Education Financing Management in the Digital Era: An Analysis of the Role of Virtual Accounts Tuition Payments in Islamic Boarding School

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ABSTRACT

This study aims to analyze the implementation of the tuition fee payment system using virtual accounts at the Darussalam Islamic Boarding School, Blokagung, Banyuwangi Regency and its impact on the efficiency, convenience, and transparency of the financial management of the Islamic boarding school. The method used in this study is a qualitative approach with a case study type, namely by conducting in-depth interviews with the financial managers of the Islamic boarding school, guardians of students, and related banks, as well as direct observation in the field. The results of the study indicate that the implementation of a payment system using virtual accounts provides convenience in making payment transactions, reduces late payments, and increases transparency and accountability in the financial management of Islamic boarding schools. This system also minimizes the risk of administrative errors that often occur in manual payment methods. The implications of this study indicate that the use of digital technology in education financing can improve the operational efficiency of Islamic boarding schools, provide convenience for guardians of students, and support the modernization of Islamic boarding school financial management in the digital era. This study also shows the importance of socialization and technology training to maximize the implementation of digital payment systems in Islamic boarding schools.

Keywords : Islamic Boarding School, Virtual Account, Education Financing..

Introduction

The implementation of the SPP payment system using a virtual account at Darussalam Blokagung Islamic Boarding School, Banyuwangi Regency has started since the 2019/2020 academic year or precisely after the Syawal holiday. This system is an important step in modernizing the financial management of Islamic boarding schools in the digital era. The use of virtual accounts allows santri guardians to make payments more practically and efficiently, without having to come directly to the boarding school financial bureau or through traditional payment methods that are more prone to errors. Virtual accounts provide convenience because payments are made electronically and automatically recorded in the boarding school's financial system. Based on internal data from the boarding school, currently more than 80% of student guardians use virtual accounts to pay tuition fees. This shows the high level of acceptance and comfort of parents with the system. For example, since the implementation of virtual accounts, Pondok Pesantren Darussalam has reported a significant decrease in late payments and the number of complaints related to SPP payments. This also makes it easier for the pesantren to report their finances more transparently and accurately. Therefore, the implementation of virtual accounts at Pondok Pesantren Darussalam Blokagung, Banyuwangi Regency has proven to be able to improve the efficiency of education financing management, as well as provide convenience for santri guardians in the payment process, which supports the sustainability and development of Islamic boarding schools in the digital era.

Darussalam Blokagung Islamic Boarding School, Banyuwangi Regency, East Java, has adopted a payment system through virtual accounts to facilitate transactions and keep up with the digital era. The implementation of this system also aims to avoid the risk of losing cash given to students, as well as allowing students to pay their own tuition fees or monthly expenses more safely. In addition, this step is also taken to prevent the potential of sharia money technology that has not been accessible to students and reduce other financial cases. As an effort to overcome the financial problems of santri, the boarding school cooperates with various banks, both conventional and sharia, to provide virtual accounts for each santri. This cooperation aims to make it easier for santri guardians to make sharia payments directly to their respective virtual accounts, without the need for intermediaries. This virtual account can also be used by the santri guardian to send daily pocket money, but has a code that is slightly different from the code used by the santri guardian to pay pocket money, so that students no longer need to carry cash or queue to pay pocket money offline at the Pondok Pesantren Financial Bureau service.

The financial information system technology applied at Pondok Pesantren Darussalam is a system that manages financial patterns, including data processing of monthly shahriyyah payments and calculating the circulation of santri pocket money, in a model that is more efficient and easily understood by santri guardians. Various technologies are used to provide the best service to santri and santri guardians, such as virtual accounts for each santri who have a special and unique number as a substitute for account numbers, the Si Santri Darussalam application which allows santri guardians to access santri financial information, such as checking shahriyyah payments, pocket money balances, and mutations of snack purchases or other financial activities.[1] In addition, there is also the Ausath Darussalam application which is used by the shop to transact the balance in the santri's virtual account

[1] Mu'alina and Husain, "Transformasi Sistem Cashless Payment Sebagai Upaya Digitalisasi Manajemen Pembiayaan Di Pondok Pesantren Darussalam Blokagung Banyuwangi."

when making payments. Darussalam Blokagung Islamic Boarding School tries to provide comfort and satisfaction to students and guardians of students, one of which is through this financial management. To support this digitalization program, several steps need to be taken, including continuous socialization and notification to santri and santri guardians, considering that many santri guardians are not familiar with technology, which is certainly a challenge for the boarding school as the system manager.

