

## Beyond *Muamalah* Principles in Digital Payment Education and its Impacts on Corruption Prevention in Indonesian Public Sectors

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### Abstract

Covid-19 global pandemic has extensively affected various dimensions in life and changed socioeconomic behavior in society. In line with this, the tremendous growth of digital technology has brought about a positive influence on social education and *muamalah* (literally "transaction") activities due to, indirectly, the enactment of large-scale social restriction policy (LSSR) in the capital city of Indonesia: Jakarta. Consequently, digital transaction has increased immensely as digital technology ensures more safety and effectiveness. Furthermore, the policy has created new perspectives in social education towards the use of digital technology and societies are prompted to learn how to use it. Learning from the background, the authors employ the risk-need-responsive model (RNR model) and conditional approach in this study as a conceptual framework to reveal the impact of *Muamalah* social education on digital payments for corruption prevention for public services in Indonesia. In addition, quantitative research design is also applied in this study by distributing questionnaires to as many as 300 respondents in Jakarta randomly chosen as a sample. This study revealed that they were influenced by LSSR. Data collection techniques are questionnaires combined with literature studies. This research has a novelty as it attempts to fill the impact of *Muamalah* social education on digital payments for corruption prevention and is derived from people's responsiveness affected by Covid-19. The results revealed that although people were forced to use digital payments due to emergency conditions, in fact, social education has brought about major changes in social dynamics. The impact of *Muamalah* social education on digital payments has improved individual cognitive learning abilities, demonstrated more wise actions and changed social behavior for better life. Furthermore, the impact of *Muamalah* social education on the use of digital payments in preventing corruption or digital anti-corruption likely minimizes corrupt practices in the public service sector. This research is likely a useful reference for stakeholders, especially the government, as a blueprint for preventing corruption by considering aspects of social education and the growing *Muamalah* principle of digital payments in society.

**Keywords:** *Muamalah, Corruption, Digital Payment, Education, Public Service*

### Introduction

The Ministry of Health noted that five provinces are recorded as the Covid-19 transmission area and Jakarta is known as the province with the highest rate of patients confirmed with Covid-19, of which there are 463 cases and continues to increase day to day (CNN Indonesia,

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2020). This condition affects people's behavior to make ends meet. Society's habits, rules, and ways of making a living have significantly changed. Social distancing policy indirectly urges people to master digital technology, particularly, regarding digital payment systems. Consequently, society are obliged to accept what has been regulated by the government and shaped by the social environment. The Indonesian Central Bank noted the tremendous growth of digital transactions and a drastic decrease in cash transactions during the Covid-19 virus pandemic. Large-scale social restrictions, apparently, have transformed numerous conventional transaction systems to Quick Response Code Indonesia Standard (QRIS) electronic transactions. Such indications can be seen from the decrease of outflow of 5.2 percent during 2020 (YTD) and inflow which dropped 1.7 percent (YTD).

In the following developments, the digital industry in Indonesia has led to social changes in business and government environment. Undeniably, social education subsequently arises as a result of the changes in people's behavior as they find digital technology, digital payment in particular, more practical, inexpensive, effective, and efficient than the cash payment system amid Covid-19 pandemic outbreak. A person can pay for things simply by way of texting through internet banking, mobile banking, or electronic wallet; most of which are considered safer than keeping cash. People no longer have to use cash to meet to make numerous transactions. The high use of digital payments is unlikely separated from the use of a great amount and costly internet network. Based on the 2016 Internet Service Providers Association (ISPA) survey, internet users reached 132.7 million users and as many as 86,339,350 million or 65 percents resided in Java. For the first time, Indonesia surpassed Thailand and Singapore to hit the largest e-commerce market in ASEAN with a transaction value of US \$ 1.1 billion in 2014 (Indonesian Internet Service Providers Association (APJII), 2016).

