

THE COST-BENEFIT STUDY OF IMPLEMENTING THE KATEPAY PROGRAMME IN SURABAYA

Mardiana Sabela¹, Amirul Mustofa², Priyanto³

Faculty of Administrative Sciences, Dr. Soetomo University

Correspondent author: Amirul.mustofa@unitomo.ac.id

Surabaya, Jawa Timur, Indonesia

Abstract

The purpose of this study is to compare stakeholders from the existing community with the output or advantages and disadvantages of KatePay besides knowing the implementation of the KatePay Program in Surabaya City Schools by how the Government runs the program and what is felt by the community in implementing this program which has been running for one year. Data collection techniques in this study were interviews and Documentation. It then analyzed the data concerning the theory used. The theory applied by the author uses the Cost-Benefit Analysis method, which discusses the identification, benefits, implementation results, and conclusions of the programs being run. Results The first research shows that the KatePay program benefits students more than other stakeholders. Second, KatePay's performance is excellent because it can reduce money transfers and teach students to manage money. This program can also create intelligent and wise students in deciding or doing something. The research implies that it is necessary to socialize intent to all stakeholders so it is not misused.

Keywords: Cost-Benefit Analysis; Implementation Programme; KatePay; Student Identity Card

Open Access at: <https://journalpublicuho.uho.ac.id/index.php/journal/index>

Journal Publicuho is licensed under a [Creative Commons Attribution 4.0 International License](https://creativecommons.org/licenses/by/4.0/).

INTRODUCTION

The government administration process based on a governance perspective can create a good, effective, clean, efficient, and professional government (Nurprojo & Setyo, 2014; Mustofa, 2021) . Poor governance will give rise to public distrust of the government due to several weaknesses and limitations, including abuse of authority (Muliawaty & Hendryawan, 2020). One of the essential management services for school students is the Student Identity Card (SIC), which functions as a student's identity as a substitute for an ID Card. Student's Identity Cards can be made for ages 0-16. SIC's validity period is less than five years old, ending when he is five. For students aged five years, the validity period will end until the student is 16 years old (Rohman et al., 2021). The benefits of SIC carried out by the Surabaya City Government are various, namely to fulfill student's rights and for school officials (Prabawati, 2016) (Satria et al., 2021).

The Population and Civil Registration Service of the City of Surabaya hopes that SIC will not only be a replacement identity for ID Cards but can also be a means of payment, especially for school students (Alamanda Putri et al., 2021). Therefore, the next SIC was named KatePay. KatePay is a non-cash payment tool at schools where payments can also be made using SIC. This program can be used to buy snacks in the school canteen. KatePay collaborates with the East Java Regional Development Bank. This program was published



because students often lose cash at school (Wiadi & Sajili, 2023). At a time when COVID-19 cases are widespread, this program becomes essential to reduce the movement of cash. The government hopes that the KatePay program will make transactions easier, practical to carry anywhere, more hygienic, safe from theft, and more accessible for parents to control. Apart from that, there are many exciting promotions from merchants collaborating with this program. The KatePay program is a program to support the National Cashless Movement (Nazar et al., 2023).

The Surabaya city government determined two schools to be the pilot project for implementing Katepay, including Asemrowo 1 Surabaya State Elementary School and Surabaya 42 State Junior High School (Dewijanti, 2021). When the KatePay program was established, many problems arose, including parents' need for more understanding of digital programs. Most parents need to understand the development of digital programs, which sharply contrasts their student born in Generation Z, where most of their activities always use digital tools (Ramadanti et al., 2021). The benefit of the KatePay program is that it makes transactions more accessible in the school canteen, and there is no need to carry too much money or cash (Setiawan, 2017). Surabaya City Government collaborates with small and Medium Enterprises (MSMEs) who sell at schools to make the implementation of the KatePay program successful (Dewijanti, 2021). Several previous researchers have researched several service innovation applications in Surabaya.

The KatePay program is an innovation program that previous researchers have yet to study. The arising problems focus more on parents' inability to participate in digital programs such as KatePay (Pangestu & Raharjo, 2021). Based on this, this research intends to analyze the KatePay program using a Cost Benefit Analysis approach (Rahmiyati et al., 2019). This research aims to analyze the more significant benefits and weaknesses of the KatePay program (Pearsall et al., 2015). Researchers use the Cost Benefit Analysis approach because the results are easier to understand. This program will also teach students and canteen employees the importance of society following the times intelligently (Dewijanti, 2021).

METHODs

Researchers use qualitative methods with case studies; the research location is at the Office of Communication and Information, which is located on Jimerto Street 25-27, floor 5, and the Department of Population and Civil Registration of Surabaya City, Tunjungan Street 3rd floor, Surabaya City. Researchers collected data using interviews data collection as an observation to obtain information and Documentation. The Documentation of data serves to find data regarding the issuance of SIC from January to date (Larasati et al., 2021). Collecting data using interviews helps obtain information regarding the implementation of KatePay

implemented in schools. Researchers also use Documentation to obtain activity data according to what was found and carried out by researchers.

