

The Effectiveness of Cashless Payment to Increase Customer Satisfaction at Islamic Boarding Schools

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Abstract:

Cashless payment is a result of technological breakthroughs. Every institution can't avoid being a part of digitalization system, including Islamic boarding schools. Islamic boarding schools must be able to interact with technology as long as it does not contradict Islamic law. Some Islamic boarding school has been transformed their financial management system into the modern one and it has various advantages and benefits for students, parents, Islamic boarding school officers, and the government. This research analyzes the payment system at Babul Khairat Purwosari Islamic boarding school, which still employs a manual system but preparing itself to switch to a cashless payment system to improve financial management system and customer satisfaction. The methodology of this research is qualitative-descriptive approach with the field research technique. This research found that Babul Khairat Islamic Boarding School is potential to digitalize its finance system. Despite the obstacles, changes must be made to reach the aims.

Keywords: cashless payment, virtual account, boarding school, customer satisfaction

Introduction

Islamic boarding Schools or known as pondok pesantren is the oldest religious education institution in Indonesia. Islamic boarding schools played an important role in Indonesia's history until this modern age. (Baharun and Adhimiy 2019) The history of Indonesia noted that this institution had been part of the battle against colonialism, and have produced some scholars and civilized society. Recently, Islamic boarding schools combine contemporary and traditional teaching in order to create compatible young generation. Not only competent in religious knowledge, Islamic boarding schools are also meant to produce energetic, creative, adaptive, and technologically savvy students. (Nafis, Binti Zainol, and Millaturrofi'ah 2021)

As one of the Islamic-based religious institutions, Pesantren has contributed

to Muslim society's educational needs.(Wati, Ardini, and Fidiana 2022) Despite a policy for pesantren, the government has not planned funds for them in either the state or regional budgets (APBN or APBD) (Badrudin et al. 2021)The enactment of numerous rules and regulations that affect Islamic boarding schools, such as Law Number 41 of 2004 on Wakaf, raises concerns about the need to enhance the accountability structure of these institutions (Suhendi and Muhammad Sholeh 2021). This requirement will make Islamic boarding schools more relevant and establish public accountability.

Based on data from Royal Islamic Strategic Studies (RISSC), the total muslim population of Indonesia in 2022 reached 237,56 million, or the equivalent of 88% of the population.(Rizaty, 2022) Furthermore, Indonesian muslims are predicted to increase to 263.92 million in 2050. (Kusnandar 2021) This largest muslim demographic condition has excellent potential to develop inclusive finance and accelerate access to non-cash transactions to be comprehensive, especially since muslims in indonesia have a unique education system, namely islamic boarding schools.(Baharun And Ardillah 2019) M. Dawam Rahardjo provides an understanding of pesantren as a islamic education and broadcasting institutions, that is the identity of the pesantren at the start of its development. Now that there have been a lot of changes in society, as a result of its influence, the above definition is no longer sufficient, although in essence the pesantren remains in its original function, which is always maintained in the midst of rapid change. Be aware of currents changes that are often out of control, outsiders actually see its uniqueness as a social area that contains the power of resistance to the effects of modernization.(Ardiansyah et al. 2019)

Furthermore, Bank Indonesia has launched the Gerakan Nasional Non Tunai (GNNT) or cashless national movement since August 14, 2014. The goal is to encourage the use of non-cash instruments so that people gradually (Fawa'id 2019) In the digital age, all institutions must adapt to technology. Boarding schools are included. Despite their reputation of simplicity, Islamic boarding schools are upgrading and preparing for the digitalization. (Sudianto 2021) They shouldn't be a technology-lagging institution whether in education or other sectors including the economy. Digitalization in demand by Indonesian enterprises and Islamic boarding schools. Technological advances may enable ease, flexibility, efficiency, and security in electronic transactions. Information and communication technologies may boost the efficiency of the payment system and save costs and time in manual transaction processing. Islamic boarding schools are beginning to use information technology to record revenue and its financial data.