The term *Muamalah* social education is rapidly and widely used in various contexts due to the current socio-economic activities. Similarly, like social education in general, *Muamalah* emphasizes the principles mandated in the teachings of religion; yet it holds the same goal as social education: to achieve mutual prosperity (Habibullah, 2018). The methods of social education also vary, involving the inculcation of psyche foundation, maintaining the social rights of others, implementing social ethics, social control, and criticism. Social education is a basis for fighting against damage and maintaining the values and morality of society (Robbins et al., 2019; Ulwan, 1991). The purpose of this study is specifically to develop a literature review to reveal the impact of social education on digital payments related to corruption mitigation, especially in the public services in Indonesia. In a literature review social education undoubtedly plays an integral role in educating, fostering, building individuals in the social environment towards improved behavior in terms of morality, mentality, and action. By exercising the principles and values of religion and noble culture, social education digital payment shall affect corruption mitigation. Most of the previous studies analyzed the use of information and communication technology (ICT) in government in terms of increasing information disclosure and transparency, and diminishing corruption in public services. (Bertot,

Jaeger, and Grimes, 2010; Fernández & Do Nascimento, 2019; Sheryazdanova et. al, 2016; Mutungi, Baguma, and Janowski, 2019; Walle, Janowski, and Esevez, 2018). While social education from digital payments to the public service sector has yet been specifically discussed.

The majority of developing countries worldwide hold similarly crucial problems in order to achieve development goals: society welfare. Such problems deal with massive practices of corruption and how to minimize fraud, particularly in the public service and industry for corruption has immensely destroyed the economic order. According to statistics, the United Nations (UN) noted that approximately \$ 2.6 trillion was lost due to corruption. This figure is equivalent to 5 percent of global GDP (Gross Domestic Product). Poor countries and developing countries such as Libya, Tunisia, and Egypt have faced a number of corrupt delivery of public services (Joel and Crowther, 2012). Corruption is a serious crime that likely weakens social and economic development and leads to sustained poverty. The United Nations Anti-Corruption Convention (UN) states that the UN is concerned about the problems and threats posed by corrupt practices for significant effects they create on the stability of society's security, institutions, or democratic values, sustainable development, and laws. With this anti-corruption convention, the United Nations (UN) promotes and strengthens preventive measures in combating corruption more effectively and efficiently (Irfan, 2017).

The challenge in the current era of globalization is not only competition in terms of the use of information technology but also how the social impact of digital technology can prevent negative behavior in order to accelerate growth and development in developing countries (Rapoport, 2020; Swarts, 2020; Tadeu et al. 2019). Digital technology is being promoted as a primary mechanism against general administrative corruption in various parts of the world (Walle, Janowski, and Esevez, 2018), and corruption in the delivery of public services, particularly practiced in many African countries which demonstrates the highest levels of corruption such as Kenya, Tanzania, Ghana, Ethiopia, Malawi, Nigeria, Senegal, Uganda and Mali; which hold initiatives on digital anti-corruption (Cummins and Huddleston, 2013; Holeman, Cookson, and Pagliari, 2016; Holeman, Cookson, and Pagliari, 2016). However, much digital equipment has yet been properly operated due to the lack of harmony within the society and the various forms of corruption that are supposed to be for prevention (Lemaire, 2013).

Digital technology application is expected to create an understanding with stakeholders that digital anti-corruption is an effort to mitigate corruption. The social impact of digital technology is intended so that the existence of digital technology can be useful and contribute to the welfare of society. So that both Public Service Institutions, Government-Owned Enterprises, Private Companies, and State Civil Apparatus can carry out their obligations safely and do not cause problems for stakeholders. In Indonesia, the government issued three legal products to accelerate the eradication of corruption by the use of digital technology in the public service sector, namely Presidential Instruction 7/2015, the Presidential Decree 10/2016, and Presidential Regulation 54/2018. Presidential Decree 7/2015 comprises 96 anti-corruption

actions; 32 of which aim to encourage the use of information technology ranging from online passport services to eradicate passport extortion, procurement of goods, and services online (e-procurement), and modernization of information technology to encourage State Revenue Not Tax (SRNT).

This study is a form of further development of social education theory, *Muamalah*, and previous research that discusses the impact of social education that likely benefits the attitudes and behavior of students or individuals since it serves as the basic concept of education with the aims to ensure prosperity and justice (Yaspan and Warraouw, 1980). As the basic concept in exercising *Muamalah* where social interaction, according to the Shari'a, aims to achieve mutual benefit. Furthermore, the way to force seemingly occurs due to Covid-19 emergency which results in the implementation of social education through digital payments as well as naturally educate society to understand the use of digital payments. In addition, such practice demonstrates an effect on corruption prevention, namely the emergence of anti-corruption digital innovations in the delivery of public services that are used to decide what digital actions should be implemented to combat certain corrupt practices or deal with corruption specifically to allow it to be overcome or prevented. Digital payment is expected to be a solution for preventing corruption within government institutions that specifically serve the community such as tax payments and other obligations. As such, payments are made directly through an automatic machine without involving human; thus, such mechanism minimizes corrupt practices.