The research uses a research focus that aims to avoid deviating and following the discussion. Therefore, researchers use limitations in research. The research limitation is implementing KatePay as a Payment Tool for the City of Surabaya. The benefits of implementing KatePay Aside from clarifying student's rights, student obligations, student protection, and legal capacity, KatePay can be used as a means of payment in school canteens. Students who have SIC can be used to buy food in the canteen. Before that, parents would do it again in the KatePay, M-Banking, or East Java Regional Development Bank ATM applications. The data in this study were obtained through books, the web, journals, and other relevant sources. What is obtained from the informants is primary data, so supporting data is needed, namely secondary data and supporting documents. Researchers use the Cost-Benefit Analysis method presented by [Söderqvist \(2015\)](#) and [Volchko \(2020\)](#), which discusses the identification, benefits, results of implementation, and conclusions from the program being run along with four indicators according to the theory of Edward III consisting of communication, resources, bureaucratic structure as a reference for analyzing the implementation of the KatePay Program in Surabaya City Schools (Nurlaili, 2018).

The data analysis technique used refers to the interactive analysis model from Miles, Huberman & Saldaña (Milles et al., 2014), which was quoted from the journal (La Ode Muhammad Elwan et al., 2022), namely The data is analyzed using several steps, namely analyzing the data with three steps: data condensation, presenting data (data display), and drawing conclusions or verification (conclusion drawing and verification). Data condensation refers to the process of selecting, focusing, simplifying, abstracting, and transforming data.(La Ode Muhammad Elwan et al., 2022)

RESULTS AND DISCUSSION

Implementation of KatePay in Surabaya City Schools.

In reviewing public policy implementation studies, it is necessary to know the variables or factors that influence it. There are several implementation models that can be used as a reference, as according to Jones (1991) in La Ode Muhammad Elwan, (2011: 18) explains that policy implementation is easy to understand theoretically and conceptually, but this is not always the case in concrete form, because its implementation is reality is not something easy (Supriadin et al., 2020).

Likewise, according to Grindle's argument (in Elwan.L.O.M, 2011: 22) that the success of a public policy implementation is largely determined by the degree to which the policy can be implemented or its implementability. This implementation can be seen from the content of policy aspect and the context of policy implementation (Supriadin et al., 2020)

Mirelee Grindle's implementation theory (Grindle, 2017) is then used at two levels (translated from English):

1. First, it will be seen in general how the implementation of the policy being studied answers the questions "what happened" and "how". Grindle said that the policy implementation process needs to look at the policy process down to the level of specific programs and funding allocations.

2. Second, to help explain the findings of the first stage, namely answering the "why" question, look at how the implementation process interacts with things that, according to Grindle, generally determine the success of a policy, namely the content of the policy and the context of its implementation.

Then, according to Grindle's opinion, it is usually described and adapted to the implementation study of the policy implementation model according to Van Meter and Van Horn (Markulis, 1985) which uses six (6) indicators of policy implementation, namely: (1) policy standards and objectives; (2) resources; (3) characteristics of the implementing organization; (4) communication between organizations regarding the implementation of activities; (5) implementer's attitude and (6) social, economic and political environment (Ode et al., 2023)

The researcher refers to Edward III's theory in determining the research's success. This focus is contained in 4 indicators. Therefore, the author examines one by one and describes the application of KatePay as a payment method in schools in the city of Surabaya.

Implementing the KatePay program is part of the process of stages of Government or public policy. Public policy is an institutional design to solve a relevant problem in the real world (Wicaksana & Rachman, 2018). This public policy embodies government action in responding to problems, not just in the form of questions desired by the government or state officials. This choice can impact or influence every decision published by the Government (Anindya et al., 2014). Public policy has a scope that includes politics, social fields, economics, and culture. This policy is hierarchical, starting from the local, regional, and national levels (Arista & Suderana, 2019). Allocation of values forcibly implemented to all public is a definition of policy (Anderson, 2011). State policy is also one of the choices made by the Government in order to be able to do or not to be able to do something that has been determined (Cairney, 2017).

Individuals or officials who have carried out the actions that have just been determined can be called implementation, government groups, or private groups heading towards a goal formalized in a policy decision (A. Mandolang et al., 2019). Policy implementation is an activity carried out by government or private officials that can be shown to achieve the goals formalized in a policy decision (Mosshananza & Kurniadi, 2022). Policy implementation involves controlling what will happen after a program has been

established or enforced. The description that includes efforts in administration will bring out a real impact on society (Sutojo, 2015).

This KatePay implementation uses the theory of sharing based on the opinion of Edward III. In this theory, that must be considered in carrying out the program, namely, there are four indicators: availability of resources, communication, bureaucratic structure, and disposition. One of the essential things in implementing KatePay is the community as the implementer who has used all the resources in the form of financial resources, the availability of facilities, and infrastructure with human resources (Prabawati, 2016).

An area that can be declared advanced and successful will require the role of regional officials, especially residents. Population data, structuring, and publishing activities are managed by one of the agencies, namely the Department of Population and Civil Registration of the City of Surabaya. The Government will always carry out all aspects of both the procedures for implementing innovation programs, which are called policies, and the implementation of these innovation programs, which are called implementation (Hudson et al., 2019) (Agustino, 2006) the implementation of the policy itself in order to create maximum service to citizens. Interpretation of policy implementation is a concept that is not just the application of an activity (Mubarok et al., 2020). Implementation is a complicated and environmental process because something that has been implemented on time and according to procedures does not mean it has been appropriately implemented (Anthone et al., 2019).

