there is a significant effect of variable X on variable Y.

The results of the analysis of the simple linear regression model are as follows:

$$Y = \alpha + \beta . X$$
$$Y = 7,680 + 0,592 \, X$$

Notes :

Y = Income Level PT. Pos Indonesia

α = Constant

X = Pospay Service Usage

β = Multiple regression coefficient

From the results of the above equation it can be concluded that:
a.   The constant value of 7.680 indicates that if the pospay service variable is 0 (zero), then the Income Level will be 7.680.
b.   The regression coefficient of the Pospay Service Usage variable (X) of 0.592 indicates that every one unit increase in the Pospay Service Use variable will increase the Income Level of PT. Pos Indonesia is 0.592.

2) Coefficient of Determination

Table 9

Determinant Coefficient Test Results

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.593ᵃ	.351	.345	2.10920

a. Predictors: (Constant), Usage

The Adjusted R Square value is 0.345 or 34.5%, which means that the variable Income Level of PT. Pos Indonesia is influenced by the use of Pospay services by 34.5% while the remaining 65.5% is influenced by other variables that have not been studied.

DISCUSSION
The Use of Pospay Services on the Income Level of PT. Pos Indonesia

Based on the T test, the significance value is 0.000 <0.05, so it can be concluded that the Pospay Service Use variable has a positive and significant impact on the Income Level of PT. Pos Indonesia is proven.

The more frequent use of pospay services and the more post office customers who use pospay services, the higher the level of income of PT. Pos Indonesia.

From the results of the research that has been done, it can be conveyed that the use of pospay services is an effort made by PT. Pos Indonesia for post office customers by providing services that can be accessed on iOS and Android-based smartphones. Based on the results of data analysis (T test) there is a significant positive effect between the use of pospay services and the income level of PT. Pos Indonesia with a significant value of 0.000. This supports that the higher the use of pospay services, the income level of PT. Pos Indonesia will continue to increase. So the results of this study are the use of pospay services should be further improved because based on this research it has a positive influence on the income level of PT. Pos Indonesia.

CONCLUSION

This study aims to analyze and prove that the use of Pospay services has a significant effect on the income level of PT. Pos Indonesia.

Based on the results of the analysis it was concluded that the application of the use of pospay services had a positive and significant effect on the income level of PT. Pos Indonesia. This means that the more use of pospay services and the higher the number of users of pospay services, the level of income will increase.

SUGGESTION

Based on the results of the discussion and conclusions above, suggestions that can be given to this research are:

Socialization regarding the use of pospay services needs to be developed and improved again, so that more people use pospay services, so that the amount of income at PT. Pos Indonesia will further increase.

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