In managing a muamalah activity, service is a key factor, particularly in Islamic boarding schools. Serving students, paying tuition, and transferring pocket money using electronic payment methods may reduce hazards for its administration, students, and guardians. In Babul Khairat Purwosari Islamic Boarding School, which employs a manual payment method, difficulties were detected. Among these

include regular examples of money loss at Islamic boarding schools, lack of supervision over student purchases, and administrators' difficulties in distributing money to students which is disorganized. Innovation must be created to make financial transaction simple and easier. This research has found that some Islamic boarding schools have applied the digital system such as a digital card for students. This digital card make transaction simpler for parents to manage and regulate their children's money, teach them to save and minimize waste, and ease the boarding school officials distribute pocket money to students.(Niswa 2021)

According to several studies related to financial management using digital systems and cashless payments at Islamic boarding schools, such as an article by Hasan (Baharun and Ardillah 2019) et al. Nurul Jadid Islamic Boarding School's Virtual Account payment method aims to provide customer satisfaction. Niswa has studied about students of Nurul Jadid Islamic Boarding School's opinions about non-cash payments contributions in their school. (Niswa 2021) Fatimah et al. analyze the boarding school's reasons for using e-money. (Fatimah and Suib 2019) Further research by Asep Zakariya Ansori, (2021) found that BUMP's cashless payment system is an attempt to accelerate transactions and reduce management faults in money management. APramuka et al. (2020) affirm the usefulness of mobile banking in Islamic boarding schools. Other research was conducted by Hamzah (Hamzah et al. 2022) et al on a virtual account called E-Bekal that is used in financial transactions at Islamic boarding schools in Az-Zaniyah. (Shunhaji, N, and Desniati 2020) found that the planning of the education financing system for PP Darul Muttaqien Parung Bogor has increased the existing funding sources so far from the manual system to the online system to make it easier and get data updates directly without any intervention from others except the system itself. Dzikrullah (Dzikrullah 2017) found that digitalization in Islamic boarding school improves convenience, smoothness, capital optimalization, profitability, company management, and community empowerment. Other research conducted by (Nur and Hendratmi 2020) regarding the strategy of BMT Sunan Drajat Islamic Boarding School in developing digital-based services by creating various BMT Sunan Mobile Application application services Drajat, Islamic Boarding School Cooperative Application and the SundraPay Application. Meanwhile, (Nafis, Binti Zainol, and Millaturrofi'ah 2021) conducted research on the problems encountered in the non-cash payment system and the results of the research showed that there were 3 main problems in implementing this system.

Through these studies, the researcher wants to analyze the cashless payment mechanism used by some Islamic boarding schools and solve the finance management system problem in Babul Khairat Islamic Boarding School, which still employs a manual payment system. Several studies show that cashless payments give substantial and effective advantages that may boost consumer satisfaction.

This research uses descriptive approach method in qualitative approach

with field research technique. According to (Sugiyono 2013), qualitative research method is a research method based on postpositivism philosophy to examine the condition of natural objects. Study this is meant to describe systematically and clearly based on facts, characteristics, and relationship between phenomena in the field. In spite of the fact that the researchers decides to conduct a qualitative study, the purpose of which is to present the findings of the study in the form of a community, one of the factors that encourages researchers to use of this method is to provide answers to questions concerning the function of all participants in enhancing the financial situation of Babul Khairat Purwosari Islamic boarding school in the form of a description. The procedures that researchers use in order to obtain research data are known as "data collecting techniques." This method employs direct observation or observation, in depth interviews, and recording in line with the form of the qualitative research strategy and the data sources that are employed. The researcher conducted interviews with 10 members of Babul Khairat Islamic boarding school's community including the school's financial management, specifically administrative officers, dormitory administrators, parents, and students, to obtain accurate and precise data. The data in this study are divided into two forms, namely primary data (main) and secondary (support). Primary data is obtained in the form of words for verbal speech (verbal) and behavior of the subject (informant) related to the role of education financing management of Babul Khairat Islamic Boarding School. Secondary data is the data that has already been collected through primary sources and made readily available for researchers to use for their own research, for examples the related literature and formal website data.