Benefit-cost Analysis identifies comparative social benefits used to evaluate programs implemented efficiently (Robinson et al., 2019). Implementing the KatePay program as a means of payment in Surabaya City schools also carries out its duties or implements the policy. Theory to be used Cost-Benefit Analysis presented by [Söderqvist \(2015\)](#) and [Volchko \(2020\)](#) discusses the identification, benefits, implementation results, and conclusions of the program being implemented along with George C. Edward III (Putra & Khaidir, 2019). The following is a discussion of the implementation of the KatePay program as a means of payment in Surabaya City schools:

KatePay is one of the innovations for students applying to school canteens in Surabaya. Elementary and junior high schools or private schools with KatePay can be used to buy food in the school canteen, with the parents being able to refill it in advance through an application provided by the Government, namely the KatePay application (Jai et al., 2016). Population administration is a series of preparation and issuance of population documents and data through civil registration, occupation registration, management of population administration data, and utilization of public services and development results. In contrast, administration is the entire process of cooperation between two or more people based on specific rationales to achieve predetermined goals (Eva Batubara & Rohmadin, 2023).

KatePay is a student's identity card that can be used for transactions at school canteens or merchants that have collaborated with the Department of Population and Civil Registration (Rudiansyah et al., 2021). The Government strives for students to transfer transactions initially with cash to non-cash to make it more hygienic, fast, and easy (Ismail & Ismail, 2022). The Surabaya City Government has collaborated with East Java Bank, advancing a non-cash payment technology *cashless society* for students from elementary to state junior high schools in the city of Surabaya. The Surabaya City Government's innovation and East Java regional development bank have launched KatePay (Hidaya, 2020). The existence of KatePay, which has begun to be implemented in state elementary school Asemrowo 1 and state Junior high school 42 Surabaya City, can be an example for other schools to be able to use SIC not only as proof of self but can be used as payment in the Surabaya City school canteen. Apart from that, state elementary school Asemrowo 1 and state Junior high school 42 Surabaya were also selected as pilot projects related to the initial implementation of the KatePay program; this activity was a collaboration of various parties (Novita & Tristiana, 2022)

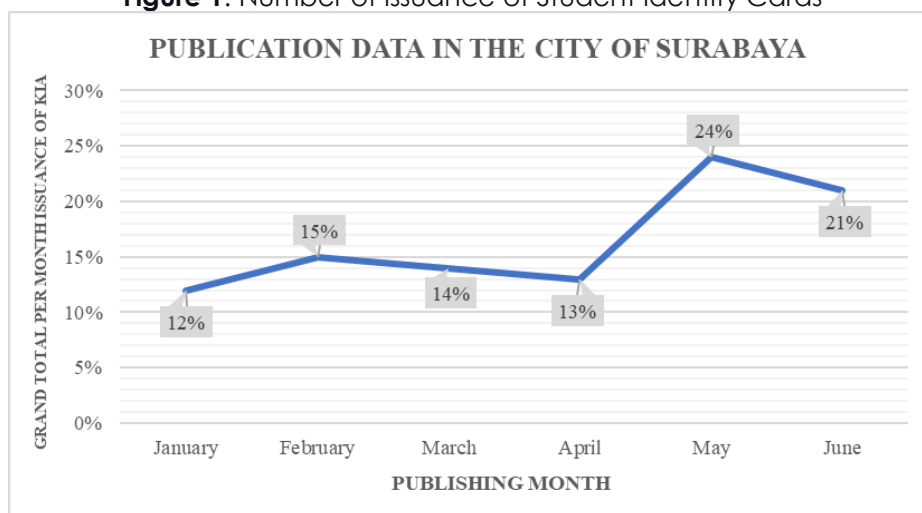
KatePay is an innovation from Surabaya; one of the partners is East Java Regional Development Bank, to make SIC a transaction tool that can be used by student aged 5 to 16 throughout Indonesia. The KatePay program was opened directly by the Mayor of Surabaya, Eri Cahyadi, on June 14, 2022, at state Junior high school 42 Surabaya with state elementary school Asemrowo 1 Surabaya. This KatePay innovation is a way to make it easier for students to buy food or drink in the canteen with direct supervision by parents. Instructions for using KatePay: Parents can use the KatePay application on the Play Store. Parents can top-up immediately, and KatePay can be used automatically to make payment transactions by showing their SIC at the school canteen or merchants who have partnered with the KatePay program.

With KatePay, student can also take the Suroboyo bus with a 50% discount, so they only need to pay Rp. 2,500.00. Balance is easy and can be added at outlets, school canteens, East Java Regional Development Bank Mobile, and all ATMs. Furthermore, if a SIC/Katepay card is lost, it is still safe because it is stored in the KatePay application, so SIC returns are only delivered within that sub-region. This program works with around 19 merchants who are collaborating in this program. The Merchant is *Suzanna Corner, Vanoa Food and Beverage, Surabaya Zoo, Suroboyo Bus, Ria Beach in Kenjeran, Togamas Book and Stationery Store, Darbe Cafe, Duck Tuning, Ramen of Suteki, House of Wok, Igor's Pastry, Broken Chicken, Steakhouse of Wagyu, Apollo Gadget Shop, IBOE herbal medicine, Lynford Barbershop, Restaurant Ria Indonesia*

According to Minister of Home Affairs regulations No. 2 of 2016, a student's ID Card serves as an identity document for student younger than 17 years old because they are also residents with constitutional rights to receive an ID Card. The Katepay program policy indeed contains requirements that must be followed by the community when registering their student in obtaining or issuing SIC, as well as KatePay activation by the Population and Civil Registry Office. The city of Surabaya has the required procedure for registering KatePay, which must first have a SIC. When SIC is given, KatePay will automatically be registered with the City of Surabaya Population and Civil Registry Office. Requirements for applying for Maternal and Student Health (MCH) are parents' original Family Card, parents' ID Card, copy of the birth certificate, and showing the original, 2x3 photo (for five years and over or reprint). After all the requirements are met, the applicant sends it to the nearest village or sub-district or coordinates directly with the state elementary or Junior high school where he is studying.

