

Virtual Account, Islamic Boarding School Innovation in the Era of Disruption in Providing the Best Services Focused on Customer Satisfaction

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ABSTRAK

Abstract: The aim of this research is to analyze how the Darussalam Blokagung Islamic boarding school innovates in providing the best service for customer satisfaction. This research uses qualitative methods, this research focuses on one analysis, namely the services provided by the Darussalam Blokagung Islamic boarding school in providing the best service through the students' virtual accounts. Data collection techniques include in-depth interviews, direct observation, documentation and focus group discussions. The validity of the data in this research uses data triangulation. The data analysis technique uses an interactive model, starting from the stages of data reduction, data presentation and continuing with drawing conclusions. The results of this research show that the Darussalam Blokagung Islamic boarding school has provided the best service through the virtual account method, with the implementation of this financial management program, especially during the payment process, it can provide ease of transactions, ease of monitoring students' financial circulation, and services with this program to provide a sense of satisfaction to all parties who is served.

Abstrak: Tujuan dari penelitian ini adalah untuk menganalisis bagaimana inovasi Pondok Pesantren Darussalam Blokagung dalam memberikan pelayanan terbaik untuk kepuasan pelanggan. Penelitian ini menggunakan metode kualitatif, penelitian ini fokus pada satu analisis yaitu pelayanan yang diberikan oleh Pondok Pesantren Darussalam Blokagung dalam memberikan pelayanan terbaik melalui virtual account santri. Data collection techniques include in-depth interviews, direct observation, documentation and focus group discussions. The validity of the data in this research uses data triangulation. Teknik analisis data menggunakan model interaktif, dimulai dari tahap reduksi data, penyajian data dan dilanjutkan dengan penarikan kesimpulan. Hasil penelitian menunjukkan bahwa Pondok Pesantren Darussalam Blokagung telah memberikan pelayanan terbaik melalui metode virtual account, dengan diterapkannya program pengelolaan keuangan ini khususnya pada proses pembayaran dapat memberikan kemudahan bertransaksi, kemudahan memantau perputaran keuangan mahasiswa, dan pelayanan dengan program ini memberikan rasa kepuasan kepada semua pihak. siapa yang dilayani

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INTRODUCTION

The Darussalam Blokagung Islamic Boarding School seeks to have a virtual account in order to optimize the best service at the Islamic boarding school, so that it can provide a sense of satisfaction for those served. In Indonesia there are various kinds of financial technology services, one of which is

implementing cashless payments/virtual accounts (Hidayatullah et al., 2022). In this way, students and guardians of students will be able to access shopping transactions using non-cash methods (Munawaroh et al., 2022). The author's opinion for this course is that the implementation of digital financial services such as virtual accounts at the Darussalam Blokagung Islamic Boarding School is a strategic step in improving efficiency and quality of service, because it allows students and student guardians to carry out non-cash transactions more easily, safely and modernly, thus supporting the creation of satisfaction and transparency in the management of Islamic boarding school finances.

The Darussalam Blokagung Islamic Boarding School implements an electronic transaction system for both students and guardians of the students, which aims to minimize cash transactions, where it is felt that the implementation of cash transactions often presents obstacles in the process, such as loss, misappropriation, misappropriation of financial use and so on, which results in This really helps make things easier for students and guardians of students. This innovation is supported by several sharia bank facilities and conventional banks that provide transaction services using virtual accounts. The Darussalam Blokagung Islamic Boarding School implements a program using this non-cash transaction system method because financial management will be felt to be more effective and efficient and provide convenience and the best service to the parties served. Financial management in educational institutions is a pattern of regulation related to controlling financial circulation, to carrying out responsibility so that educational goals can be carried out effectively and efficiently (Komariah, 2018). The author's opinion is that the implementation of a non-cash transaction system via virtual accounts at the Darussalam Blokagung Islamic Boarding School is an effective solution for increasing efficiency, transparency and accountability in the financial management of educational institutions.