This typology also highlights how social education from digital payments be useful in the practice of mitigating corruption and the challenges to be faced. For example: by minimizing money laundering and automatic auditing of payment of community obligations. The impact of social education from digital payments as an effort to prevent corruption is social research that has a positive influence as a result of changes in people's behavior. Therefore, the development of digital technology which is felt to be increasingly complex in various aspects of life is expected to be able to bring a positive influence on the order of socio-economic development and cultural fundamental characteristics that include law, art, language, mobility, health services, religion, and even education. Therefore, it is very clear that the main contribution of this research is to fill the gap of the previous study by revealing the impact of social education on digital payment as an effort to prevent corruption in public services in Indonesia.

## **Conceptual Framework**

### ***Muamalah* Social Education**

Generally, building the concept of social education in the digitalization era is done by paying attention to four main aspects, namely ethics, media and information literacy, participation or involvement, and critical resilience (Choi, 2016). In order to meet the goals and expectations

to be achieved and which can be determined so that success can benefit all parties, social education can be done with approaches that include two indicators. First, the approach is reviewed from the point of view including the mentalistic approach and the conditional approach. A mentalistic approach is an approach by influencing and changing attitudes and behavior directly for example through counseling and lectures. While a conditional approach is approaching by changing the conditions and situations around that have a direct influence on their appreciation. Second, the approach in terms of implementation includes how to force the approach, how to adjust the approach, and how to approach encouraging. The forced approach is done by forcing the will and plans on the community and the community must accept what they have determined. The adaptation approach is carried out by providing certain equipment which is entirely about the plans and methods and their implementation aimed at the community. And how to encourage approaches implemented by stimulating community behavior to take the initiative and voluntarily implement programs that have been determined previously (Garbe et al., 2020; Palmer & Witanapatirana, 2020; Tétreault et al., 2020; Yoesoef, 1992).

There are several aspects that must be fulfilled to increase the totality of social education which includes three kinds of personal mental aspects, namely: 1) knowledge which is all forms of information from various sources that shape personal experiences and influence attitudes and actions towards an object; 2) attitude is the mental willingness and tendency of a person to act on an object that influences and changes behavior; and 3) actions or skills that focus on the intended educational goals. Ease, speed, and motor behavior include aspects of manual skills, intellectual skills, and social skills (Budiharso & Tarman, 2020; Vembriarto, 1984).

There are several factors that must exist in social education, namely: 1) the goal factor, is the final frontier that is aspired and made the center of attention to be achieved through business. The goal of true education is to create a just and prosperous society; 2) educator factors namely all people who are authorized and responsible for guiding and fostering both individually and in groups; 3) student factors, namely individuals, groups, institutions concerned and other elements of society; and 4) environmental and natural factors that determine the nature of various types of social education (Yaspan and Warraouw, 1980).

Social education aims to enable individuals to implement their rights and obligations in life, both in the social environment, nation and state. Specifically, the objectives of social education, namely: 1) to understand the social and human environment with activities and interactions between people; 2) the creation of a community that is sensitive to social problems that occur by the community so as to cause a sense of solidarity and a sense of humanity and shared responsibility in protecting the environment, and 3) fostering a positive mental attitude towards all inequality, and skilled at overcoming problems that occur in everyday life. Furthermore, to change the behavior of individuals for the better, the goals of social education are directed towards the following matters: 1) completely changing certain attitudes (generally changing the character or unfavorable attitude) that has been previously owned; 2) change the direction

of individual attitudes (from extreme attitudes, anti, and other negative thoughts to pros and positive attitudes; 3) prevent the development of certain attitudes; 4) change the content and specific nature of an attitude, for example, materialist and anti-democratic; and encourage the development of certain attitudes in a good way so that individuals respect the environment and life more (Clark, 1973; Sumaatmaja, 1986).

In the view of *Fiqh Muamalah*, the practice of fraud is not justified. Likewise in social education. Individual activities, where humans interact with one another to meet their needs are not permitted that it is forbidden in Islamic law to carry out unethical actions or violate ethics. In essence, the principle of *Muamalah* in social education is the prohibition of all forms of neglect or behavior that are contrary to religious teachings. Namely, the prohibition to hurt others, do not comply with the ethics prevailing in society, and justice (Habibullah, 2018).