The KatePay program is one of the technological developments beneficial for students and parents so that they can jointly develop these innovations. KatePay changed the payment system in school canteens, which previously required cash but currently only carries a Student's Identity Card and can make transactions. How to use the application: First, parents download the KatePay application on the Google Play store and then activate the account; both parents can top-up the balance through the application; third, if the parents have top-up on KatePay, the student's identity card can be used for transactions. The way to apply it at school is to give a Student Identity Card to the seller in the canteen, and the seller will scan it. Students can already get the food or drink they want. In addition, KatePay can also be used for transactions at merchants that have collaborated with this program. Katepay has been running for one year, implemented for students through direct socialization in schools and indirect socialization through social media. This program encourages students to manage money wisely and make transactions easier.

Figure 1: Number of Issuance of Student Identity Cards



Source: Office of Communication and Information 2023

Figure 1 is a graphical explanation of the issuance of Maternal and Student Health (MCH) in each sub-district from January to June 2023. The graph from this data has increased and decreased in certain months; each sub-district has various issuances. It can be seen from the graph that May experienced a very rapid increase so that 24% of the number of publications was massive compared to other months, while in January it received a small number, namely 12%, but not much different from April, namely 13%.

This program experienced unexpected ups and downs because some parents did not understand the benefits of KatePay. Most parents are pre-elderly and still have student under 16 years old and only know the general function of SIC but need help understanding the program issued by the City Government, which involves MCH being used as Katepay. Only a few parents said the program was less effective and could even be complicated. That is also due to parents who are GapTek or technology failure, so with the KatePay program, which can be accessed through the KatePay application, they cannot operate, but on the contrary, students can operate and teach parents how to use it. With the impact of covid 19, parents indirectly learn about technology because many student subjects are carried out online or digitally (Komariah et al., 2021). Many parents also support this program to continue developing because it follows the all-digital era and feel it is made more accessible. This program can also make it easier for parents to monitor their student's pocket money at school. This program can also teach student to use pocket money wisely to create independent, intelligent, and wise students in making decisions.

The researcher refers to Edward III's theory in determining the research's success. This focus is contained in 4 indicators. Therefore, the author examines one by one and describes the application of KatePay as a payment method in schools in the city of Surabaya as follows:

Communication: The Surabaya city government may announce a new policy or program related to this digital *transformation of public service*, making it easier for parents to teach student how to prioritize money in everyday life. Therefore, the Department Of Population And Civil Registration has socialized with public and private elementary to junior high schools in Surabaya. With this socialization, students and parents can understand the new program and how to use it. The Department of Population and Civil Registration also collaborated directly with the East Java Regional Development Bank to reach out to students and parents. This program also implements technology associated with student activities at school.

Bureaucratic Structure: The sequence itself refers to the selection or assignment of given personnel to perform tasks. The implementer must be committed to providing the implementation instructions that have been set. Related activities must also be supported intensively by implementers. Bureaucratic Structure, Policy implementation indicators consist

of two sub-indicators, namely. Standard Operational Procedure or Basic Operations The KatePay program is managed by the Surabaya City Population and Civil Registry Service, which collaborates with the Health Service to monitor food nutrition in school canteens so that students continue to develop well and be healthy and intelligent. With this program, the Department Of Population And Civil Registration community can consistently carry out these innovations and develop existing ones well. The KatePay policy is a new policy in Surabaya that collaborates with 19 merchants.

The fragmentation of the KatePay Program is one of the technological developments in collaboration with the East Java Regional Development Bank; besides that, this program is also collaborating with the Health Service to find out the nutrition of food and drinks that have been made by MSMEs and the Education Office who are participating in outreach to elementary and junior high schools in Surabaya City.

Disposition: The program offered by the Surabaya City Department Of Population And Civil Registration is based on communication in an event organized by the City Government and gathering students at elementary or junior high schools in Surabaya so that this practice can run as desired. Clarity refers to the information given to implementers about program socialization and also the clarity of the duties of the Surabaya City Population and Civil Registry Service as a guideline or policy implementer.

Resource: In this program, the target is student aged 5-16 years whom their parents guide. Department Of Population And Civil Registration has coordinated with all school principals in Surabaya and even went directly to elementary school or Junior high school so that this socialization can run well and follow existing policies. This program also makes it easier for parents to provide provisions in the form of finances because parents only need to top-up or transfer to their student's identity card through the KatePay application.