Result and Discussion

Islamic boarding school and digitalization

The primary purpose of Islamic boarding schools is to provide knowledge of Islamic ethics as well as scientific principles to the students. As a result, an Islamic boarding school is considered to be an establishment that offers direction to humanity in the form of tafaquh fiddin (understanding of religion), as well as moral and intellectual human beings. In addition, to educate students, Islamic boarding schools continue to serve as a kind of moral control in the information that is ingrained in the educational system. In addition to this purpose, Islamic boarding schools have developed into significant institutions that are trusted by all segments of society as a means of coping with the fast growth of science and the flow of knowledge in an age characterized by globalization. In addition, the advancement of information in today's contemporary civilization has had a significant influence on the transformation of religious, cultural, and moral values. (Fatimah and Suib 2019)

Islamic boarding schools as an educational institution are greatly influenced by financing management factors. In carrying out the management process. Funding Islamic boarding schools using the system. In this case the system what is

meant is the technology system, which turned out to be a bit difficult in terms of migration system. Islamic Boarding Schools used to apply manual system and since the development of technology, there are demands of the times towards a more sophisticated system and support the continuity of the management process.(Shunhaji, N, and Desniati 2020) It is essential to have an efficient and effective management structure in place in order to successfully carry out the activities that make up an Islamic boarding school. Included under this is in terms of the administration and financing of financial matters. The role played by the government in the provision of financial support is significant to the accomplishment of goals related to educational attainment. In their capacity as educational institutions, Islamic boarding schools are heavily impacted by a variety of financial and managerial variables. In the course of carrying out the process of financial management for Islamic boarding schools which use of the system. In this particular instance, the system in issue is a technological system, which, when it comes to system migration, proves to be quite challenging. In the past, Islamic boarding schools used manual system. However, as technology advanced, there were demands of the times towards a better system and supporting the continuation of the management process. This led to the creation of electronic management systems. (Hamzah et al. 2022)

Babul Khairat Purwosari Islamic Boarding School Financial System

Babul Khairat Islamic Boarding School is an integrated Islamic boarding school. It is located in Purwosari subdistrict of the Pasuruan district. Babul Khairat was established in 1998 by Habib Muhsin Bin Umar Alattas and now is being led by his son Habib Umar bin Muhsin Alattas. Every year the number of students at Babul Khairat Islamic boarding school in Purwosari has increased significantly. The average students of this boarding school come from various regions in Indonesia also from Malaysia. This Islamic boarding school is an educational establishment that combines the traditional pesantren or salaf education system with a contemporary education system that includes junior and senior high schools as parts of its curriculum. Both are recognized as formal educational institutions by the Ministry of National Education.

In addition, concerning to the finance of education at islamic boarding school, this refers to funds for investment expenses, operating costs, as well as human expenditures. According to the National Education Standard: PP RI No. 19 of 2005, the funding of education is comprised of three primary components, which are as follows: 1) Investment costs include the costs of providing facilities and infrastructure, developing human resources, and working models; 2) Operational costs include education costs that must be incurred by students in order to be able to follow the learning process regularly and continuously; and 3) Other costs may be incurred depending on the nature of the project. 3) Personal costs, which include the following: a) Salaries of educators and education staff, as well as all allowances attached to salaries; b) Consumable educational materials or equipment; c) Indirect educational operational costs, which include the likes of power, water, telecommunications services, maintenance of facilities and infrastructure, overtime

pay, transportation, consumption, and so on. (Hamzah et al. 2022)

In a similar vein, the Babul Khairat Islamic Boarding School carries out the processes and mechanisms of a connected institution in a coordinated and inseparable way. This institution consists of schools and dorms that are tied to one another. In the context of a pesantren, payments include those made for meals, monthly fees for students or SPP, daily shopping, and other costs. The method of making payments in this boarding school is often done manually, which, in this context, is seen as being an even lower level of effectiveness and efficiency. Errors in transactions are common, and because it may be difficult to pinpoint where the mistake occurred, the information that is gathered is frequently irrelevant and ineffective. The insufficient availability of human resources and the prohibitively high expenses of implementing a digital system are the two primary reasons why management has refrained from making use of one.

