Innovation Analysis of Government Shopping Integration Platform through DigiPay: Empowering MSMEs and Being Proud of Indonesian Products in the New Public Governance perspective

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Abstract: This study examines the innovation of the DigiPay platform in the integration of government spending to support MSMEs and support the Proud of Indonesian Products movement within the framework of New Public Governance (NPG) and is supported by the Diffusion of Innovations Theory. This research is a descriptive qualitative type with the methods of document analysis, non-participant observation, and observation of DigiPay's digital ecosystem functions. The results show that DigiPay improves efficiency, transparency, and inclusion in government procurement because it combines stakeholders from the government, banking, and MSME sectors into a stronger digital ecosystem. In addition, the platform helps market local products and accelerate the procurement process. However, barriers to further optimization include infrastructure limitations and lack of digital literacy. From a global point of view, DigiPay shows the potential to transform digital procurement systems into other developing countries, as it has helped MSMEs, improved financial governance transparency, and developed an inclusive and sustainable economy. As a strategic step towards a more comprehensive digital transformation, this research suggests increasing digital education and cross-sector collaboration.

Abstrak: Studi ini mengkaji inovasi platform DigiPay dalam integrasi belanja pemerintah untuk mendukung UMKM dan mendukung gerakan Bangga Produk Indonesia dalam kerangka New Public Governance (NPG) dan didukung oleh Teori Diffusion of Innovations. Penelitian ini berjenis kualitatif deskriptif dengan metode Analisis dokumen, observasi non-partisipasi, dan pengamatan fungsi ekosistem digital DigiPay. Hasil penelitian menunjukkan bahwa DigiPay meningkatkan efisiensi, transparansi, dan inklusi dalam pengadaan barang dan jasa pemerintah karena menggabungkan pemangku kepentingan dari sektor pemerintah, perbankan, dan UMKM ke dalam ekosistem digital yang lebih kuat. Selain itu, platform ini membantu pemasaran produk lokal dan mempercepat proses pengadaan. Namun, hambatan untuk optimalisasi lebih lanjut termasuk keterbatasan infrastruktur dan kurangnya literasi digital. Dari sudut pandang global, DigiPay menunjukkan potensi untuk mengubah sistem pengadaan digital di negara berkembang lainnya, karena telah membantu UMKM, meningkatkan transparansi tata kelola keuangan, dan mengembangkan ekonomi yang inklusif dan berkelanjutan. Sebagai langkah strategis menuju transformasi digital yang lebih menyeluruh, penelitian ini menyarankan untuk meningkatkan edukasi digital dan kolaborasi lintas sektor.

INTRODUCTION

In the era of digital transformation, governance has undergone major changes, especially in terms of efficiency and accountability (Sulistya et al., 2019). New Public Governance is a relevant approach that emphasizes the modernization of technology-based public services to support transparent and open management of state resources (Kusumasari, 2018). The Indonesian government has launched Digipay, an innovative and integrated government spending platform.

Digipay aims to increase the country's revenue and encourage micro, small, and medium-sized businesses. More and more people in Indonesia are using digital payments due to the boom of e-commerce and the shift of society towards a cashless society. Although micro, small, and medium-sized enterprises (MSMEs) play an important role in the global economy as they drive innovation, increased employment, and overall economic progress, they often face issues such as limited financial resources, ineffective business practices, and challenges to break into new markets (Yong Ming & Soon, 2023).

The Ministry of Finance, through the Directorate General of Treasury (DGTb), developed the Digipay platform in response to major issues faced by MSMEs during the COVID-19 pandemic. A Bank Indonesia (2021) study found that social restrictions, which reduced economic activity, negatively impacted 87.5% of MSMEs, but the 12.5% that turned to digitalization showed better resilience (Sundah). This shows that digitalization is crucial to maintaining business sustainability. As a result, the government combined Digipay with the Gerakan Bangga Buatan Indonesia initiative to support small and medium enterprises (MSMEs) and promote local goods.

