

## **Digitalization of Islamic Boarding School Education through A Cashless Payment System Using SiskeSakti at Al-Istiqomah Banyuputih Islamic Boarding School**

**Aini Yatul Hajroh**

UIN K.H. Abdurrahman Wahid Pekalongan

Email: [ainiyatulhajroh1982@gmail.com](mailto:ainiyatulhajroh1982@gmail.com)

### **Abstract**

*Al-Istiqomah Islamic Boarding School is one of the Islamic boarding schools that has followed digital developments in this more advanced and modern era. The proof is by supporting the presence of financial technology, namely digital technology used in financial services such as payments using electronic money. This study aims to determine the syariah basis for the cashless payment system, how to implement the cashless payment system using SiskeSakti at the Al-Istiqomah Islamic Boarding School, and to find out the advantages and disadvantages of using SiskeSakti at the Al-Istiqomah Islamic Boarding School. This study uses qualitative methods with observational data collection techniques, interviews. The subjects of this study were the administrative staff and teachers of the Al-Istiqomah Islamic Boarding School. The results of this study indicate that SiskeSakti is a payment system that can facilitate financial circulation and payments at the Al-Istiqomah Islamic Boarding School. The advantages of implementing SiskeSakti include that the financial system is transparent or open. That is, all access or financial operations in all merchants of the Al-Istiqomah Islamic Boarding School can be seen in one system, through a system that is only controlled by the administration. There are several drawbacks in using the cashless system, including being easily lost, caused by the shape of the card which is thin and not too big, and is often carried when you want to use it.*

**Keywords:** *digitalization, Islamic boarding schools education, cashless payments, Islamic boarding schools*

### **A. Introduction**

Islamic boarding schools are a unique asset in Indonesia and have a very important role in the journey of the Indonesian nation. (Hamzah, dkk., 2022: 8) The students receive religious education through the Islamic study system or madrasah, which is completely under the sovereignty and leadership of one or several kyai with the characteristics of being charismatic and independent in all matters. Islamic boarding schools can be categorized as non-formal Islamic institutions, because in the community education pathway they have their own educational programs and are generally free from formal provisions. (Ahmad Saifuddin, 2015: 213-234) Education is one of the factors that really determines and influences social change. Through education, it is hoped that we can produce the next generation who have

strong character to accept the baton of national leadership. According to Zamakhsyari Dhofier, the aim of Islamic boarding school education is not to pursue the interests of power, money and worldly glory, but to instill in them that learning is solely an obligation and devotion to God. (Zuhriy, MS 2011: 288)

Islamic boarding schools as Islamic educational institutions are increasingly aware of the important role of technology in supporting the learning process and management of Islamic boarding schools. Technology has become an invaluable tool in expanding access to information, increasing efficiency, and facilitating innovation in Islamic boarding schools. With the right adoption of technology, Islamic boarding schools can integrate digital learning, manage data effectively, provide access to online educational resources, and strengthen internal and external communications. The use of technology can also help Islamic boarding schools expand their educational reach by utilizing distance learning platforms, developing relevant digital educational content, and enabling collaboration between Islamic boarding schools. (Baharun, H. & Ardillah, R., 2019: 4) . Apart from that, technology can also strengthen Islamic boarding school administration, including financial management, monitoring attendance and recording student data. Thus, the use of technology in Islamic boarding schools has a significant role in advancing education, increasing operational efficiency, and preparing the Islamic boarding school generation to face the challenges of the digital era. (M Rizky Astari et al., 2022: 20–21)

One of the Islamic boarding schools that has followed digital developments in this more advanced and modern era is the "Al-Istiqomah" Islamic Boarding School in Blimbing Luwung Banyuputih. The proof is by supporting the presence of *financial technology*. *Financial technology* is digital technology used in financial services. There are various kinds of *financial technology* in Indonesia, including payments using electronic money. (Ahmad Syathiri, et al., 2023: 17-20). This forces students to buy without cash ( *cashless*). (Endarwan, Setiyadi, 2019: 2)

Based on the author's interview with the person in charge of the "Al-Istiqomah" Islamic boarding school in Blimbing Luwung Banyuputih, the electronic payment system *with a cashless system* is one of the efforts of the "Al-Istiqomah" Islamic boarding school in Blimbing Luwung Banyuputih to make it easier for students and guardians of students to make payments and monitor pocket money . while his child was at the "Al-Istiqomah" Islamic boarding school in Blimbing Luwung Banyuputih.