A virtual account is a transaction system that can provide convenience in payments, financial identification, recording calculations, accuracy of account transfers, accuracy of report mutations, the level of absence of lapping and the level of lack of use of funds for individual needs. Virtual accounts are one of the technological developments in accounting information systems designed to be able to analyze and identify transactions automatically using virtual numbers, which aims to create benefits of ease in managing finances and archiving transactions (Tazmi et al., 2017). The presence of Islamic boarding schools can adapt and blend into society. Until now, Islamic boarding schools have taken an active role in producing quality cadre embryos, but there is still some ridicule for the weaknesses of Islamic boarding schools, it is felt that Islamic boarding schools are seen as static educational institutions and apathetic to current developments. Islamic boarding school PR can produce embryonic cadres who can play an active, innovative, creative role and are able to create breakthrough da'wah strategies through effective steps, including by integrating economic empowerment with the community (Syahid, 2016). The use of virtual accounts as a technological innovation in accounting information systems can increase financial efficiency and transparency in Islamic boarding schools, as well as show that Islamic educational institutions are able to adapt creatively to current developments to strengthen the social and economic role of society.

Islamic boarding schools are also educational institutions that are considered unique with distinctive characteristics that are very strong in their respective cultures (Zuhriy, 2011). Islamic boarding schools are present in the world of education as efforts to educate the nation which have been proven through generations to be able to continuously guard the formation of Islamic character and survive from year to year. Zamakhsyari Dhofier stated that the aim of establishing an Islamic boarding school is not just to pursue worldly vanity, personal interests and greed for power, but to give them an understanding that learning is solely an obligation to maintain the mind, leading individuals to better understand the meaning of life. as well as devotion to Allah SWT (Zuhriy, 2011). Islamic boarding school is an educational institution that has implemented an empowerment system from the start. The strong influence of the principles of independence and simplicity for individual students is one of the characteristics of implementing empowerment in Islamic boarding schools. Togetherness and mutual cooperation are the characteristics of santri in resolving or responding to a problem, junior santri share or confide in senior santri and senior santri always protect junior santri, this has become a character

trait in the santri's soul (Syahid, 2016). The author believes that Islamic boarding schools are unique educational institutions and are firmly rooted in Islamic culture, which not only forms intellectual intelligence but also instills the values of independence, simplicity, togetherness, and devotion to Allah SWT as the core of character formation in students.

In order to respond to static prejudices, the efforts of Islamic boarding schools to continue to survive adapting to the demands of the times and advances in technology, Islamic boarding schools are starting to carry out various educational innovations by focusing on the latest programs in order to maintain the stability and quality of Islamic boarding schools so that they always exist (L. Fatimah & Aminah, 2021). In the current era of disruption, we can no longer ignore the coolness of technology, we see several institutions starting to apply information technology systems when calculating existing income. The advancement of technology has had a very urgent impact on transaction facilities that can provide convenience, flexibility, efficiency and security when using electronic transactions (Salsabila & others, 2018). The author's opinion is that Islamic boarding schools must innovate and adapt to technological advances through the implementation of digital-based systems in order to maintain their existence, increase efficiency, and guarantee the quality of educational services in the era of disruption.

Technological developments have resulted in very significant changes in payment tools, which are able to provide convenience, flexibility, efficiency and security in various transactions. This encourages the banking industry in Indonesia to innovate their products. In Law Number 3 of 2004 concerning Bank Indonesia, several authorities of Bank Indonesia are stated in regulating and maintaining the smooth running of the payment system, including determining the use of payment instruments (Salsabila & others, 2018). In the current technological era, digitalization is a necessity, sophisticated electronic devices can be designed in such a way that the results of electronic processing really help human life (Lundeto, 2021). One of the changes initiated is by digitalizing the financial system with a financial technology pattern. Financial technology is a digital technology that functions as a financial service provider (Syathiri et al., 2023). The influence of advances in communication and information technology has increased the effectiveness of transaction systems and reduced costs and timing when processing transactions using checks. One commodity that is not concretely formed is innovation in the banking system in the use of money (Mulyasari et al., 2014). The author's opinion is that digitalization of the financial system through financial technology is an important form of innovation that is in line with Bank Indonesia's authority to increase efficiency, effectiveness and ease of transactions in the era of modern technology.

METHOD

The research approach used in this research is qualitative with a qualitative descriptive research type because the data used is non-numerical data and is descriptive of the research results as an answer to the research problem formulation in the form of a presentation of what was seen, heard, felt, and asked about related objects to obtain factual data. This is in accordance with what was expressed by (Sugiono, 2016). states that at the description stage the researcher describes what is seen, heard, felt and asked to obtain information and data which is then arranged clearly to obtain appropriate results.