The Diffusion of Innovations theory Rogers et al., (2019) is used to see how innovations are accepted and used by society, including in technologies such as Digipay. This theory explains that innovation adoption occurs through a communication process in a social system, which is influenced by five main characteristics: relative advantage, compatibility, complexity, trialability, and observability. The relative advantages and compatibility of innovation, along with the ease of trialability and observability of the results, are positively correlated with the speed of innovation adoption (Sahin, 2006). Digipay is designed to increase productivity, transparency, and accountability while supporting local products by integrating APBN user work units, MSMEs as vendors, and banks in government procurement transactions.

Cross-departmental collaboration, co-creation, co-production, network governance, and shared resource management are important indicators in NPG (Krogh & Triantafillou, 2024). To prevent exploitation by either party, NPG emphasizes the importance of parallel, equal, and mutually controlling relationships between the public, private, and civil society sectors (Papadopoulos, 2023). More sustainable and efficient public services can be achieved through its emphasis on pluralism and community participation (Osborne et al., 2014; Torfing et al., 2020).

Digipay is seeking to reduce the use of cash in government transactions as part of the National Non-Cash Movement. Payments through this platform are made electronically using a virtual account or Government Credit Card, which makes transactions more secure and prevents theft or use of counterfeit money. In addition, this initiative supports the modernization of state cash management in accordance with Law No. 17/2003 on State Finance and Minister of Finance Regulation No. 196/PMK.05/2018.

However, the implementation of Digipay still faces challenges, especially in terms of MSME involvement. The number of MSMEs registered as Digipay vendors is only 2,987 as of the third quarter of 2022, much less than the total national MSMEs which exceed 20 million. In addition, the transaction value differs among regions: Bali and Nusa Tenggara recorded the largest transaction of IDR 11.6 billion, while Maluku and Papua only recorded transactions of IDR 1.8 billion (Hidayanto, 2022).

The drawbacks show that MSMEs need to be more digitally savvy and change the way they optimally utilize Digipay. To do so, the government should plan to teach the public about

digital business processes as well as the potential benefits of Digipay. Small and medium-sized businesses (MSMEs) benefit a lot from this platform, such as payment security through schedule payment facilities, access to a wider market, and opportunities to get bank financing.

As stipulated in Presidential Regulation Number 12 of 2021 concerning Government Goods/Services Procurement, Digipay prioritizes MSME and local products in the procurement process. This differentiates it from other commercial marketplace platforms. This step shows the government's commitment to increasing the competitiveness of small and medium enterprises (MSMEs) and encouraging national economic independence.

Digipay is an example of cross-sector cooperation to create public value in the New Public Governance paradigm. Different stakeholders can actively participate in the public policy process by embracing co-production and adopting a network-based governance approach (Kivleniece & Quelin, 2012). To expand the scope of this platform, the government, banking sector, and small and medium enterprises (MSMEs) must work together. Digipay has the potential to catalyze digital transformation in the public sector through continuous innovation and adaptation to technological advances. This is in line with NPG principles that emphasize cross-sectoral cooperation to deliver more inclusive and sustainable services (Stoker, 2006).

METHOD

Using a descriptive qualitative methodology, this research investigates how DigiPay - as a government spending integration innovation platform - portrays New Public Governance values, especially in terms of supporting MSMEs and supporting the Proud of Indonesian Products movement. The focus of this research is to thoroughly understand DIGIPAY's performance, its relationship with MSME empowerment, and its relationship with New Public Governance. Thus, this research investigates policy documents, government reports, and scientific articles related to DigiPay, MSME empowerment, Proud of Indonesian Products, and the concept of NPG. In addition, non-participant observation was also conducted to see the functions and interface of DigiPay, including payment integration, transaction management, and MSME empowerment in an integrated digital ecosystem.

RESULTS AND DISCUSSION
DIGIPAY Efficiency

Compared to conventional procurement methods, the implementation of DigiPay, a government digital payment platform, has opened many efficiency opportunities. One of the main advantages of DigiPay is the integration of digital payment systems (non-cash) with electronic payment processing on one platform. According to Novianto, (2023) the integration of non-cash payment systems with electronic payment processing in one platform provides convenience and speed in various processes, from transactions to managing administrative documents. With DigiPay, transportation costs can be reduced and the process of procuring goods and services becomes faster. Transactions can be made online without the need to meet face to face or travel physically.

