



Implementation of *Smart Payment* for the Effectiveness of Santri Services at the Walisongo Ngabar Islamic Boarding School

Nijla Shifyamal Ulya^{1*}, Aji Damanuri²

¹ Institut Agama Islam Negeri Ponorogo, Indonesia, shifyamalnijla@gmail.com

² Institut Agama Islam Negeri Ponorogo, Indonesia, ajidamanuri@iainponorogo.ac.id

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*Corresponding author email:
shifyamalnijla@gmail.com

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Abstract

The current digitalization period provides convenience for transactions, one of which is the Smart Payment service. This study aims to determine the implementation of Islamic boarding schools in the use of Smart Payment digital financial services (e-money). This study uses a descriptive qualitative method based on the results of interviews, observations, and also field studies conducted by researchers. The results of this study at the Walisongo Ngabar Islamic Boarding School in its application using digitalization services in the form of Smart Payments run very optimally. This service is used for the purposes of shopping transactions in cooperatives, canteens, and Pondok's distribution centers. Besides that, it is also an SPP payment transaction. The Smart Payment aims to improve security, create a cashless society environment. With this research, it is hoped that more Islamic boarding schools will also apply the same transaction system that has been implemented at the Walisongo Ngabar Islamic Boarding School. Apart from that, with the implementation of this non-uniform transaction system participating in the times, students are not only equipped with religious knowledge but also feel the rapid development of technology with the aim of being able to compete with the outside world.

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INTRODUCTION

The digital era has give convenience For transacting one of them with service *Smart Payments*. *Smart Payments* is one _ novelty *Financial Technology* (Fintech). *Fintech* is something innovation new areas generated by the digital industry service service finance . In Indonesia itself *Fintech* divided become a number of type , one of them is payment by non- cash or *e-money*.¹ Development technology has bring change significant on the tool possible payments offer convenience, flexibility , efficiency and security in every transaction electronics . Development technology information and communication has push industry Indonesian banking for do innovation product . Various product helpful banking _ public including products savings , loans government , card credit , debit cards and others. Every product banking must fulfil Bank Indonesia provisions and regulations Financial Services Authority , and banks are required responsible answer on products sold _ to society . Card credit is one _ the most common products used . Draft use card in system payment born in the 1970s .²

Electronic money Alone first published in Indonesia published by BI in 2009 through Bank Indonesia Regulation Number 11/12/PBI/2009 concerning electronic money (*e-money*).³ One that became _ triggering factors _ increasing user *E-Money* in Indonesia is the National Cashless Movement (GNNT). With this program , Bank Indonesia also carried out cooperation with a number of existing institutions , one of them is institution education based Islamic boarding school . The Islamic boarding school is a trial use *e-money* is boarding school Daaruu Tauhiid , Bandung, West Java and cottage Al-Mawaddah Islamic boarding school, East Java.⁴ Apart from Pondok Daruu Tauhiid , BI is also collaborating Boarding school Tebuireng Jombang For campaign use of electronic money (*e-money*) in transaction finance in the environment Islamic boarding school .

In Ponorogo Alone the only one Islamic boarding school that has apply system *E-Money* or electronic money is Cottage Boarding school The Wali Sanga Chanting . Application *E-Money* This Keep going develop rapidly in the environment Islamic boarding school . With exists *E-Money* This give convenience for students _ For do transactions at the institution economy Islamic boarding school . Apart from that exists service *Smart Payments* This makes it easier For do transactions and also payments bill Islamic boarding school . However , with exists this *smart payment* Not yet fully effective Because there is constraint like *trouble* when do transactions , besides That student data security will more easy hacked which caused it fraud in the name of cottage Islamic boarding school.

¹(Adiyanti A, 2015)

² (Rr Getha Fety Dianari, 2018, p. 45)

³ (Pranoto & Salsabila SS, 2019, p. 31)

⁴Zuhri Damanhuri, "BI: Islamic Boarding School, the Door to Introduction to LKD," 2015, <https://www.republika.co.id/berita/dunia-islam/islam-nusantara/15/10/30/nx16z6301-bi-Islamic-boarding-door-introduction-lkd.> , accessed 03 May 2023.