Islamic boarding schools as Islamic educational institutions are increasingly aware of the importance of digitizing financial technology in supporting the learning process and operational management.[2] Technology is now an invaluable tool to expand access to information, improve efficiency, and encourage innovation in the boarding school environment. With proper implementation of technology digitization, boarding schools can integrate digital learning, manage data more effectively, provide access to online educational resources, and strengthen internal and external communication. The use of technology also allows boarding schools to expand the scope of education through distance learning platforms, develop relevant digital educational content, and facilitate collaboration between boarding schools.[3][4] In addition, technology also strengthens the administration of boarding schools, including in terms of financial management, presence monitoring, and recording data on students. Therefore, the application of technology in pesantren plays an important role in advancing education, improving operational efficiency, and preparing the pesantren generation to face the challenges of the digital era[5].

The growth and development of digitalization is an opportunity and challenge for pesantren to immediately switch to digital services.[6] Technological innovation has an impact on reducing the use of cash in payment transactions. Along with the rapid development of technology, payment methods and tools in the economy continue to change.[7] Technological advances in payment systems have replaced the role of cash with more efficient and economical non-cash payment methods, which facilitate public access to financial products of banks and non-bank financial institutions. Non-cash payments are usually made through inter-bank transfers or transfers between bank branches within the bank's internal network. In addition, non-cash payments are also made using cards such as ATM

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[2] Ahsan, "Dampak Positif Implementasi Virtual Account Santri Di Pesantren."
[3] Mufidah et al., "Inovasi Digital Di Pondok Pesantren Al-Quran Az-Zayadiy Humano : Jurnal Penelitian , Vol . 15 No . 1 Edisi Juni 2024 Urgensi Peningkatan Kebutuhan Digitalisasi Menjadi Faktor Kunci Dalam Menghadapi Tantangan Sekaligus Persaingan Di Era Globalisasi Yang Me."
[4] Setiawan et al., "Memodifikasi Sistem Pendidikan Di Sekolah Menengah Dengan Pemberdayaan Media Digital Dan Keterampilan Informasi Dalam Kurikulum Merdeka Mengutamakan Keterlibatan Siswa Secara Langsung Dalam Proses Belajar (Arwitaningsih et Al . Pembelajaran Dengan Membua."
[5] Nurhidayatulloh and Setiawan, "Penerapan Supervisi Akademik Untuk Meningkatkan Mutu Kinerja Guru."
[6] Amrullah, "Eksistensi Pendidikan Islam Di Era Perkembangan Teknologi Informasi."
[7] Abdillah, "Dampak Ekonomi Digital Terhadap Pertumbuhan Ekonomi Di Indonesia."

cards, debit cards and credit cards.[8] Payment technology is considered useful because it can facilitate various activities, such as saving time in online shopping.Pesantren tuition payments through virtual accounts are increasingly popular in the digital era, providing convenience and efficiency in the financial management of pesantren. [9][10] The digital era has brought major transformations in the education sector, including financing. One of the technologies that support this progress is virtual accounts, which allow payments to be made electronically and directly connected to the financial system of educational institutions, such as Islamic boarding schools. The existence of virtual accounts makes it easier for santri guardians to pay tuition fees without having to come directly to the pesantren or use manual payments that are prone to errors. This system also helps pesantren to unify and manage financial transactions efficiently. According to data collected, more and more pesantren are switching to a payment system through virtual accounts. For example, Pondok Pesantren An Nur 2 Bululawang, Malang, East Java reported that more than 70% of their santri guardians now use virtual accounts to pay tuition fees. This not only simplifies transactions, but also reduces the risk of losing money or late payments that often occur with manual systems. In addition, virtual accounts enable more transparent financial reporting, supporting more professional fund management (Malabay et al. 2022) . Therefore, virtual accounts play an important role in optimizing education financing in Islamic boarding schools in the digital era.