Based on the author's interview with Gus Sirojudin Munir as the person in charge of the "Al-Istiqomah" Blimbing Luwung Banyuputih Islamic Boarding School, he said that: "One of the solutions implemented by the "Al-Istiqomah" Blimbing Luwung Banyuputih Islamic Boarding School in dealing with problems that often occur is loss of money and misuse of money. student shipments that are not used properly. Therefore, the "Al-Istiqomah" Blimbing Luwung Banyuputih Islamic Boarding School developed a *Cashless payment system* using the *SiskeSakti Application*.

The implementation of electronic payments was motivated by several problems such as the large number of students' pocket money being lost, students' pocket money not being controlled, tuition/Syahriah payments still being manual and not integrated with the students' guardians . Therefore, the "Al-Istiqomah" Blimbing Luwung Banyuputih Islamic Boarding School uses the SiskeSakti Application with advantages for both students and those waiting in line, namely; Cashless system for students, transaction restrictions and security, multi-channel deposit of student balances, transaction history and complete reports, savings and shopping payments, information and notifications for students.

This research aims to find out the sharia basis for the *Cashless payment system*, how to implement the *Cashless* payment system using SiskeSakti at the "Al-Istiqomah" Islamic Boarding School Blimbing Luwung Banyuputih, as well as knowing the advantages and disadvantages of using *SiskeSakti* at the "Al-Istiqomah" Islamic Boarding School in Blimbing Luwung Banyuputih.

## **B. Methods**

Based on the approach and type of data used, this research is included in qualitative research so it will produce descriptive data in the form of words. The data analyzed in it is descriptive and not in the form of numbers as is the case in quantitative research. (Lexy. J. Moleong, 2000: 135) According to Arikunto, qualitative research is intended to collect information regarding the status of an existing symptom, namely the state of the symptom according to what it was at the time the research was conducted. Therefore, qualitative research is able to reveal phenomena on a subject that wants to be researched in depth. (Suharsimi Arikunto, 2019)

Research on implementing a *Cashless payment system* using *SiskeSakti* took place at the "Al-Istiqomah" Islamic Boarding School in Blimbing, Luwung, Banyuputih. This research activity began when the research proposal and research permit were ratified, namely in Semester II (January to February 2024). In terms of collecting this data, the author went directly to the research object to obtain valid data, so the researcher used observation, interviews and documentation.

## **C. Discussion**

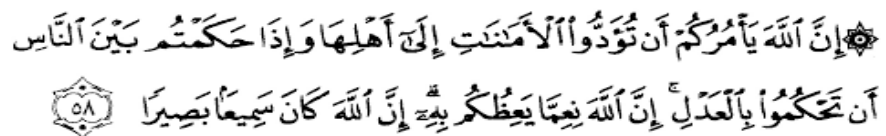
In general, implementation in the big Indonesian dictionary means implementation or application. The term implementation is usually associated with an activity carried out to achieve certain goals. Implementation is the placement of ideas, concepts, policies or innovations in practical action so that they have an impact, whether in the form of changes in knowledge, skills or values and attitudes. (Ulfatihah, H. 2020: 31) Meanwhile, according to Mangani, the definition of a non-cash payment system is a system in which there are regulations, contracts, technicians and facilities as a means for the delivery process, validation and payment instructions that help the smooth exchange of "value" between individuals and other parties such as banks and domestic and international

institutions. The use of *cashless* payments in Islamic boarding schools has certain foundations, objectives and applications that are adapted to the culture of the Islamic boarding school.

### ***Sharia Foundation Regarding Cashless Payment Systems***

#### ***Al-Qur'an***

The Al-Quran is the holy book for Muslims, containing historical values and life guidelines, revealed to the prophet Muhammad SAW through the angel Gabriel as the Al-Quran as the main source of reference in the lives of believers. Because of this, the Al-Quran needs to be studied, read, understood and appreciated and practiced in everyday life (Rusdiah, 2012: 1) including in buying and selling activities.