Previous research related to this article includes articles by Muh. Hamzah, et al with the title "Strengthening the Islamic Boarding School Economy through Digitalizing Islamic Boarding School Business Units", 2022. This research discusses, like other Islamic boarding schools, the role they play is as an educational institution for preaching and struggle as well as an agent of social change in society. Especially for village communities living in Islamic boarding school environments exists *virtual account* (E- Bekal) which is the application this can also be done make it easier or lighten up for boarding school For access funds. No only That Coffee also helps provide the needs of the students of the Az- Zainiyah Region .⁵The two articles are by Pranoto and Sekar Salma Salsabila with the title "The Existence of Credit Cards with the Existence of *Electronic Money* (E-Money) as a Legal Means of Payment", 2019. This research discusses the existence of credit cards which cannot be separated from society regarding the existence of E-Money. This is because people are already familiar with credit cards compared to E-Money. People think that E-Money can only be used to pay tolls, even though there are many benefits to be gained from using E-Money. Technological developments have made payment instruments not only cash but also non-cash in the form of cards such as credit cards, debit cards, ATMs.⁶

METHOD

Drafting article This done with use study qualitative in nature descriptive that explains related phenomena and results in the field . _ Type of research used in study This is *field study* (research field) with technique observations , interviews , and also observations directly by researchers.⁷ The data used ie with primary data which obtains direct data from the sources involved ie manager Administration and finance as well as a number of Students daughter Cottage Boarding school The Wali Sanga Chanting . Meanwhile secondary data obtained from library data and research previous owner _ almost discussion _ The same with study this .

RESULTS AND DISCUSSION

Factors for Implementing *Smart Payment* in Pondok The Wali Sanga Preaching

As for some factors that make implemented it *Smart Payments* or *E-Money* in Islamic boarding schools The Wali Sanga Preaching namely : a) increase service boarding school That yourself , b) for Minimize lost money owned by santri , c) for put things in order every tuition fee payment month , and d) for give habit Good to Students For manage the money with good . There is innovation with help service *Smart Payment* is also one of them solution For reduce impact negative from misuse of pocket money and also for reduce happen violations at the Lodge Boarding school The Wali Sanga Chanting . Apart from that, also with apply This Smart Payment system is parent can control expenditure shopping Students everyday . Walisantri equipped with

⁵ (Muh Hamzah et al, 2022)

⁶ (Pranoto & Salsabila SS, 2019)

⁷ (Saifuddin Azwar, 2001, p. 21)

number Stanbuk Students For can check expenses and shopping Students through *website* or available applications.⁸

Mechanism Application *e-money* at Pondok Boarding school The Wali Sanga Preaching

Cottage Boarding school The Wali Sanga Preaching choose Bank Muamalat Indonesia as party main responsible _ answer as publisher For manage systems and networks its members . Application *E-money* at Pondok Boarding school The Wali Sanga Preaching through a number of stages including : first , management or administrator cottage do cooperation with Bank Muamalat , Bank Muamalat Alone own existing branch _ available in various cities in Indonesia so makes it easier walisantri For do office transactions _ Bank Muamalat branch . Furthermore manager or administrator make number *Virtual Accounts* For every Students as replacement number account . Second , management give socialization to walisantri and also santri so they can get it use system *Smart Payment* that applies at Pondok Boarding school The Wali Sanga Chanting . After That administrator give number standbuk and also number account to walisantri For check balance and also for transfer to account students .⁹

As for the stages in do payment by walisantri namely : 1) Walisantri do payment with transfer scheme to number *Virtual Accounts* owned by Students through Bank Muamalat with the nominal that has been stated on the bill or *top up* pocket money balance Students in accordance with needs . 2) then the money is transferred by the walisantri will accommodated in Giro Pesantren , and will be recorded in *the Content Management System (CMS)* owned by the Islamic boarding school . 3) Islamic boarding school guardian do confirmation to party administration finance Students via *WhatsApp* chat For do cutting balance To use payment bill stated . _ 4) after done deductions by parties administration and balances also have filled so card can used For transactions in cooperatives , distros, or canteen cottage .¹⁰

Internal constraints Implementation of Smart Payment at Pondok Boarding school The Wali Sanga Preaching