Research Methods

Study This use method studies literature , a focused method on collection And secondary data analysis from various source relevant literature . Approach This chosen Because allow researcher For dig in- depth information related strategy development market Islam in the digital era, including factors Supporter And the inhibitor , as well as the impact to economy sharia in a way Overall . Method studies literature give superiority in matter efficiency time , wide data coverage , and better understanding comprehensive about the issues being researched

This research uses a qualitative approach with a case study type to analyze the implementation of the SPP payment system using a virtual account at the Darussalam Blokagung Islamic Boarding School, Banyuwangi Regency. The qualitative approach was chosen because the focus of this research is to explore the experiences, perceptions, and in-depth understanding of the parties involved in the payment process, both the financial managers of the boarding school and the santri guardians. This research aims to analyze how virtual accounts are implemented in SPP payments, as well as how this technology affects the efficiency and transparency of financial management in pesantren. Thus, this research is expected to provide a better understanding of financial technology innovation in the Islamic education sector, as well

[8] Puspitasari, Rotinsulu, and Niode, "Analisis Pengaruh Transaksi Pembayaran Non Tunai Terhadap Jumlah Uang Beredar M1 Di Indonesia Tahun 2009-2019."
[9] Andriani, Thantawi, and Mursyidah, "Analisis Perbandingan Pemanfaatan Virtual Account Dan Transfer Pada Karyawan Pondok Pesantren Modern Sahid Dan Karyawan Institut Agama Islam Sahid Bogor."
[10] Faridah Dwi Fauziyyah and Dardiri, "Efektivitas Transaksi Layanan Digital Melalui Aplikasi Lantabur Mobile Berdasarkan Islamic Economics."

as its benefits and challenges.

The data used in this study consisted of primary and secondary data. Primary data was obtained through in-depth interviews with financial managers of boarding schools, santri guardians, and cooperating banks . The interviews were conducted in a semi-structured manner to explore more detailed information about the respondents' experiences and opinions regarding the use of the virtual account system . In addition, direct observation at Darussalam Islamic Boarding School was conducted to directly examine the implementation of this payment system. Secondary data in the form of internal boarding school documents, such as financial reports and payment transaction data, were used to explore the administrative process and verify information obtained from interviews.

The data analysis technique used is thematic analysis, where the data collected will be collected based on relevant themes . The main themes that will be explained include convenience in the payment process, efficiency in financial management, and transparency in recording transactions. The data collected will then be analyzed to identify emerging patterns related to the application of virtual accounts in education financing at Darussalam Islamic Boarding School. By using a thematic analysis approach, researchers can understand the various factors that influence the success and challenges in implementing this digital payment system.

To ensure the validity and reliability of the data, this study used triangulation techniques . Triangulation is done by comparing data from various sources, such as interviews, observations, and available documents. In addition, the member check technique is also applied to ensure that the data collected is truly accurate and in accordance with the respondent's experience. By combining various data sources and systematic analysis techniques, this research is expected to provide a clearer picture of the role of virtual accounts in improving the efficiency and transparency of financial management at the Darussalam Islamic Boarding School.

Discussion

Virtual Account (VA) is a payment method using a unique account number to facilitate electronic transactions without a physical card.[11][12] Each user is assigned a VA number that is directly linked to the recipient's account, allowing payments to be made online. VA is often used for payment of fees such as tuition fees at schools or boarding schools. Its advantages include ease, security, and efficiency in transactions, as well as enabling automated reporting and financial transparency. Virtual Account (VA) has become one of the important innovations in digital payment systems, both in the education, business, and other service sectors.[13] As a technology-based payment system, VA enables electronic transactions that are directly connected to the financial system of an institution or organization .[14] Basically, each virtual account user is given a unique number that can be used to make

[11] Andriani, Thantawi, and Mursyidah, "Analisis Perbandingan Pemanfaatan Virtual Account Dan Transfer Pada Karyawan Pondok Pesantren Modern Sahid Dan Karyawan Institut Agama Islam Sahid Bogor."
[12] Ahsan, "Dampak Positif Implementasi Virtual Account Santri Di Pesantren."
[13] Maulana and Novita, "Generate Virtual Account User Ke User Didalam Sebuah Ecommerce."
[14] Atmaja and Paulus, "Partisipasi Bank Indonesia Dalam Pengaturan Digitalisasi Sistem Pembayaran Indonesia."

payments. This number serves as a specific identification that is directly linked to the payee's account, thus simplifying the recording and reconciliation process.