Cost-Benefit Analysis

This policy and utility analysis is a tool for making public, private, and community policy decisions for some existing problems, including policy decision-making. In this program policy analysis, one can learn about the policies and utilities that will be issued or accepted based on the proposed principles or provisions (Roche et al., 2020). This Analysis can also measure the level of stakeholder evaluation of the KatePay program implemented by the Surabaya City Population and Civil Registry Office (Ananda & Nugroho, 2022). The trick is to socialize and implement the appropriate policies issued. The final result of the Analysis displays the utility value and losses incurred for a program (Ruiz-Ramos et al., 2017). If the benefits are more significant than stakeholder evaluations, then the system or program that has been implemented is feasible. Conversely, other alternatives can be sought if the loss is greater than the value of the benefits so that the implemented program is not feasible (Mouter et al., 2021)

Cost-benefit Analysis uses theory, data, and models to examine products, tradeoffs, and activities to assess relevant goals and alternative solutions. The impact of covid 19 was that the City Government ultimately implemented the KatePay Program, which the Department of Population and Civil Registration manages (Rowthorn & Maciejowski, 2020). City Government support is an affirmation to develop student's character and minimize the movement of goods. The Government wants students to learn about priority management early and raise independent student. Cost-Benefit Analysis presented by [Söderqvist \(2015\)](#) and [Volchko \(2020\)](#) discusses the identification, benefits, results of implementation, and programs (Drenning et al., 2023). The research results of the program can be presented in Table 1.

Table 1: Analisis cost-benefit program KatePay

STAKE HOLDER	COST	BENEFIT
Student	<ul style="list-style-type: none"> The use of KatePay can make student even more dependent on technology. Without proper supervision, student may easily spend more money when using KatePay. The use of KatePay can make student less sensitive to the actual value of money. Using KatePay can cause student to miss out on physical experiences such as shopping in person or paying with cash. 	<ul style="list-style-type: none"> Student understand financial concepts, transactions, and practical money management. Can monitor and manage their own money, teach discipline in spending and saving Using KatePay can provide practical experience in transactions in everyday life, which can be an essential provision in an increasingly digital world. KatePay can provide a sense of security in transactions without the need to carry cash, avoiding the risk of loss or theft.
Parent	<ul style="list-style-type: none"> The use of KatePay by student may result in online security risks such as fraud or theft of personal data, which may harm parents. Parents may need to spend more time monitoring their student's use of KatePay to prevent uncontrolled spending. 	<ul style="list-style-type: none"> With the ability to monitor transactions and balances in real time, parents can control their student's finances more effectively. KatePay makes it easy for parents to quickly and securely send money to their student when they are elsewhere. With transaction history recorded in KatePay, parents can track their student's financial activities more easily. KatePay helps parents to control spending and prevent unnecessary waste. Using KatePay can deprive parents of more direct control over their student's spending.

Department of Population and Civil Registration	<ul style="list-style-type: none"> • If the KatePay system experiences technical problems or security problems • Some members of the public may not have sufficient access or understanding of technology, which can make it difficult for them to use KatePay. • Errors in KatePay transactions can arise from misuse or technical problems. 	<ul style="list-style-type: none"> • This innovation can make citizens aware of population administration managed by the Department of Population and Civil Registration. • Utilization of payment technology such as KatePay can provide a positive image for Department Of Population And Civil Registration as an innovative institution in providing services to the community. • KatePay provides an additional layer of security in payment and receipt recording, reducing the risk of manipulation or loss of cash.
East Java Regional Development Bank	<ul style="list-style-type: none"> • East Java Regional Development Bank needs to ensure the security of the data and personal information of KatePay users so that security breaches do not occur, which could harm the bank's reputation • There may be difficulties in integrating KatePay with East Java Regional Development Bank's existing systems, which can require additional time and effort. • Reliance on technologies such as KatePay may result in a risk of vulnerability to technical issues or outages that could disrupt service. • Some customers may not be interested or comfortable with digital payment solutions such as KatePay. 	<ul style="list-style-type: none"> • KatePay can improve customer experience by providing faster and more accessible digital payment options. • Using KatePay enables East Java Regional Development Bank to provide additional services in digital payments to its customers. • Through the application of KatePay, East Java Regional Development Bank can demonstrate its commitment to technological developments in the banking sector. • Using digital payment solutions such as KatePay can enhance East Java Regional Development Bank 's image as a modern and progressive bank.

Source: Research processed by researchers, 2023

Based on the results of interviews in Table 1 with the researchers above, students act as implementors of the program; there are benefits, one of which is that it can reduce the movement of goods and teach students to manage money. Besides that, there are drawbacks to the program, one of which is that if parents supervise correctly, students will be well-spent in transactions. Parents also play an essential role in this matter because apart from parents being able to teach their student about technology, parents must also supervise the use of KatePay to avoid uncontrolled spending.

In this case, the Department of Population and Civil Registration acts as the program manager; besides that, the Department Of Population And Civil Registration also plays a role

in disseminating the program that has been implemented and socializing how to use it. East Java Regional Development Bank is also collaborating with this program to add transaction services for student. However, in this case, it can make student dependent on technology, which is faster and easier. So, it can be analyzed that the cost-benefit Analysis has important implications for developing the program's policies.

KatePay is helpful for students to make transactions in the school canteen; besides that, KatePay can also be used for transactions at merchants that have collaborated with this program. Katepay has been running for one year, implemented for students through direct socialization in schools and indirect socialization through social media. This program encourages students to manage money wisely and make transactions easier.