Meaning: *Indeed, Allah commands you to convey a message to those who are entitled to receive it, and when you establish a law between people, you must determine it fairly. Indeed, Allah is the best who teaches you. Indeed, Allah is All-Hearing, All-Seeing (QS An-Nisa verse 58).*

The general meaning of this verse includes all types of messages that humans are required to convey. This mandate, among other things, concerns the rights of Allah subhanahu wa ta'ala over His servants, such as prayer, zakat, fasting, kifarat, all types of vows, and so on which are entrusted to someone and no servant can see it. This also includes the rights relating to some of God's servants over others, such as all deposits and others which are the subject of a deposit without any evidence to show that direction. So Allah subhanahu wa ta'ala ordered that this be done to those who are entitled to receive it. Whoever does not do this in this world will be prosecuted on the Day of Judgment and punished for it.

#### ***Hadith***

Hadith is a teaching left by the Prophet SAW and began to spread at the same time. (Ahmad Suhendra,, 2014: 342) In Islam, hadith is part of the main core after the Koran in Islamic teachings, to serve as a guide for Muslims in matters of aqidah, worship and muamalah. (Muhammad Nasir, 2014: 136 ) Even though the hadith is in second place after the Al-Qur'an, this still does not make the hadith different in value from the Al-Quran. (Abdurrahman, 2004: 15) The hadith that explains the non-cash payment system has been narrated by Ibn Majah and al-Baihaqi as follows:

أَنَّ رَسُولَ اللَّهِ صَلَّى اللَّهُ عَلَيْهِ وَآلِهِ وَسَلَّمَ قَالَ: إِنَّمَا الْبَيْعُ عَنْ تَرَاضٍ،  
(رواه ابن ماجة و البيهقي وصححه ابن حبان)

Meaning: *Rasulullah SAW said, "Indeed, buying and selling can only be done on the basis of willingness (between both parties)." (HR. Ibn Majah and al-Baihaqi, and judged authentic by Ibn Hibban).*

Regarding the hadith above, *al-bai'* (buying and selling) must be carried out with *antardhin* (mutual consent) between the seller and the buyer. There must be no coercion that causes one or both parties to be displeased. When prices are set and imposed by humans, without submitting them to Allah SWT ( *sunnatullah* ), this is usury because it could be that the price of goods should be more expensive or cheaper than the price set or imposed.

### **Cashless Payment System using SiskeSakti at Al-Istiqomah Islamic Boarding School Blimbing Luwung Banyuputih**

Banyuputih Islamic Boarding School developed a new feature, namely *SiskeSakti* in 2021. This card will be used for *cashless transaction payments* for students. So that each student has one card that functions for payments at all merchants or business units in Islamic boarding schools. "Al-Istiqomah" Blimbing Luwung Banyuputih Islamic Boarding School uses *SiskeSakti* is so that the cottage's finances can be controlled well. With this feature, the "Al-Istiqomah" Blimbing Luwung Banyuputih Islamic Boarding School can check the income circulation of all business units that use *SiskeSakti* in one system.

If this card is lost, students can immediately report it to the administration, then the administration can immediately block it. Once a student's card is automatically blocked, it cannot be used by anyone else. Then the students immediately report to the administration to buy a new card. The process of making this card has three stages. The first is *blocking* . Namely, students report to the administration to block cards that have been lost or damaged such as broken and so on. Then the second stage is *making* . This is where students report to the administration to make a new card. While the third stage is *getting* . That is, students take the administration card at a predetermined time.

*SiskeSakti* can be used by parents of students topping up their *SiskeSakti balance* each student via transfer. Transfers are made using the Islamic boarding school's bank account, namely the BRI in the name of the Yayasan Al-Istiqomah Banyuputih. When the student's guardian wants to make a payment, top up the student's pocket money or save money, you can make a deposit either by coming directly to the Islamic boarding school, via bank transfer, virtual account or merchant outlet.

If the student's parents deposit cash, they can deposit it through their son's/daughter's financial administration office (ADM). The administration section will enter the *SiskeSakti application*, after that select the *top up cash menu* and write the appropriate amount deposited. Then the student's balance will increase automatically. If the deposit is made via bank transfer, the student's guardian can transfer it to a BRI account in the name of the Al-Istiqomah Banyuputih Foundation after confirming it with the Islamic boarding school's finance department. If payment is made via a virtual account, SiskePay digital money or merchant outlets such as Indomaret, student guardians are required to download and install the SiskeSakti application from the Android Playstore.