In the context of education, the use of virtual accounts has been applied to the payment of education costs, such as tuition fees or other fees at educational institutions, including Islamic boarding schools.[15] The main advantages of using VA in education are convenience, efficiency, and transparency in financial transactions. Payments can be made anytime and anywhere, and reduce the risk of errors or fraud that often occur in cash or manual payments. In addition, VA also makes it easier to manage financial data automatically, enabling more accurate and faster reports.[16] Research conducted by several institutions shows that the implementation of VA has accelerated administrative processes, reduced payment delays, and increased the level of satisfaction of parents and guardians. On the other hand, the studies also noted that the main challenges faced in implementing VA are socialization and the readiness of educational institutions in adopting the new technology.

Education financing is a system that regulates funding to support educational activities, both in the form of operational costs, facilities and infrastructure, and human resource development in educational institutions .[17][18] The theory of education financing can be seen from various perspectives, including education economics, public policy, and education financial management. In education financial management, education financing includes planning, allocating and monitoring the use of funds to support educational activities. Good education financial management can improve the quality of education because existing funds can be used effectively and efficiently for various needs, including improving the quality of teaching, providing infrastructure, and providing incentives to educators. Therefore, transparent and accountable management of education funds is essential to ensure the success of education programs.

Islamic boarding schools are Islamic educational institutions that have an important role in character building and religious teaching for the community, especially in Indonesia. Islamic boarding schools combine aspects of formal and non-formal education with a focus on teaching Islam, morals, and general science [19] . The grounding theory of Islamic boarding schools can be seen from several perspectives, including in terms of education, social, and religion. Islamic boarding schools as Islamic educational institutions in Indonesia play a role in producing a generation that is not only intellectually intelligent, but also has noble morals and can apply religious teachings in everyday life.[20] In this context, Islamic boarding schools become a holistic place of education, including the teaching

[15] Raka Armadhana, Setiawan, and Muchayan, "Implementasi Pemrograman API Dalam Membangun Aplikasi Rekening Bersama Pada Komunitas Facebook Dengan Virtual Account."
[16] Tazmi, Suwarsi, and Bayuni, "Implementasi Sistem Teknologi Pembayaran Virtual Account Terhadap Kualitas Tata Kelola Keuangan Syariah (Studi Survei Yayasan Pendidikan Salman Al-Farisi Bandung) System Implementation Technology of Virtual Account Against Payment to Quality Islamic Fin."
[17] Mujayaroh and Rohmat, "Pengelolaan Dan Pengalokasian Dana Pendidikan Di Lembaga Pendidikan."
[18] Nurhakim, "Manajemen Pembiayaan Pendidikan Di Sekolah."
[19] Atmaja and Paulus, "Partisipasi Bank Indonesia Dalam Pengaturan Digitalisasi Sistem Pembayaran Indonesia."
[20] Anam and Arifin, "Manajemen Pendidikan Pesantren Dalam Membangun Kearifan Lokal Di Pondok Pesantren Darus Sholihin Kabupaten Probolinggo."

of Islamic religion (both fiqh, tafsir, hadith, and others), as well as moral and social education.

The novelty in this research lies in an in-depth understanding of the application of financial technology in the Islamic education system, as well as how virtual accounts are an innovative solution that accelerates digital transformation in the education sector, especially boarding schools. Thus, education financing through virtual accounts not only offers convenience for student guardians, but also supports Islamic boarding schools in improving the efficiency and transparency of education fund management in the digital era.