Digital procurement is part of a broader government trend to increase efficiency, reduce waste, and achieve policy objectives at the lowest possible price. The use of digital technologies in procurement can improve workflow processes, reduce transaction irregularities, and limit buyer power (Bosio et al., 2023). However, there is little tangible evidence of the benefits of e-payments. The possibility of cost savings, transparency, and financial inclusion has been widely touted. However, no thorough research has been conducted on how digital payment platforms impact the public sector (Aker et al., 2016). Nevertheless, investments to implement e-government procurement systems, especially in low- and lower-middle-income countries, are still attractive as governments seek to use digital technologies to improve the efficiency of procurement processes (Bosio et al., 2023).

The overall procurement process has been significantly simplified with the implementation of the paperless DigiPay approach. Now all processes, such as order submission,

verification, approval, and communication, are conducted online. Tax calculations and the creation of accountability documents such as invoices and Payment Orders, which are automatically generated through the platform, are also supported by this system (Du, 2021). This speed up the process and reduces the likelihood of administrative errors.

This paperless method not only saves printing costs and shipping fees. The real advantage lies in the automation and integration of activities from ordering to payment. This increases the transparency of business transactions and allows suppliers and customers to interact in real-time with the accounting system (Veldić et al., 2022). There is increasing pressure on public sector organizations to achieve value for money from the services they provide and the projects they undertake. The use of e-procurement technology can help achieve this goal (Johnson, 2011).

DigiPay aims to realize the National Cashless Movement, where all payments are made without cash, using only the Cash Management System (CMS) or Government Credit Cards. (KKP). This encourages the adoption of contemporary payment technologies and enhances clarity on how government finances are managed. DigiPay has a strategic goal to create an efficient and effective government payment system, help the national financial system run better, and improve the quality of national cash management. There are many parties that benefit from it. DigiPay helps work units automate and simplify payments, integrate procurement and payments, and streamline the overall payment system. Vendors gain faster payment certainty, access to a broader market, and financing facilities from banks. Banks also benefit from new market opportunities for credit, more targeted data-based services, and strengthened collaboration with the government.

DigiPay assists auditors and the Directorate General of Treasury (DJPB) with better analytical data for oversight, supports more effective liquidity management, and enhances compliance with tax regulations. This shows that DigiPay not only improves operational aspects but also enhances the overall quality of national financial governance. DigiPay strengthens the government's strategic goals to create modern and responsive financial governance. With the help of digital technology, DigiPay becomes a model of public service innovation that promotes accountability, financial inclusion, and economic empowerment through the integration of more structured procurement of goods and services.

MSME Empowerment through DigiPay

The Industrial Revolution 4.0 has resulted in many changes in various fields, including how the government regulates the procurement of goods and services (Sulistya et al., 2019). To respond to these changes, the Directorate General of Treasury of the Indonesian Ministry of Finance has launched DigiPay, a platform that combines government institutions, banks, vendors, and small and medium enterprises (MSMEs) into a digital ecosystem.

Director General of Treasury Regulation Number PER-20/PB/2019, which provides the legal basis for piloting the use of imprest funds through digital marketplaces and payments, reinforces this innovation. This step demonstrates the government's commitment to accelerate the modernization of state financial management and the empowerment of small and medium enterprises (MSMEs), which are important components of the national economy.

Amidst the boom of e-commerce and the shift of Indonesians towards a cashless society, the digital payment industry in Indonesia is growing rapidly. Established companies must respond to digital disruption as people can adopt technology anytime and anywhere. Businesses are required to find ways to engage in the adoption of new technologies to survive (Nur & Panggabean, 2021).