In this research, the researcher concentrated on the form of Islamic Boarding School Resilience Analysis in Maintaining the Survival System in the Era of Disruption with the data desired by the researcher in the form of data in descriptive form, namely in the form of written words and behavior that can be observed and then directed at the setting and the individual holistically. As stated by (Moleong, 2019). "Descriptive research is research that describes the traits or characteristics of an individual, situation, symptom, or certain group."

The data sources used in this research used primary data and secondary data. In terms of data collection, researchers go directly to the research object to obtain valid data, data collection places more emphasis on observation, interviews and documentation. The validity of the data in this research uses data triangulation. Data analysis in this research uses interactive models, namely data reduction, data presentation and decision making (Arikunto, 2010).

RESULTS AND DISCUSSION

The Darussalam Blokagung Islamic boarding school is one of the many that is always actively upgrading its systems and governance. In this case, it is the accuracy of placing an idea, concept, policy, study, or innovation in a practical action, so that benefits can be taken from it as developing knowledge, adding skills, or in the form of values or attitudes (Ulfatihah, 2020). One of the newest programs is the digitization of payments and financial transactions for all existing services through virtual accounts. This means that the existence of Islamic boarding schools always gets a positive response from the santri guardians and the general public. The ease of accessing payment information and the ability to track all student transaction information, including time, amount and type of expenditure, fosters greater self-confidence among student guardians (Munawaroh et al., 2022). If their sons and daughters haven't bought snacks in a few days, they often wonder about their situation. This concern developed into a small analysis by a santri guardian about the whereabouts of his sons and daughters.

Darussalam Blokagung Islamic boarding school implements a virtual account system which is divided into two parts, the first part of implementing the virtual account system is carried out to pay the students' monthly shahriyyah, the existence of a virtual account system for paying the santri shahriyyah was formed because of the desire of the Islamic boarding school administrators to carry out data transparency regarding the santri shahriyyah, p. This will certainly help related parties, including students, guardians of students, administrators and caretakers of Islamic boarding schools to find out in civil terms how many months have been paid by guardians of students as a form of monthly syahriyyah payment obligations. The second part of implementing the virtual account system at the Darussalam Islamic Boarding School Blokagung is carried out using the students' pocket money. All of these financial management innovation developments are in accordance with the objectives of Islamic boarding schools to develop effective and efficient financial management (S. Fatimah & Suib, 2019). Implementation of the virtual account system for the monthly shahriyyah section at the Darussalam Islamic Boarding School Blokagung using the Si Santri Darussalam application. Meanwhile, the implementation of the virtual account system for students' pocket money uses the Ausath Darussalam application as a transaction tool and the Si Santri Darussalam application as a monitoring tool for students' pocket money cycles (Halili, 2023).

The implementation of the virtual account system for Islamic boarding school syahriyyah and student pocket money at the Darussalam Islamic Boarding School, Blokagung Banyuwangi, is motivated by several problems such as delays or arrears in payment of Islamic boarding school syahriyyah, this happens so often that the amount becomes very large. Not for humanitarian reasons, sometimes this happens because of the misappropriation of shahriyyah money by students (Rizal et al., 2021). Apart from that, the problem that often occurs in Islamic boarding schools when carrying cash is the risk of loss and wasteful circulation of students' finances. Therefore, the Darussalam Blokagung Islamic Boarding School began to formulate this virtual account system. For syahriyyah payments and pocket money top-ups, use a virtual account system under the auspices of Bank Rakyat Indonesia, Bank Negara Indonesia and Bank Syariah Indonesia.

Several factors are behind the implementation of the virtual account system at the Darussalam Islamic Boarding School, Blokagung, including (1) to improve Islamic boarding school services, (2) as a form of prevention against cases of loss of cash pocket money, (3) to provide transparency of monthly shahriyyah payment data and transactions students' finances which can generally be known by students, guardians of students and administrators of Islamic boarding schools, (4) educating students to be able to manage their personal finances well and practically. Apart from that, the use of the virtual account system at the Darussalam Blokagung Islamic Boarding School also aims to minimize cases of violations that can arise from the use of cash in terms of its use, the virtual account system can also be used to directly monitor the students' financial cycles through the Si Santri Darussalam application (Fadhilah & Dzikrulloh, 2022).