This study aims to analyze how virtual accounts are used as a method of paying tuition fees in Islamic boarding schools and how this technology affects the payment process for santri guardians, both in terms of convenience, efficiency, and accessibility. With these objectives, this research is expected to provide insight into the benefits and challenges of implementing virtual accounts as a solution in financing education in Islamic boarding schools, as well as provide recommendations for the development of digital payment systems in Islamic educational institutions.

In the growing digital era fast , almost all over sector economy affected by digital technology , including economy Sharia that prioritizes Keep going increase , create opportunity big for market Islamic For grow And contribute on economy national . Market Islamic , which operates in accordance with principles sharia , has become choice main for Muslim consumers who want to fulfil need daily without leave religious values .[21]

The convenience and efficiency offered by digital technology in transactions has changed the way we conduct economic activities. One of the main advantages is the face-to-face transaction, which allows consumers and businesses to interact remotely through various digital platforms. With this system, buyers no longer need to visit physical stores, and sellers do not need to open outlets directly. Instead, all transactions can be done with a few clicks through an app or website, be it to buy goods, pay bills, or invest. This provides great convenience for users, as they can access services and products anytime and anywhere, without being bound by time or location. Even when overseas or in situations where face-to-face meetings are not possible, transactions can still be done easily, providing greater flexibility in everyday life.

With a digital system, transaction recording can be done automatically and accurately. All transactions made are recorded in the system with complete and structured details, thus reducing the possibility of recording errors that often occur in manual transactions. This also ensures that the recorded data can be accessed at any time and utilized for easier business analysis or reporting purposes. In addition, the reduction of administrative costs is one of the major benefits of implementing this digital system. Costs that are usually incurred for administrative matters such as physical document management, shipping costs, and labor for manual processes can be reduced or even eliminated. Entrepreneurs can allocate these resources to other more productive needs, such as

[21] Maadi, AS (2018). Digitalization of Islamic Education Management and Sharia Economics in Higher Education , *Fikrotuna: Journal of Islamic Education and Management* , *7* (01), 741-759.

product development or customer service, which will ultimately increase competitiveness and overall operational efficiency. Thus, digital transactions not only simplify and speed up the process, but also have a positive impact on managing finances and business more efficiently

To better understand the impact and benefits of using virtual accounts in SPP payments in pesantren, we interviewed several parties who are directly involved in this process, both from the side of pesantren managers and parents of students. The following are some interviews that illustrate their experiences and views on the convenience and efficiency offered by this digital technology in the pesantren education financing system.

> *I strongly support the use of digital payment systems such as virtual accounts. One of the main conveniences is that transactions can be done without face-to-face contact. Previously, we still relied on direct payments which required a lot of time and effort. Now, with the virtual account, parents or guardians can pay tuition fees anytime and anywhere, without having to come to the pesantren. This is very convenient, especially for parents who are very busy* (Head of the male pesantren).

> *The main challenge is in the socialization stage. Not all parents or guardians are familiar with technology, so we need to provide training or guidance on how to use this system. Some older parents may find it difficult to use the application or internet banking, so we have to provide technical assistance if needed* (Bendahara pesantren).

> *In the past, I had to take the time to come to the boarding school bureau, and there I had to wait in line at the finance bureau office to pay. Now, I can simply open banking applications such as mobile BRIMO, BNI or BSI on my cell phone and make payments in minutes, without having to leave my home or office.* (wali santri)

Overall, these interviews show that the implementation of a digital payment system through virtual accounts provides great benefits for all parties involved. From the pesantren manager's perspective, the system increases efficiency and reduces administrative burden. Parents of students feel helped by the flexibility and convenience offered. However, the main challenge lies in the socialization and education stage of the technology, especially for parents who are less familiar with digital systems. Therefore, it is important for pesantren to provide training and technical support so that all parties can make the most of this system.