CONCLUSION

KatePay is a payment method based on communication indicators in urban schools in Surabaya. According to the implementor, there are benefits and drawbacks to these sub-indicators because many people still need to understand that using KatePay as a payment method in the school canteen, so some people still think that using KatePay as a payment method in school canteens is less effective. The impact of Covid 19 teaches parents to be more familiar with technological developments, so indirectly, parents will learn technology because Elementary and Junior High Schools have several lessons that use technology that require parental assistance. Many parents find it easier because they can quickly and safely supervise their student, and food and drinks are purchased through the KatePay application. Implementers have understood the KatePay service policy as an innovation process that can continue to develop regularly and run as desired. Parents also do not need to worry about KatePay being misused because the application is given security by using a Personal Identity Number. The KatePay program is the same as an *automated teller machine* card. Digital information of public services teaches student about technological developments and managing money. They benefit from healthy food and drink because the school canteen collaborates with the Surabaya City Health Office and MSME. The Department of Health is tasked with monitoring the nutritional needs of students so that students become healthy, intelligent, and wise in making decisions.

Limitation of Research

The weaknesses of this research are the large amount of data and further explanation regarding how the KatePay program is implemented in Surabaya city schools. KatePay is used as a means of payment in Surabaya city school canteens; apart from that, there are also several merchants. However, many student and parents still need to understand this program, which is not well-targeted. The researcher provides several suggestions for further

research, namely that the researcher only uses data from the entire city of Surabaya. It would be better if another test were conducted directly at Surabaya city schools and equipped with data from KatePay users. Researchers suggest that testing be carried out in several schools to get maximum results so that it will be known whether this program is effective.

REFERENCES

- A. Mandolang, Y., Daicy Lengkong, F., & Dengo, S. (2019). Implementasi Program Keluarga Harapan Di Kecamatan Ranoyapo Kabupaten Minahasa Selatan. *Jurnal Administrasi Publik*, 5(79), 1–8.
- Agustino, L. (2006). *Dasar-Dasar Kebijakan Publik*. Bandung. CV. Alfabeta, 7.
- Alamanda Putri, F., Samaria Nauli, T., & Gede Nyoman Mindra Jaya, I. (2021). Analisis Pengaruh Pandemi Covid-19 Terhadap Pemakaian E-Wallet pada Mahasiswa Jabodetabek. *Prosiding Seminar Nasional Statistika | Departemen Statistika FMIPA Universitas Padjadjaran*, 10(SE-Articles), 23.
- Anderson, J. E. (2011). *Public policymaking : an introduction*. In *TA - TT - (7th ed. ;)*. Wadsworth/Cengage Learning Boston, MA. <https://doi.org/LK - https://worldcat.org/title/428032682>
- Anindya, S., Leolita, V., & Abraham, J. (2014). The role of psychology in enhancing public policy: Studies on political apathy and attachment to the city in Indonesia. *International Journal of Research Studies in Psychology*, 3(5), 99–114. <https://doi.org/10.5861/ijrsp.2014.922>
- Anthone, J., Boldt, D., Alexander, B., Carroll, C., Ased, S., Schmidt, D., Vivekanandan, R., & Destache, C. J. (2019). Implementation of a Health-System Wide Antimicrobial Stewardship Program in Omaha, NE. *Pharmacy*, 7(4), 156. <https://doi.org/10.3390/pharmacy7040156>
- Arista, W. D., & Suderana, W. (2019). Implementasi Kebijakan Program Kartu Identitas Anak (Kia) Di Dinas Kependudukan Dan Catatan Sipil Kabupaten Badung. *Jurnal Ilmiah Dinamika Sosial*, 3(1), 56. <https://doi.org/10.38043/jids.v3i1.1733>
- Cairney. (2017). *Understanding public policy*. In *TA - TT - (15. ed)*. <https://doi.org/LK - https://worldcat.org/title/982957256>
- Dewijanti, I. (2021). *Elaborasi Ilmu Sosial Untuk Covid-19 : EKSISTENSI MASYARAKAT DESA DIMASA PANDEMI COVID-19* (Issue July).
- Drenning, P., Volchko, Y., Ahrens, L., Rosén, L., Söderqvist, T., & Norman, J. (2023). Comparison of PFAS soil remediation alternatives at a civilian airport using cost-benefit analysis. *Science of the Total Environment*, 882(March). <https://doi.org/10.1016/j.scitotenv.2023.163664>
- Eva Batubara, Y., & Rohmadin, S. (2023). *Kinerja dinas kependudukan dan pencatatan sipil dalam meningkatkan tertib administrasi kependudukan di kabupaten majalengka*. 4(2), 132–144.
- Fadila Ananda, I., & Anton Nugroho, Y. (2022). *ANALISIS KELAYAKAN BISNIS THRIFT SHOP SUSECOND.ID DI MASA PANDEMI COVID 19 DENGAN MENGGUNAKAN METODE COST BENEFIT ANALYSIS*. 20(1), 105–123.
- Hidaya, N. (2020). *Pendidikan Karakter Anak Usia Dini sebagai Upaya Peningkatan Karakter Bangsa* Info Artikel Keyword Kata Kunci Abstrak.
- Hudson, B., Hunter, D., & Peckham, S. (2019). *Policy failure and the policy-implementation*

gap: can policy support programs help? *Policy Design and Practice*, 2(1).
<https://doi.org/10.1080/25741292.2018.1540378>