*SiskeSakti System This only applies at the "Al-Istiqomah" Blimbing Luwung Banyuputih Islamic Boarding School* such as: Istiqomah Mart, Istiqomah Laundry, Istiqomah Barbershop, Istiqomah Canteen. Each business unit has 1 Shop Account in the SiskeSakti Application .<sup>16</sup> The use of cards in all Islamic boarding school business outlets has proven to be effective throughout the Islamic boarding school's financial journey. When students want to buy something, students can go directly to the cashier with their purchases. Then, by using a *Laser Barcode Scanner*, the cashier will direct the barcode on each shopping item, so that the amount to be paid will appear. To process the payment, the cashier will enter the *SiskeSakti system* with Account Each student's ID. Then the students can check the shopping amount via *SiskeSakti* which is available in every business unit. The cashier will type a number of numbers according to the nominal amount that must be paid by the student according to the BALANCE the student has.

*SiskeSakti* has 2 security systems, namely a daily spending limit system and a *password system*. The first is a security system for limiting daily shopping. That is, the maximum daily expenditure of students is Rp. 15,000 per day only for snacks and drinks, daily necessities such as bath soap, shampoo, toothpaste, brush, laundry soap or powder and perfume can be more.

Some notes regarding the implementation of this cashless system are, if the student guardian makes payments by coming directly to the Islamic boarding school or transferring via bank, then the student guardian must confirm with the treasurer or Islamic boarding school admin who then the treasurer makes manual input and this requires time and accuracy. As a solution, student guardians are expected to make payment or top up of student pocket money via the *SiskeSakti* application on the student guardian's Android cellphone. If payment is made via the *SiskeSakti* application, the treasurer does not need to make manual input anymore and the payment is automatically recorded in the Islamic boarding school's financial system.

## REFERENCES

Abdurrahman. (2004). Autentisitas Dan Otoritas Hadis Dalam Tradisi Sunni dan Syi'ah. *Jurnal Tarjih* (7).

- Arikunto, Suharsimi. 2002. *Prosedur Penelitian Suatu Pendekatan Praktek*. Jakarta : PT. Rineka Cipta.
- Baharun, H. & Ardillah, R. (2019). *Virtual account Santri: Ikhtiyar Pesantren Dalam Memberikan Layanan Prima Berorientasi Customer Satisfaction. Islamiconomic: Jurnal Ekonomi Islam Vol. 10, No. 1, 4.*
- Endarwan, Setiyadi, 2019. Aplikasi *Cashless* Payment Pondok Pesantren Darul Falah Cihampelas- Cililin Berbasis Android. *Jurnal Ilmiah Komputer dan Informatika (KOMPUTA)*, hlm 2. Universitas Komputer Indonesia
- Gusrion D, 2018. “Sistem Pembayaran Secara *Cashless* Pada Koperasi Sekolah Yayasan Igaras.” Dalam Jurnal KomTekInfo, Vol. 5, No. 2 (hlm.72).
- Hamzah.M, dkk. 2022.” Penguatan Ekonomi Pesantren Melalui Digitalisasi Unit Usaha Pesantren.” *Jurnal Ilmiah Ekonomi Islam*, 8(01), 2021.
- Lexy. J. Moleong. 2000. *Metodologi Penelitian Kualitatif*. Bandung: PT Remaja Rosdakarya. Nasir, Muhammad. 2014. Kriteria Kesahihan Hadis Perspektif Syiah. *Jurnal Farabi, Vol. 11, no.2.*
- Rusdiah, 2012. “Konsep Metode Pembelajaran Al-Qur’an” dalam tarbiyah islamiyah : *jurnal ilmiah pendidikan agama islam, Vol 1 (hlm. 1)*
- Saifuddin, Ahmad. (2015). Eksistensi Kurikulum Pesantren Dan Kebijakan Pendidikan. *Jurnal Pendidikan Agama Islam, Vol. 03, No. 01, 213-234.*
- Sugiyono. 2006. *Metode Penelitian Pendidikan; Pendekatan Kuantitatif dan Kualitatif dan R&D*. Bandung: Alfabeta.
- Suhendra, Ahmad. (2014). Kriteria Hadis Hasan Menurut Al-Suyuti Dalam Al-Jami’ Al- Saghir’. *Mutawatir Jurnal Keilmuan Tafsir Hadis, Vol. 4, No. 2, 342.*
- Ulfatihmah, H. 2020. “Implementasi tabungan baitullah hasanah dan variasi akad PT. BNI Syariah Kantor Cabang Pekanbaru” dalam *Sultan Syarif Kasim Riau* (Hlm. 31). UIN Suska Riau.