In the context of digital transactions, this theory explains how the use of digital platforms can lower transaction costs. Transaction costs, conventional as shipping costs, manual recording costs, and other administrative costs, can be reduced through automation and the use of more efficient digital systems.[22] By reducing transaction costs, persantren can allocate their resources to more productive activities and improve overall operational efficiency. In addition, this theory focuses on information management and how efficient information can influence decisions in organizations. In the context of digital transactions, the automatic and accurate recording performed by the system allows for more

[22] Ramadani and Firdaus, "Evolusi Sistem Informasi Manajemen Dari Manual Ke Otomatis."

effective data management and better decision-making. [23] The system provides data that can be accessed in real-time and more easily analyzed, which allows companies to improve services, minimize errors, and adjust business strategies according to market needs.

The implementation of virtual accounts at Pondok Pesantren Darussalam Blokagung facilitates more efficient and structured financial management. One of the main advantages of this system is real-time payment monitoring**.** Every transaction made by the santri guardian is immediately recorded in the system and can be directly checked through the SI Santri Darussalam application, allowing the pesantren to monitor tuition payments or other expenses anytime and anywhere. This reduces dependence on manual records that are prone to errors and delays. With the system directly linked to the bank account, transactions can be viewed at almost the same time, ensuring a smooth and timely payment process. Another advantage is the reduction of potential money loss or recording errors that often occur with manual payment systems, making financial management more transparent and accurate.

Virtual accounts also simplify financial reports that are easier to create and access. Financial reports are automatically recorded every time a transaction occurs, providing a clear picture of the overall financial status of the boarding school. The manager can easily check and analyze financial reports without having to wait for time-consuming manual processes. These reports can be accessed by relevant parties, both by the management of the boarding school and by the guardians of the students, which provides a higher level of transparency. This creates a more open environment, strengthening the sense of trust between the boarding school and the guardians. Thus, the virtual account system not only facilitates transactions, but also becomes an effective tool to increase transparency and efficiency in the financial management of the boarding school.

ASPECT	EXPLANATION
Real-Time Payment Monitoring	- Every payment transaction by the santri guardian is immediately recorded in the system. - Transactions can be monitored anytime and anywhere through the SI Santri Darussalam application. - Reduce dependence on manual records that are prone to errors and delays. - Ensure transactions run smoothly and on time.
System Advantages	- Reduce errors in recording and loss of money that often occurs in manual systems. - Increase transparency and accuracy of financial management. - Reduce reliance on manual processes and enable managers to monitor payments in a more efficient and timely manner.

[23] Rosdiyati, Kurniyawati, and ..., “Optimalisasi Pengembangan Bisnis Melalui Penerapan Sistem Informasi Akuntansi Digital Pada UMKM (Studi Kasus Fashion Baju Thrift).”

Easier Financial Reporting	- Every transaction that occurs is immediately recorded in the system, generating automated financial reports. - Financial reports can be generated and accessed easily, without the need to wait for manual processes. - Speed up the report generation process and minimize the possibility of recording errors.
Transparency and Accessibility	- Financial reports can be accessed by both the pesantren management and the santri guardians, increasing the level of transparency. - Related parties can easily check the financial status of the pesantren, strengthening the trust between the pesantren management and the santri guardians.
Financial Management Efficiency	- The process of recording and reporting finances is more efficient, saving time and effort compared to the manual system. - Financial management is more structured and can be monitored more easily, providing a clear picture of the overall financial status of the pesantren.

The implementation of a digital payment system through virtual accounts at Pondok Pesantren Darussalam Blokagung has had a significant impact on the pesantren's financial management, making it more efficient, transparent, and structured. With this system, every transaction is automatically recorded and can be monitored in real-time through the SI Santri Darussalam application, allowing pesantren managers to monitor payments anytime and anywhere. This reduces reliance on error-prone manual recording, and ensures transactions run smoothly and on time. In addition, the system reduces the potential for recording errors and loss of money that often occurs in manual systems, and provides higher transparency as financial reports are accessible to all relevant parties. Automatic financial reports that are recorded every time a transaction occurs make it easier for pesantren managers to make reports and analyze financial status quickly and accurately. Overall, virtual accounts not only simplify transactions, but also increase efficiency in pesantren financial management, reduce administrative costs, and strengthen trust between pesantren managers and santri guardians, ultimately creating a more transparent and organized environment in the financial management of education in pesantren.