### **Utilization of Anti-Corruption Digital Technology and the Public Service Sector**

Previous research reveals that digital transformation in the public service sector can improve the provision of health and education services, while improving the way people interact with their governments. Keep in mind that digital transformation has negative impacts such as labor disruptions, loss of company, cybercrime, and social anomie (Bertot, Jaeger, and Grimes, 2010).

The delivery of effective and efficient public services with the right quantity and quality is the main responsibility of the government (Ejue and Madubueze, 2014). However, this responsibility has not been maximally realized because of corruption. Transparency International defines corruption as an abuse of public power for personal gain (Mutungi, Baguma, and Janowski, 2019). Based on surveys that are oriented towards government policy in developing countries, corruption can be classified as large or small depending on the amount of money that is lost (Mutungi, Baguma, and Janowski, 2019; Andvig et. al, 2000). Bribery is the act of offering and accepting extra-legal means to affect the performance of the responsibility. Extortion involves coercive ways to extract financial benefits while carrying out one's official duties (Suleiman and Othman, 2017). Abuse of power refers to situations where one's authority is imprudently applied to obtain preferential benefits (Agbiboa, 2015).

## **Method**

### **Research Design**

The study uses quantitative research designs with a social education approach. Data collection techniques use the study of literature by studying various previous research literature, official government documentation data published and validated using real-life examples from the Large-scale social restrictions (LSSR) in Indonesia as a reference in the process of analysis and discussion to obtain research novelty. and valid conclusions. The risk-need-responsive model (RNR model) is used in guiding interventions to help actors reduce involvement in corrupt

practices by developing a digital anti-corruption strategic move. The principle used consists of three, namely: 1) the principle of risk by encouraging all kinds of changes for the better; 2) the principle of need, targeting individual needs for the best results; and 3) the principle of responsiveness, reducing negative behavior by forming preferred behaviors based on cognitive abilities or motivating various types of interventions aimed at (Andrews, Bonta, and Wormith, 2011).

A simple non-parametric descriptive statistical analysis was also performed. Most of the previous studies were published in the past 10 years. The aim is to describe the impact of social education on digital payments, and policies adopted by developing countries as the prevention of corruption. In addition, this study also describes a variety of supporting factors and inhibiting factors in the implementation of the process of the impact of *muamalah* social education on digital technology conducted in Indonesia. Academically, this research broadens knowledge and makes reference and study information material for observers, academics, and interested parties to understand and study the impact of social education from digital payments in efforts to prevent corruption. The practical benefits of this research can be input and information for government and private officials in developing countries who carry out government and corporate responsibilities.

### **Population and Sample**

Based on statistical data from the Central Statistics Agency (CSA) in 2020, the population of the Jakarta Special Capital Region (SCR) in 2018 will reach 10.47 million. This figure consists of 5.24 million male population and 5.22 million female population. The highest population distribution is in the age group of 30-34 years and 35-39 years with 1.03 million and 971.3 thousand inhabitants respectively. Aside from its administrative area, the population in East Jakarta is 2.9 million, West Jakarta is 2.6 million, and South Jakarta is 2.2 million. Furthermore, North Jakarta with 1.8 million, Central Jakarta with 924.7 thousand and Thousand Islands with 24.13 thousand (Central Statistics Agency, 2020). Due to limited research time and too much population, samples were determined using the formula Hair et. al namely the minimum number of samples 5 times, 10 times, 15 times and so on of the total number of existing indicators (Hair et. al, 2010). In this study consists of four dimensions, namely: ethics, digital literacy and information media, participation or involvement, and critical resilience with a total of 20 question indicators. So that the respondent sample obtained by 15 times from 20 indicators, namely 300 sample respondents. Samples were taken randomly from populations that met the probability sampling criteria, namely the people affected by LSSR in SCR of Jakarta. Not without reason, the Special Capital Region of Jakarta (SCR) is the highest and shortest social transmission area in the Covid-19 social area. While the public sector is the most vulnerable sector to corrupt practices.

**Data Collection Tool**

Questionnaires were distributed using the Google form application in mid-May in 2020 to answer four dimensions of questions: whether social education specifically the ethics of using digital payments has an impact, whether the digital literacy and medical information that has been carried out has an impact, whether participation or involvement is carried out useful or not, and whether the critical resilience of the impact of digital payment social education to corruption impacts. It is hoped that the answers to the four dimensions can show a valid explanation in achieving the objectives of this study. The questionnaire consisted of 20 valid and reliable questions which were divided into four groups measuring 4 problems, namely:

1. Group A contains screening questions about the impact of Large-scale social restrictions (LSSR) based on the ethical dimension;
2. Group B contains questions about the perception of respondents about digital literacy and information media especially digital payment;
3. Group C contains questions about the respondents' perceptions of participation or involvement in the implementation of the LSSR and digital anti-corruption policies;
4. Part D contains questions about the respondent's perspective on critical resilience by utilizing digital payment in the middle of LSSR behavior.