According to the findings of an interview that a researcher conducted with an administrative assistant at an Islamic boarding school named Mrs. Maria, the researcher discovered that the payment of tuition fees and other student fees (including three times meals a day) could be made in one of two ways: either by making the payment directly at the administrative office of the Islamic boarding school or by making the payment through a bank transfer. However, because there is not yet a fully integrated system, the recording will have to be done manually. Specifically, the recording will take place in a specialized book, and it will also take place manually on a computer device. As a result, the efficiency and effectiveness of financial activities will suffer as a result of this. Due to the prevalent aspect of human error, it is not unusual for mistakes to be made throughout the recording process. In addition, remittances for students are also carried out manually by involving dormitory administrators who have to distribute lunch money to students who also frequently experience weaknesses, namely a large number of students will take a long time and extra energy, need to find denominations to distribute the allotted money students per day of Rp. 10,000. In addition, remittances for students are also carried out manually by involving dormitory administrators who have to distribute lunch money to students who also often experience weaknesses. A further shortcoming is that with this kind of system, it would be simple for students to misplace or waste their money as a result of their carelessness and laziness in managing their own finances.

This issue has been a source of contention not just among the parents but also among the dormitory administration and the students, all of whom believe that the current system is inefficient and suffers from several flaws. The findings of an interview with one of the student's mother, Mrs. Nur, who stated that her child frequently complained about losing pocket money. While the results of an interview with Mrs. Kesy, who stated that there had been an error in recording tuition payments. Both of these complaints were also made by other parents. Because of this, the administration of Islamic boarding schools is working to find a solution to this problem by digitizing financial processes in an effort to make things simpler for all parties involved and to ensure complete customer satisfaction. The word "satisfaction" originates from the Latin words "satis," which means "good

enough," and "facio" (do or make).

According to Kotler and Keller "Satisfaction reflects a person's judgment of a product's perceived performance in relationship to expectations. If performance falls short of expectations, the customer is disappointed. If it matches expectations, the customer is satisfied. If it exceeds them, the customer is delighted". (Kotler and Keller 2016) A straight forward definition of contentment would be the act of striving to meet a need or ensure that something is sufficient. The buyer's mental state about the gap customer satisfaction. A client's level of contentment with the product or service he or she has purchased is referred to as "customer satisfaction." Because it has the potential to bring about a variety of positive outcomes, offering high-quality service is often listed as one of the most essential criteria in determining a company's level of success. It is not enough to simply complete the administrative process quickly in order to win the competitive strategy in service delivery through excellent service. We also need to know how to treat students and their parents, and we need to foster a good impression or perception in front of students and the parents. The quality of a service may be determined by the positive interaction that exists between school's management, students, and the parents. It is essential to cultivate a culture of superior customer service, which requires the development of skills, attitudes, appearances, attention, actions, and responsibility.

The implementation of cashless payments in Islamic Boarding Schools

E-money systems and virtual accounts are examples of forms of digital payment that are increasingly being used by a variety of Islamic boarding schools. Along with the release of the first e-money by Bank Indonesia in 2009 via Bank Indonesia Regulation 11/12/PBI/2009 addressing electronic money, electronic money started to make its way into the realm of Islamic boarding schools at about the same time (e-money). E-money has some benefits, including the ability to reduce the cost of printing currency, thereby saving the state budget; the reduction of financial crimes such as money grabbing, money theft, and other similar offenses; the provision of convenience and practicability in the making of payments for tolls, parking, supermarkets, and other similar establishments; and the reduction of the budget required to build physical outlets of electronic money card issuers. (Niswa, 2021)

Convenience in transactions, identification of funds, recording system, the accuracy of current account mutations, the accuracy of consolidated report mutations, level of non-availability of lapping, and level of non-availability of funds for personal needs are all benefits of the virtual account payment system. This was shown to be the case (Baharun and Ardillah 2019) One of the innovations in accounting information systems, virtual accounts are designed to automatically detect and identify a payment via the use of a virtual number, streamlining the processes of managing money and keeping track of transactions.