Indonesia's digital economy has quadrupled before the pandemic, increasing by 49% from 2015 to 2019. From 2020 to 2021, there was an increase of 60 million social media users. Advances in e-commerce and online transportation, as well as massive growth in digital payments, are key drivers of Indonesia's digital economy growth (Prasasti et al., 2022).

DigiPay not only allows MSMEs to participate in government procurement of goods and services, but also ensures that the entire process is carried out quickly and efficiently. The system provides certainty for businesses and simplifies the payment process with an overbooking

mechanism via debit card, CMS, or KKP. Although some problems with the cashless module still need to be fixed, the existence of these various payment methods makes vendors and work units more flexible in completing transactions.

DigiPay also has many advantages over popular private marketplaces. According to the State Treasury Law, the government feels secure with a payment system that is made after the goods are received. In addition, compliance with fiscal regulations is guaranteed by the taxation element facilitated directly by this platform. Unlike private marketplaces that do not require such products, DigiPay prioritizes MSME vendors with local products in terms of MSME affirmation.

DigiPay supports MSMEs in two main ways: digitalization and market expansion. In terms of digitalization, DigiPay supports the modernization of state financial management by using information technology and creating more transparent governance. From a marketing perspective, the platform allows MSMEs to gain new customers and offer financing opportunities from banks. The more transactions made through DigiPay, the greater the possibility of profit for small and medium enterprises (MSMEs).

As the core of the national economy, MSMEs play an important role in increasing non-oil and gas exports, creating jobs, and increasing GDP. Data from the Ministry of Cooperatives and SMEs in 2018 shows that MSMEs contribute 61.07 percent to GDP and absorb 97 percent of the workforce. By supporting small and medium enterprises (MSMEs) through DigiPay, the government strengthens the economic foundation and encourages financial inclusion and equitable distribution of welfare.

Presidential Regulation Number 12 of 2021 and Government Procurement Policy Agency Regulation Number 9 of 2021, further emphasize the government's commitment to encourage procurement that focuses on micro and small business (MSME) products. Article 19 paragraph (1) letter c of Presidential Regulation 12 of 2021 mandates that micro and small business products can be made from materials made in the country. DigiPay provides MSMEs with access to government markets and financing facilities to drive their business growth.

DigiPay has become one of the strategic tools to support the Bangga Produk Indonesia initiative thanks to its secure transaction model, integrated taxation facilities, and local product recognition. In addition, this platform provides great opportunities for small and medium enterprises (MSMEs) to continue to grow amid the challenges of the digital era, while strengthening a more inclusive and sustainable government procurement ecosystem. DigiPay not only functions as a digital procurement tool but also serves as a vehicle to encourage small and medium enterprises (MSMEs). This is in line with the government's goal of building an inclusive and resilient economy.

DIGIPAY Implementation Challenges

As part of the digitalization of government payments, Digipay faces several problems related to the principles of New Public Governance (NPG), such as limited technological infrastructure and the habit of transacting in cash (Sahi et al., 2022). MSMEs in regions such as East Flores and Lembata districts face many obstacles when using and accessing Digipay. This is due to unstable internet connections and device limitations. To overcome this, improving the digital infrastructure of the central government, regions, and the private sector is needed; the NPG principle prioritizes partnerships and network-based solutions.

In addition, many people do not know about Digipay due to old cash transaction habits and lack of technological knowledge. This mindset must be changed through thorough and participatory education involving all relevant stakeholders. In addition, it is very difficult to encourage human resources at the vendor and work unit level. This applies to overcoming human and technical resource limitations (Dewi & Suardana, 2023). Through community-based training and collaboration between the government, banks, and MSMEs, NPG offers a solution in this regard.

Despite facing several issues, Digipay is showing a positive trend; transactions increased from 36 in 2023 to 53 in the first quarter of 2024. The system needs to be improved to be more

efficient and user-friendly to achieve higher targets. An inclusive and collaborative NPG approach can help address these issues, making Digipay not just a digital payment tool but also part of a more transparent, effective, and engaged governance transformation. In addition, although Digipay has been fully operational since 2023, MSME empowerment is still not optimal. Only 10,650 work units have joined from the target of 57,155 and 5,844 MSME vendors from the target of 898,403 (Zelia et al., 2024). For Digipay to maximize its potential, the problems that hinder the empowerment of these MSMEs must be immediately identified and overcome.