- Ismail, M., & Ismail. (2022). *PENDAHULUAN Pemerintah mempunyai kewajiban untuk memberikan pelayanan publik bagi masyarakatnya berdasarkan aturan yang diamanahkan oleh perundang-undangan , sehingga pelayanan yang disediakan pemerintah merupakan sebuah tugas pokok dan fungsi pemerintah . 4*(April), 22–31.
- Jai, S. A., Setyawan, D., & Adiwidjaja, I. (2016). Implementasi Sistem Informasi Administrasi Kependudukan. *Jurnal Ilmu Sosial Dan Ilmu Politik*, 5(1), 34.
- Komariah, C., Uwes, S., Manpan Drajat, & Tabroni, I. (2021). Peran Orang Tua Dalam Pembinaan Akhlak Anak Melalui Media Internet. *Jurnal Ilmiah Edukatif*, 7(1), 25–36.
<https://doi.org/10.37567/jie.v7i1.443>
- La Ode Muhammad Elwan, Muhammad Yusuf, & La Ode Herman Halika. (2022). MINING POLICY CONFLICT: Recruitment of Local Workers in Morosi Industrial Estate, Konawe Regency, Southeast Sulawesi. *Journal Publicuho*, 5(3), 626–642.
<https://doi.org/10.35817/publicuho.v5i3.18>
- Larasati, H., Maesaroh, & Widowati, N. (2021). Efektivitas Program Kartu Identitas Anak (KIA) di Dinas Kependudukan dan Pencatatan Sipil Kota Semarang. *Journal of Public Policy and Management Review*, 10(3), 1–17.
- Mosshananza, H., & Kurniadi, F. (2022). Implementasi Kebijakan Penanggulangan Bencana Banjir Di Kecamatan Sidomulyo Oleh Pemerintah Kabupaten Lampung Selatan. *Demokrasi*, 2(2), 27–33. <https://doi.org/10.36269/dmkr.v2i2.1149>
- Mouter, N., Koster, P., & Dekker, T. (2021). Contrasting the recommendations of participatory value evaluation and cost-benefit analysis in the context of urban mobility investments. *Transportation Research Part A: Policy and Practice*, 144(December 2020), 54–73.
<https://doi.org/10.1016/j.tra.2020.12.008>
- Mubarok, S., Zauhar, S., Setyowati, E., & Suryadi, S. (2020). Policy Implementation Analysis: Exploration of George Edward III, Marilee S Grindle, and Mazmanian and Sabatier Theories in the Policy Analysis Triangle Framework. *Journal of Public Administration Studies*, 005(01). <https://doi.org/10.21776/ub.jpas.2020.005.01.7>
- Muliawaty, L., & Hendryawan, S. (2020). Peranan e-government dalam pelayanan publik (studi kasus: Mal pelayanan publik Kabupaten Sumedang). *Kebijakan: Jurnal Ilmu ...*, 11, 101–112.
- Mustofa, A. (2021). *Corporate Governance dan Corporate Social Responsibility: Eskalasi Teori dan Implementasinya* (Lekantara (ed.); pertama). Perkumpulan Rumah Cemerlang Indonesia.
- Nazar, M. R., Arifah, U., Fitri, S. M., Putri, S. A. S., & Ramadianto, M. P. (2023). Analisis Faktor Faktor Yang Memengaruhi Minat Penggunaan Electronic Money dan Munculnya Cashless Society di Indonesia. *Jurnal Ilmiah Wahana Pendidikan*, 9(April), 287–295.
- Novita, H. V., & Tristiana, E. (2022). *PERCEPATAN KEPEMILIKAN DOKUMEN KEPENDUDUKAN BAGI PENDUDUK RENTAN MELALUI PROGRAM JEMPUT BOLA KARANGANYAR*. 1(1), 1–5.
- Nurlaili, M. (2018). Implementasi Kebijakan Penataan dan Pemberdayaan Pedagang Kaki Lima (PKL) Di Kota Sukabumi. *Thesis : Universitas Muhammadiyah Sukabumi Fakultas Ilmu Administrasi Dan Humaniora Prodi Administrasi Publik*, 13(1), 90.
- Nurprojo, & Setyo, I. (2014). Merit system dan politik birokrasi di era otonomi daerah. *Jurnal Kebijakan Dan Manajemen PNS*, 8(1), 45–52.
- Ode, L., Elwan, M., Kadir, A., Rezkiawaty, S. U., & Qomariyah, E. (2023). Implementation of