Several Islamic boarding schools have already adopted a cashless payment system for a variety of financial transactions and the ease of their services; Babul Khairat pesantren should do the same if it wants to compete based on the quality of service provided. Here are some a few examples of these pesantren: 1. Nurul Jadid

Islamic boarding school in the Hasyimiyah region, uses an electronic money system (e-money) in place of traditional cash transactions. In addition to being quicker and more streamlined, this method also produces more reliable financial reporting. (Niswa 2021) 2. E-Nura (electronic Nurul Amanah) is a digital card which is used by Nurul Amanah Islamic boarding school students. It is the currency used in electronic transactions in Islamic boarding schools. The E-Nura program is an alternative payment method that takes the shape of a student ID card. "payment by card with a store/canteen cashier system" is the foundational technology around which this system is constructed. In this case, the digital system is a networked payment system. The value of the digital currency is held in a digital medium, either temporarily or permanently, and may be accessed by the owner. It is true that when more people start using digital currency for purchases, its value will fall. That's according to research. (Dzikrullah 2017) 3. Students at Nurul Jadid Islamic Boarding School Az-Zainiyah region may use their E-cards to make non-cash purchases in the school's immediate vicinity by downloading the mobile application namely E-Bekal. This e-card allows parents to transfer money, as well as supplies and groceries, for their children. This application is designed to simplify the students to make payments and for parents to keep tabs on their children's spending by providing features that can be controlled directly by the parents. The students' parents have access to the student's transaction history and remaining balance (Hamzah et al. 2022) 4. Ummul Quro Islamic boarding school Parung also applies the cashless payment system namely Smart-system Indonesia application (smartsystem.co.id). Information and data processing for students, fingerprint, RFID, and balance sheets are already in place in this Smart-system Indonesia program, making it a useful tool for managing educational institutions (Islamic Boarding Schools/School System). Cloud-based, user-friendly, accepting more than 10 different payment types, online report cards, instant alerts, and 100+ unique features are just some of the perks you may expect to enjoy. (Shunhaji, N, and Desniati 2020) 5. Al-Amien Prenduan Islamic Boarding School especially TMI Al-Amien Prenduan Islamic Boarding School Sumenep Madura uses two ways, namely using a Virtual Account and Finger Print. A strong network and Al Amien boarding school business units make pesantren as an institution that has great potential to act as a digital service agent. (Sudianto 2021)



Figure 1 : The illustration of student card

Inspite of some benefits, a research also found some problems in implementing cashless payments in Islamic boarding schools. (Nafis, Binti Zainol, and Millaturrofi'ah 2021) They are : 1. The resources aspect. The resources aspect is still concerned with the quality and work ethic of the Islamic boarding school's financial managers, discipline and code of ethics of the financial workers, capital and investment, and insufficient infrastructure 2. The communication aspect. It is related to managers' low trust and attitudes, and the cashless payment system has not been considered a priority 3. The government system aspect. It is related to riba financial system which is still used in the state. In Babul Khairat boarding school, parents admit that they are less familiar with the cashless payment method, also the administration officials, canteen staff, and students all lack the necessary technological expertise, so extensive socializing is needed before the system can be fully implemented. Therefore, to achieve efficient financial management and customer satisfaction, Islamic boarding schools must provide training for their staff, instructors, parents, and students in the use of the digitalization system.

Conclusion

Students at an Islamic boarding school may expect to learn about a wide range of subjects, from theological and cultural studies to economics, politics, law, and even technology. The goal is to raise the standard of human resources so that they can better serve their communities by reducing the prevalence of ignorance and boosting morale. Spreading digital financial services (cashless payments) at Islamic boarding schools also aids the government in educating the people about digitalization, which necessitates a shift from traditional to digital business in Indonesia. Electronic money has various advantages and benefits for students, parents, Islamic boarding school officers, and the government. Financial

management issues at the Babul Khairat Purwosari Islamic boarding school may be remedied by updating the institution's digital financial infrastructure. Some difficulties are to be expected throughout the shift, but they will not outweigh the gains made. Achieving efficiency and effectiveness will have a favorable influence on the development of the Islamic boarding school, as will achieving customer satisfaction.

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