The following table 1 contains the results of the instrument reliability test:

**Table 1**

*Results of the instrument reliability*

Reliability Statistics		
Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.779	.965	20

Source: process data SPSS 19.0, 2020

The validity assessment was carried out at a significance level of 5 percent and N = 300 samples of respondents compared to the value of r table concluded that the instrument was valid. Test the reliability of the measurement results in the Cronbach Alpha calculation at,  $.779 > .60$ , it can be concluded that the 20-item question instrument is consistent.

**Result**

**Research Question 1: Does *Muamalah* social education especially the ethics of using digital payments have an impact**

The five components of the question contain aspects of the objectives of *Muamalah* social education from digital payments to prevent corruption in Indonesia. The five components include ethical standards, behaviors, attitudes and responses due to LSSR policies. To express respondents' agreement, a Likert scale is used, namely: Strongly Agree (5), Agree (4), Neutral (3), Disagree (2), and Strongly Disagree (1). To determine the response rate of each component is 40 percent as the threshold for dividing each element into an 'impact' if the percentage is the same or more than 40 percent and 'no impact' if the percentage is less than 40 percent. Thus Table 1 shows that 57 percent or 171 respondents agreed and strongly agreed with the overall positive regarding the ethics of the use of digital payments is beneficial amid the implementation of LSSR has an impact on the skills to use digital payment and behavior change for the better and this is included in the category of 'impact'.

**Table 2**  
*Respondents' Perceptions of Ethics*

Ethics (indicators)	% Agree and Very Agree	The level of 'impact'
Attitudes towards LSSR policies and digital anti-corruption	47 %	have an impact
Policy in meeting the needs of using digital payment	75%	have an impact
Good student (community) behavior	54%	have an impact
Good Educator (Official) Behavior	40%	have an impact
Changes in positive social behavior	69%	have an impact
Total indicator	57 %	have an impact

Source: process data, 2020

### **Research Question 2: whether the digital literacy and information media that have been carried out have an impact**

Table 3 shows perceptions about digital literacy and media information that respondents have received as a result of the LSSR. Based on overall indicators, 70,6% or 212 respondents who agree or strongly agree that digital literacy and information media have a major impact on respondents and this is included in the 'impact' category. The results show that of the five indicators of questions overall included in the 'impact' category, it is valid to note that digital literacy and information media carried out in digital payment schemes promote better social behavior.

**Table 3**  
*Respondents' Perceptions of Digital Literacy and information media*

Digital literacy and information media (indicators)	% Agree and Very Agree	The level of 'impact'
The importance of digital literacy amid LSSR conditions	87%	have an impact
The importance of accessing media and information	72%	have an impact
The positive role of digital literacy in the use of digital payment	45%	have an impact
The positive role of media and information on social behavior	60%	have an impact
The importance of public information disclosure	89%	have an impact
Total indicator	70,6%	have an impact

Source: process data, 2020

### Research Question 3: is participation or involvement carried out beneficial or not

The overall results of the 3rd research question show that based on overall indicators only 20.1% of respondents did not believe that the participation or involvement of stakeholders was not useful. While the remaining 85,6% or 257 respondents said it was useful. In total, respondents agreed and strongly agreed that participation or stakeholder involvement, including the use of digital payments, was beneficial during the LSSR.

**Table 4**

#### *Respondents' perceptions about participation or involvement*

Participation or involvement (indicator)	% Agree and Very Agree	The level of 'impact'
The importance of community participation amid LSSR conditions	89%	have an impact
The importance of local and central government participation	91%	have an impact
The goal of participation is to provide justice to the people affected by Covid-19, especially middle to lower economic communities	85%	have an impact
Active participation amid Covid-19 is a shared responsibility	95%	have an impact
Digital payment can be used for business and channeling assistance to people in need	68%	have an impact
Total indicator	85,6%	have an impact

Source: process data, 2020

### Research Question 4: does the critical resilience of using digital payment have an impact

To answer the last question, table 5 data explains that based on overall indicators 66,2 percent or 199 respondents believe that the use of digital payments in the midst of covid-19 emergencies has an important impact on meeting needs. Respondents assume that digital payment is a part of critical resilience because they really need a way to meet their daily needs but must still comply with the LSSR policy adopted by the government.