Relevance to New Public Governance

Diffusion of Innovations and New Public Governance (NPG) theory can be used to look at the implementation of DigiPay, the government's digital payment platform. This theory explains how innovations are accepted and adopted by the public through the stages of knowledge, persuasion, decision, implementation, and confirmation. Innovation characteristics such as relative advantage, compatibility, complexity, trialability, and observability determine the adoption of DigiPay, which focuses on empowering MSMEs and promoting local products. These characteristics can be used to measure how effective DigiPay is in increasing technology acceptance among MSMEs.

To create public value, the New Public Governance perspective emphasizes cross-sector cooperation, network governance, and active participation from various stakeholders. This principle of cooperation is seen in the integration of DigiPay, which combines the government, banking sector, vendors, and small and medium enterprises (MSMEs) into one digital ecosystem. Examples of close collaboration such as the use of Government Credit Cards (KKP) and CMS demonstrate efforts to build cooperation between the public and private sectors to improve the efficiency of the process of purchasing goods and services (Du, 2021; Osborne et al., 2014).

In addition, DigiPay supports the core concepts of NPG, namely co-creation and co-production. By prioritizing MSME vendors and local products, this platform encourages the private sector to participate in government procurement. This is in accordance with the mandate of Presidential Regulation Number 12 of 2021, which prioritizes the use of MSME products and strengthens collaboration between government and business to create inclusive public value (Bosio et al., 2023). This empowerment also improves MSME market access and ensures a more transparent procurement process using an integrated digital approach (Prasasti et al., 2022).

One of the key principles of NPG is transparent network governance (Torfing et al., 2020). DigiPay's approach to combining taxation and electronic payment systems allows the Directorate General of Treasury (DJPB) to conduct real-time financial supervision, which increases accountability and reduces the possibility of administrative irregularities. In addition, DigiPay's paperless method speeds up procurement and payment process, reduces operational costs, and reduces administrative errors that often occur when managing manual documents.

In addition, DigiPay is linked to the main objectives of NPG, which are inclusion and cooperation (Krogh & Triantafillou, 2024). Through this method, DigiPay improves government financial governance and opens economic opportunities for small and medium enterprises (MSMEs), which are an important part of the national economy. Empowering MSMEs through DigiPay is a strategic step to improve the national economy and increase financial inclusion. Because according to data collected by the Ministry of Cooperatives and SMEs in 2018, MSMEs contribute greatly to Gross Domestic Product (GDP) and employment.

Despite facing many challenges, DigiPay is showing positive trends, such as the number of transactions increasing every year. However, the platform needs to be improved to make it easier to use and use more participatory methods to overcome obstacles. DigiPay is a financial governance innovation that follows the NPG paradigm, which prioritizes cross-sector collaboration, active participation, and network-based governance. If implemented in accordance with NPG principles, it can become a digital transformation model capable of creating sustainable public value and supporting more transparent, effective, and inclusive governance (Osborne et al., 2014; Torfing et al., 2020).

CONCLUSION

The study found that the implementation of DigiPay in the New Public Governance (NPG) approach increases the effectiveness, transparency, and accountability of state financial governance. By involving the government, banks, vendors, and small and medium enterprises (MSMEs), the platform creates a digital ecosystem that works together. The platform also integrates taxation, procurement, and electronic payments into a single system that supports MSME empowerment, broader market access, and payment certainty. Through local capacity building and strengthening digital infrastructure for further optimization, stronger cross-sector collaboration is needed to address issues such as limited digital infrastructure, low technological literacy, and cash transaction habits. Future research is needed to evaluate the performance of DigiPay in the long term, especially in terms of encouraging MSMEs to expand and improving fiscal compliance. Research should also determine how best to optimize technology adoption in areas with less infrastructure to accelerate digital-based financial governance transformation.

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