In the process of using it, there are several obstacles that still frequently occur at the Darussalam Blokagung Islamic Boarding School, this is what hinders the implementation of the virtual account system, including (1) quite a few of the students' guardians are not yet technologically literate, so that the students' guardians who are not yet able to accept digitalization will still sending his son with cash, (2) regarding pocket money problems in the Ausath Darussalam application, the system often experiences slowness during busy times, this results in long queues for students who want to make transactions. (3) the resources of officers who incidentally still have the status of active students are still inadequate to carry out transaction processes using digital machines, so that several errors often occur in the transaction process (Fadhilah & Dzikrulloh, 2022).

Meanwhile, the efforts made by Islamic boarding schools to deal with these problems are by continuing to provide outreach to Islamic boarding school parents both face to face during face-to-face delivery and online through creative posters and videos on several social media and Islamic boarding school groups. Communicate continuously with mechanical technicians if trouble occurs. And provide management assistance and technical standards to cooperative officer resources and evaluation. On the part of the students, what must be prepared is to gather all the students to socialize the technicalities of creating virtual account passwords or pins. This is done to tighten user security for each student, so that it can be useful for minimizing the level of losses that might occur. Virtual account pins are also prohibited from being given to anyone, whether administrators, residents, friends or relatives who happen to live next to each other as a form of warning so that they can take good care of each student's individual pin. The last thing that needs to be prepared is to socialize the technicalities of using the Ausath Darussalam application to the cashier staff at each shop that provides virtual account services. The technique in question is the service of entering the student's identification number as a user and ensuring that the face that comes out of the Ausath Darussalam application is the real face of the virtual account owner. After ensuring that the virtual account user owner has the same appearance as the transacting person, the shop will provide the information.

CONCLUSION

Darussalam Islamic Boarding School Blokagung Bayuwangi uses a cashless payment system for both Islamic boarding schools, students, student guardians, and the local community around the Islamic boarding school with the aim of minimizing payment transactions using cash. This is also an effort to prevent the loss of cash pocket money in Islamic boarding schools and prevent misappropriation of sharia money that is not paid by students and other cases. The Islamic boarding school's efforts to address several student financial cases include collaborating with several banks, both conventional and sharia, to provide virtual accounts for students. This collaborative effort aims to make it easier for santri guardians to be able to pay shahriyyah without intermediaries from santri, santri guardians can pay monthly msyahriyyah directly to each santri's virtual account. Not only that, virtual accounts can also be used by student guardians to send students' daily pocket money, so that students no longer need to hold cash, because all forms of payment transactions for students in Islamic boarding schools will be carried out using a virtual account.

The financial information system technology used at the Darussalam Islamic Boarding School is a system that regulates financial patterns in processing monthly syahriyyah payment data and calculates the circulation of students' pocket money into a more concise model that can be understood by the students' guardians. Various types of technology are used to provide excellent service to students and their guardians, including, each student's virtual account which is marked with special and unique numbers as a substitute for the student's account number, the Si Santri Darussalam application which can be accessed freely by the student's guardians. to get financial information about students' finances, both for checking sharia payments and just checking pocket money balances and transfers for purchasing snacks or students' financial activities. The Ausath Darussalam application is used by the shop, whose function is to transact the balance contained in each student's virtual account when they want to make a payment. Various efforts have been made by the Darussalam Blokagung Islamic

Boarding School in order to provide a sense of comfort and satisfaction to the students and the students' guardians, one of which is in the field of financial management. There are several things that must be done to support this cashless program, one of which is through continuous notification and socialization. continuously to the santri and santri guardians, considering that there are many santri guardians who are not yet technologically literate, this will certainly also be a challenge for the Islamic boarding school as the organizer of the system (Saifuddin & Fathony, 2023).

From this writing, it is recommended that Islamic boarding school leaders or caregivers must always have innovation through appropriate strategies and produce effective and efficient programs because in general Islamic boarding schools are managed independently and do not receive funding from the government and are grants, so innovation in the implementation of financial management is absolutely necessary. . This innovation can be done through collaboration with the industrial world and the business world, using systems.

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