**Table 5**

#### *Respondents' perceptions about critical resilience*

Critical resistance (indicator)	% Agree and Very Agree	The level of 'impact'
The importance of digital payment to meet needs while at home during the Covid-19 pandemic	54%	have an impact
The importance of digital payment because it provides a sense of security and comfort and is more practical in making non-cash payment transactions	87%	have an impact
Digital payment is part of critical resilience	60%	have an impact
The government must strive to maintain critical resilience	55%	have an impact
A wise attitude in various socio-economic aspects will help maintain critical resilience	75%	have an impact
Total indicator	66,2%	have an impact

Source: process data, 2020

## Discussion

Based on the findings based on four research questions, revealed that the four dimensions of social education in the digitalization era, namely: ethics, media and information literacy, participation or involvement, and critical resilience have an impact on the ability or skills to

use digital payment, making action wiser, and change social behavior for the better. However, respondents' agreement to this question cannot explain that they agree with the Large-scale social restrictions (LSSR) policy implemented by the government. It is confirmed that respondents focus on the use of digital payments to meet needs, help others, and business transactions due to the implementation of LSSR and the response to digital anti-corruption as a continuation of the use of digital payments.

### **Social Impact Due to Covid-19 with the Adoption of Digital Financial Services**

The Indonesian government is looking for ways to respond to the economic and social consequences of the Covid-19 pandemic. Until finally the government step by enacting the Government Regulation Large-scale social restrictions (LSSR) to minimize the spread of Covid-19. This regulation refers to Law No. 6/2018 concerning health quarantine which was endorsed by the President of the Republic of Indonesia on 7 August 2018 as a clear legal umbrella for the implementation of this policy. Although the LSSR is implemented by moving learning activities at school to home, restrictions on religious activities, restrictions on activities in public places that invite many people. However, the fact is, there are some people who do not understand and are still doing activities outside the home without wearing adequate personal protective equipment such as masks and hand sanitizers even traveling outside the area. Even in the emergency situation of Covid-19, public services must continue to run online through the website. The enactment of circular number: 800/359 /BKPSDM/ 2020 concerning Adjustment of the State Civil Apparatus System in Preventing the Spread of Corona Virus Disease 2019 (Covid-19) to carry out official duties by working from home. Services to people who want to take care of permits do not have to be face to face, but with online services. During the crisis, the government considered a cash transfer scheme that is direct transfers to households and small businesses, outside traditional social protection mechanisms.

Covid-19 has brought big changes in large-scale and safer money distribution. With a sophisticated and modern government to people (G2P) payment ecosystem, it can drive transfers out at lightning speed. Unfortunately, this effort is considered ineffective because of the large number of invalid recipient data. Aid recipients intended for the poor are actually accepted by some people who are economically capable due to mismatched input data. In addition, the adoption of larger digital financial services (DFS) is considered difficult in Indonesia. This is because DFS has not been done maximally and regulations have not been modernized. Over time, the emphasis on digital payment systems should not lead to vulnerable populations such as people who do not have access to technology, the elderly, the disabled, and people living in remote areas.

On the other hand, people have begun to understand the importance of maintaining social distance and working from home to minimize the spread of Covid-19. As a result, people are considering ways to make options that are more accessible, convenient, and safe for everyday transactions, namely through digital payment. Covid-19's emergency conditions have forced

non-cash transactions into a new lifestyle of the people. Like it or not, people must be able to use a digital payment system to fulfill their daily needs during the LSSR.

### **The impact of social education from digital payments as corruption prevention in the public service sector**

Social media channels have become a digital market, where traders and consumers conduct goods and service transactions. Social commerce (e-commerce), encouraging digital payments because it asks for payment, is more convenient and efficient. Social trading by utilizing digital payment systems creates new economic opportunities and is able to empower human resources to improve their financial sector. The effects of social-economic growth and growth in Indonesia. The development of digital payments seems to have been very rapid. Now special communities in urban areas such as Jakarta-Bogor Depok-Tangerang-Bekasi (JABODETABEK) are very ready to use non-cash payment facilities. Digital payments are considered very easy in the midst of busy socio-economic activities. Various needs can be offered only with digital payment systems such as credit cards, mobile banking, PayPal and prepaid cards. The high growth of the internet in Indonesia, one of which is caused by the large benefits of the internet for lifestyle needs. Based on ISPA Indonesia (2018), 87.13 percent of internet users use it for social media purposes. (Indonesian Internet Service Providers Association (ISPA), 2018)

The Government itself supports the use of e-money by making Bank Indonesia Regulation No.18/17/PBI/2016 dated 29 August 2016 concerning the Second Amendment to Bank Indonesia Regulation No. 11/12/PBI/2009 concerning Electronic Money. The purpose of making this payment system regulation, one of which is to provide security and comfort for each member of the public in conducting buying and selling transactions so that no one feels disadvantaged. The rules regarding payment systems have been established by Bank Indonesia as the Central Bank.