In its application *e-money* own possible obstacles _ hinder performance system payments , including : first , no all walisantri Understand and understand the world of banking . Second , if system error then transaction will hindered and able result it stopped activity sell buy in the environment cottage . Third , you can cause style excessive consumption _ for Students with shop natural needs _ tertiary . Efforts to minimize constraint the is party administrators and administrators give briefing to walisantri to ask help to party banking if do payment at the bank . With so slow gradually walisantri will understand and comprehend will mechanism banking , next contact technician if happen problem related experienced machine _ *trouble*, and provide maximum transaction nominal in do spending pocket money ie IDR 30,000.00 per day . If do

⁸Interview, Muslimatin, on April 4, 2022

⁹Interview, Muslimatin, on April 4, 2023

¹⁰Ibid.

transaction more from IDR 30,000.00 then must Enter the PIN of the card used and do it report to party administration .

Transformation System Transaction Boarding school *Smart Payment* in the Age of Digitalization

There is development Very fast technology , Pondok Boarding school adopt system non-cash payment with objective make the payment process easier . System non- cash payments made by the Pondok Collaborating Islamic boarding schools with party banking . System This more fast and report finance recorded in a way accurate . Application system payment through *Smart Payment* is form application knowledge as well as participation in developments over time. There is a system payment through *Smart Payment* at Pondok Boarding school The Wali Sanga Preaching this is also a participation Cottage Boarding school in development technology and information .¹¹

Application system payment through cash considered not enough efficient and capable give rise to Lots error in calculation or opening by the party Islamic boarding school . Apart from that with transaction manually party _ walisantri nor boarding school No can control shopping Students everyday . Implementation of e-money in the environment boarding school this can also be done reduce effect negative from misuse of pocket money by students and can reduce violation cottage caused by the use of cash . With use non- cash transactions this can also be done make opportunity for party cottage boarding school For increase stabilization of activities boarding school.

With apply system *Smart Payment* Pondok Islamic boarding schools also participated as well as in contribute against the country for give understanding to public wide about importance utilise technology . Cottage Boarding school The Wali Sanga Preaching No let all over his students outdated and hopeful every his students is generation literate young _ will digitalization . Boarding school role as *center of Social Change* , ie center change in society . Boarding school give provisions various sciences _ start from religious , social , economic , cultural , legal , and so on even knowledge _ technology . This thing aim For increase quality resource man minimize ignorance as well as improve morals so that you can contribute to life social as well as capable face significant developments over time.

Currently the times are forcing boarding school For do change follow existing updates _ especially on digital media. However if developments in this era No addressed in a way wise so will impact big to shift religious values , culture , norms and every moral individual . The Role of the Lodge Boarding school as agent change like in Century previously namely the era before fighting for independence For Name nation and state can achieved return that is with make Cottage Boarding school as center education and development modern culture.

¹¹ (Pranoto & Salsabila SS, 2019, p. 40)

CONCLUSION

Development technology specifically in field technology financial push exists change from field industry finance . Development technology in the world of finance this too has been involve Cottage Islamic boarding school that wants No Want to follow channel developments over time. There is a number of Cottage Islamic boarding school that has utilize digital media as tool transaction form service utilizing finances _ technology known novelty _ with designation *Smart Payment e-money*. There is *Smart Payment e-money* makes it easier Students in the environment Boarding school in do transactions in cooperatives , distros, or canteen Islamic boarding school . With use cashless service _ This can minimize effect negative impact resulting from the transaction cash in the environment Islamic boarding school . Use system transaction This *Smart Payment* walisantri can control shopping expenditure Students everyday . Apart from that matter This can reducing lost money and also misuse of cash in Islamic boarding schools.

Apart from having an impact positive for Cottage Boarding school with service *Smart Payment* also provides impact positive to for Government To use help in give understanding to public wide related activity digitalization which requires the Indonesian state to carry out transformation from industry conventional going to digital industry . As for implementation *e-money* in the environment Islamic boarding schools also provide impact positive for for students , managers or administrator Cottage nor for walisantri That yourself . With can utilize digital media increase effectiveness service and management Islamic boarding school . Application This *Smart Payment* Already should introduced in the environment boarding school with hope Students can adapt with development over time quickly and minimize exists stutter technology in the environment Islamic boarding school.

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