- Covid-19 Budget Policy in Southeast Sulawesi (Case Study of Budget Refocussing and Reallocation of Regional Revenue and Expenditure Budgets 2020). *Journal of Governance and Public Policy*, 10(3), 234–252. <https://doi.org/10.18196/jgpp.v10i3.16108>
- Pangestu, D. G. P., & Raharjo, T. (2021). Analysis of Cost Benefit Services For Selling State Property (Case Study at KPKNL Sorong). *Kolaborasi: Jurnal Administrasi Publik*, 7.
- Pearsall, E. A., Meghji, Z., Pitzul, K. B., Aarts, M.-A., McKenzie, M., McLeod, R. S., & Okrainec, A. (2015). A qualitative study to understand the barriers and enablers in implementing an enhanced recovery after surgery program. *Annals of Surgery*, 261(1), 92–96. <https://doi.org/10.1097/SLA.0000000000000604>
- Prabawati, I. (2016). Implementasi Kebijakan Kartu Identitas Anak Di Dinas Kependudukan Dan Pencatatan Sipil Kabupaten Sidoarjo. *Implementasi Kebijakan Kartu Identitas Anak Di Dinas Kependudukan Dan Pencatatan Sipil Kabupaten Sidoarjo*, 2, 1–12.
- Putra, R. H., & Khaidir, A. (2019). Concept of George C. Edwards III on Implementation of Regional Regulations No. 12 of 2017 Concerning Youth in Granting Youth Service in West Sumatera. *International Journal of Progressive Sciences and Technologies (IJPSAT)*, 15(1), 236–242.
- Rahmiyati, A. L., Abdillah, A. D., Susilowati, S., & Anggaraini, D. (2019). Cost Benefit Analysis (CBA) Program Pemberian Makanan Tambahan (PMT) Susu Pada Karyawan di PT. Trisula Textile Industries Tbk Cimahi Tahun 2018. *Jurnal Ekonomi Kesehatan Indonesia*, 3(1), 125–134. <https://doi.org/10.7454/eki.v3i1.2740>
- Ramadanti, H. R. A. S., Nawir, J., & Marlina. (2021). Analisis Perilaku Keuangan Generasi Z Pada Cashless Society Analysis of Financial Behavior of Generation Z on Cashless Society. *Jurnal Visionida*, 7(2), 96–109.
- Robinson, L. A., Hammitt, J. K., Jamison, D. T., & Walker, D. G. (2019). Conducting Benefit-Cost Analysis in Low- and Middle-Income Countries: Introduction to the Special Issue. *Journal of Benefit-Cost Analysis*, 10, 1–14. <https://doi.org/10.1017/bca.2019.4>
- Roche, S. M., Von Massow, M., Renaud, D., Shock, D. A., Jones-Bitton, A., & Kelton, D. F. (2020). Cost-benefit of implementing a participatory extension model for improving on-farm adoption of Johnes's disease control recommendations. *Journal of Dairy Science*, 103(1), 451–472. <https://doi.org/10.3168/jds.2019-16708>
- Rohman, N., Wirjatmi, E., Lestari, T., & Sufianti, E. (2021). Strategi Implementasi Kebijakan Kartu Identitas Anak di Kabupaten Purwakarta. *Ilmu Administrasi Negara*, 8, 130–141.
- Rowthorn, R., & Maciejowski, J. (2020). A cost-benefit analysis of the COVID-19 disease. *Oxford Review of Economic Policy*, 36(July), S38–S55. <https://doi.org/10.1093/oxrep/graa030>
- Rudiansyah, Y. A., Argenti, G., & Febriantini, K. (2021). *Kualitas pelayanan administrasi kependudukan pada masa pandemi covid 19 di dinas kependudukan dan pencatatan sipil* Kualitas pelayanan administrasi kependudukan pada masa pandemi covid 19 di dinas kependudukan dan pencatatan sipil. 18(4), 513–520.
- Ruiz-Ramos, J., Frassetto, J., Romá, E., Poveda-Andres, J. L., Salavert-Leti, M., Castellanos, A., & Ramirez, P. (2017). Cost-effectiveness analysis of implementing an antimicrobial stewardship program in critical care units. *Journal of Medical Economics*, 20(6), 652–659. <https://doi.org/10.1080/13696998.2017.1311903>
- Satria, Y. E., Putri, N. A. D., & Winarti, N. (2021). PELAKSANAAN PROGRAM KARTU IDENTITAS ANAK (KIA) DI KOTA TANJUNGPINANG TAHUN 2020. *Soj Umrah*, 2(2), 1348–1357.
- Setiawan, W. (2017). Era Digital dan Tantangannya. Seminar Nasional Pendidikan. *Seminar Nasional Pendidikan*, 1–9.
- Supriadin, R., Alam, S., & Elwan, L. O. M. (2020). IMPLEMENTASI PERATURAN WALIKOTA KENDARI

NOMOR 13 TAHUN 2008 TENTANG PENATAAN PEDAGANG KAKI LIMA DI KOTA KENDARI.
Journal Publicuho. <https://doi.org/10.35817/jpu.v3i1.11506>

- Sutojo, A. (2015). Pengaruh pelaksanaan kebijakan atau aturan terhadap pelayanan sektor publik di kelurahan purwodadi kecamatan arga makmur kabupaten bengkulu utara. *Jurnal Penelitian Sosial Dan Politik*, 4(2), 1–11.
- Wiadi, I., & Sajili, M. (2023). Analisis Dampak Covid-19 terhadap Perilaku Konsumen Generasi Milenial dalam Menggunakan Aplikasi Dompot Digital. *Ideas: Jurnal Pendidikan, Sosial, Dan Budaya*, 9(1), 221. <https://doi.org/10.32884/ideas.v9i1.1213>
- Wicaksana, A., & Rachman, T. (2018). What is a policy and what is a government program? A simple question with no clear answer, until now. *Angewandte Chemie International Edition*, 6(11), 951–952., 3(1), 10–27.