Seeing the social impact of digital payment which is quite large for the community's economy, especially during the Covid-19 emergency situation, the government is felt to see the need to transform the digital payment model and consider ways to innovate digital financial services in the public service sector. Digital payment can increase the effectiveness of public services in digital government, making it more difficult to engage in corrupt practices without being caught (Abdelghaffar et. al, 2018). At present, the government is adopting information system technology with digital technology-based services as one of the modern forms of public service. The digitalization of public services has been explained in Law No. 25/2009 which regulates aspects of public services that must have a system that can provide convenience to the public. Referring to Article 23 paragraph (1) of Law No. 25/2009 on Public Services which explains that, "In order to provide information support for the delivery of public services, a National Information System needs to be held."

Without realizing it, scientifically the impact of social education from digital payment has forced and educated the public to change their socio-economic behavior in meeting the needs of life. For this to have a positive impact on corruption prevention in Indonesia, an approach to aspects of social education that leads to the behavior of learners or individuals, noble values, and morality must be carried out so that later it will benefit the stakeholders and the surrounding environment. The *muamalah* social education methods employed are: 1) instilling noble psychic foundations, such as piety, brotherhood, compassion, social responsibility, and love to help others; 2) protect the rights of others; 3) implement courtesy; and 4) monitoring and social criticism. Basically this method is intended for every individual, both the public and public officials, which is carried out through education and social media (Ulwan, t.th). That way, people are able to control their attitudes and behavior so that the use of digital payment becomes more useful.

In carrying out social education, it is expected to achieve a goal that is aspired, namely people who have a sense of concern for the problems that occur around them. What is clear is education is a social responsibility which has a positive impact on critical awareness, ongoing responsibility, and participation (Nahdi and Yasni, 2017). So it is important to promote social education from digital payments to society as a prevention of corruption. In other words, although the social impact of digital payment is currently felt compelling because it has changed a behavior or habit that was commonly practiced by the community before, but in fact this is able to have a positive impact on preventing corruption. This is because as the goal of social education can create justice and welfare of the community by accustoming themselves in carrying out good social behavior that is acting wisely, noble psychological principles and rooted in the faith and noble values of the nation (Ulwan, n.d.).

From the results of the development of theories and previous research on social education, as for ways that can be taken in an effort to increase the role of social education in the use of digital payments against corruption prevention are: 1) by giving good examples to the public, for example by providing education on how to use digital payments for priority needs and encourage the public to participate actively in preventing corruption through information systems in the public service sector; 2) helping the community to obtain their rights and obligations in terms of social and economic aspects, for example providing cash transfer assistance to meet the needs of the poor and providing free digital payment media that can be accessed by the public to fulfill their obligations; and 3) be fair and treat the community gently and respect each other and assume joint responsibility in efforts to prevent existing corruption. This needs to be instilled in the public and public officials so that they are enthusiastic in doing social work and in the future can be practiced as the experience they have felt before. (Kreck and Crutchfield, 1948; Clark, 1973; Sumaatmaja, 1986; Choi, 2016; Francis, Mills, and Lupton, 2017).

Furthermore, this effort has an impact on strategic steps to prevent corruption because it is more transparent. Addressing corruption effectively is very important for economic development

especially because bribery and corruption in the delivery of public services is quite high (Gordon, 2017). Furthermore, digital anti-corruption which refers to digital technology tools is known to be quite effective in fighting corruption, especially in the delivery of public services (Mutungi, Baguma, and Janowski, 2019). An irresponsible person or organization cannot bribe a computer (Srivastava and Teo, 2016). This is why the social challenges of corruption through digital payments are so high. Furthermore, the facts on the ground reveal that the percentage of Indonesian people is still low in accessing public information such as administration, laws, services, and complaints, which is no more than 15 percent on average. (Indonesian Internet Service Providers Association (ISPA) 2018). The low utilization of digital technology by both the government and the public is inversely proportional to the use of digital payment for other purposes.

Although *Muamalah* social education from digital payments can minimize corrupt practices through ethics, media and information literacy, participation or involvement, and critical resilience. Previous research has found some evidence that investing in digital technology and e-government is a serious challenge because it can provide greater opportunities for corruption. For example, even though digital technology investments by providing technology infrastructure to monitor and control corruption, if done excessively can provide opportunities for corruption because government officials can distort the required budget and expenditure to benefit themselves more than giving to society (Charoensukmongkol and Moqbel, 2014). Other studies have found that although digital payment and e-government effects can have a positive effect on corruption prevention efforts by streamlining applications for public services, some communities often pay extra to service officers directly to speed up their processing. This is because even with a digital payment system, conventional processing may be deliberately delayed so that people have many alternatives to get public services other than paying 'the speed of money' so that the application is processed within a reasonable timeframe (Srivastava and Teo, 2016).

The social impact education framework of digital payments towards the prevention of ongoing corruption, in particular, must be done by considering several important points. First, improve digital literacy education. Digital literacy and awareness can improve digital skills in socioeconomic activities (Nedungadi et. al, 2018). It cannot be denied, as the rapid use of digital payment that various modes of digital payment more and more kinds. With the impact of muamalah social education on digital payments, people are expected to have the skills to transact using the digital payment system as well as possible. Minimizing the crime of cybercrime, preventing corruption, and facilitating public officials in accessing the track record of public service transactions carried out by companies and individuals. With qualified social impact digital payment education, the community is contributing to the fight against corruption.

Second, improve efficiency and avoid the potential for human bias. For example with electronic or non-cash tax payments on digital payment accounts that can be accessed through the official link of the Directorate General of Taxes. This digital payment mechanism can minimize corrupt

practices in the corporate and personal tax revenue sector because taxes are automatically calculated and directly paid electronically and included in the state treasury. This innovation is an extension of the previous e-government initiatives namely electronic tax filing (e-filing) which is able to replace submissions directly to tax officials. Both companies and individuals who e-file have lower compliance costs, and make the distribution of tax payments arguably more equitable (Okunogbe and Pouliquen, 2018).

Third, with legal community *Fiqh Muamalah* education. The mechanism that is taught is to pay attention to matters that are not contrary to Islamic religious law, do not commit fraud, violate ethics, and other prohibited practices such as obscenity and fraud (Rodliyah and Ramasari, 2018). To combat increasingly massive corruption, it is necessary to create an anti-corruption society. Professionalism in service based on *muamalah* principles will encourage better performance (Lyesmaya and Siwiyanti, 2016). So, in addition to digital anti-corruption, anti-corruption society through legal education society can create an anti-corruption culture in Indonesia. Intensive prevention is carried out by forming a commission to prevent criminal acts of corruption that carries a special task in the field of preventing corruption (Seregig et. al, 2018).

Fourth, set a standard for digital payment systems, there is a digital service sector. In accordance with this standard has not been established, the current legislation is still required in information systems and electronic payment transactions not specifically payment for public services as an effort to repair corruption. In addition, Islamic financial accounting standards are needed, the independence of the Supervisory Board is also needed to ensure digital payments that are truly in accordance with public service procedures are actually in accordance with the standard set by the government as a policymaker. The existence of a supervisory board of significant interest in large companies, and financial institutions in Indonesia (Suryanto and Ridwansyah, 2016).

### Conclusion

Community behavior in the era of digitalization has brought many big changes and is a supporting factor for the increasing role of social education. The impact of social education from digital payments on corruption prevention provides many lessons about educating the public to do something beneficial for the surrounding environment. The main challenge is the tendency of the community to instill a fast process in obtaining public services, thereby opening up opportunities for corrupt practices within public officials. Nonetheless, changes in people's behavior make new opportunities and innovations in the development of digital payments for the prevention of corruption in the public service sector. Covid-19's emergency conditions have created major changes in people's lifestyles in line with the importance of utilizing digital payment skills. Although, people are forced to be able to use digital payments and follow the new lifestyle. Finally, *Muamalah* social education from digital payments can create a critical awareness of anti-corruption practices, ongoing social responsibility, and active participation

in preventing corruption through digital anti-corruption. Furthermore, the impact on human relations and individual behavior facilitates social inclusion and communication and is expected to be able to prevent corruption on an ongoing basis, especially in the public service sector.

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