Theoretically, management information systems play an important role in supporting data management, operational processes, and decision making in educational institutions.[24] In implementing virtual accounts, Pondok Pesantren Darussalam Blokagung relies on information systems that allow financial transactions and education administration to be processed automatically and integrated. By using a management information system, the boarding school can ensure efficiency and transparency in the management of SPP payments, as well as facilitate real-time financial monitoring and reporting. This supports the goal of creating better and more effective management in the digital era. In addition, this innovation theory is concerned with how new technologies, such as virtual accounts, can change the traditional way of conducting transactions. In this context, the theory of technological innovation helps explain how the implementation of virtual account-based payment

[24] Gede Endra Bratha, "Literature Review Komponen Sistem Informasi Manajemen: Software, Database Dan Brainware."

systems in Islamic boarding schools brings significant changes in financial management, as well as providing convenience for santri guardians in making payments more practically and safely.[25] This theory shows that technology not only increases efficiency, but also facilitates the adaptation of a more modern education system that is ready to face digital developments.

Impact on Pesantren and Santri Guardians

The implementation of a payment system using virtual accounts at Pondok Pesantren Darussalam Blokagung has a significant impact on operational transparency and efficiency. With this system, every payment transaction is recorded automatically, making it easier for the pesantren to monitor cash flow and ensure financial accountability. It also provides convenience for santri guardians who can monitor payments directly without having to worry about errors or lost money. In addition, the administration process becomes faster and more efficient, reducing the administrative burden that usually occurs with manual payment methods. All transactions are digitally recorded, which reduces the potential for recording errors, making it easier to manage education funds in a more professional and transparent manner. Thus, virtual accounts not only provide convenience for student guardians, but also increase the level of trust in Islamic boarding schools as accountable educational institutions.

On the other hand, the use of virtual accounts also supports the modernization of Darussalam Blokagung Islamic Boarding School. The implementation of this system reflects the pesantren's move to follow the development of digital technology, which is increasingly important in the world of education. SPP payments can be made anytime and anywhere, providing flexibility and convenience for santri guardians. In addition, this system reduces payment delays that often occur in manual systems, and allows pesantren to manage financial data in a more organized and accurate manner. Thus, the application of this technology helps pesantren introduce the concept of digital-based management, as well as improve operational efficiency and the quality of financial management in the digital era.

Picture 1.2
Impact on Pesantren and Santri Guardians

[25] Ahsan, "Dampak Positif Implementasi Virtual Account Santri Di Pesantren."

The figure above shows that the implementation of the payment system using virtual accounts at Pondok Pesantren Darussalam Blokagung has a significant positive impact on both the pesantren and the santri guardians. First, this system increases the transparency and accountability of pesantren financial management, with all transactions recorded automatically, facilitating cash flow monitoring and ensuring more open financial management. Second, the implementation of virtual accounts also improves the operational efficiency of the pesantren by reducing the administrative burden that usually arises in manual payment methods, as well as speeding up the administrative process. In addition, for santri guardians, the system provides convenience and comfort, as they can make payments anytime and anywhere, without worrying about errors or lost money. Finally, the system also supports the modernization of pesantren, allowing them to keep up with the development of digital technology, which in turn improves the quality and efficiency of financial management and pesantren operations in the digital era. Thus, the implementation of virtual accounts not only simplifies transactions, but also strengthens the overall financial management of pesantren.

Conclusions

The conclusion from the results and discussion that has been explained shows that the implementation of a payment system using virtual accounts at Pondok Pesantren Darussalam Blokagung has a very positive impact on both the pesantren and the santri guardians. Overall, this technology offers convenience and efficiency in transactions, allowing transactions to be done without face-to-face, anytime and anywhere, and with accurate automated recording. This reduces the administrative burden usually associated with manual payment methods, and speeds up the transaction process and financial reporting. The virtual account payment system also increases the transparency and accountability of pesantren financial management, as every transaction is clearly recorded and can be monitored in real-time through the application provided. This allows pesantren managers to monitor the financial status and ensure that all payments run smoothly and on time. In addition, the ease for santri guardians to make payments is also an added value, providing convenience and flexibility without having to come to the pesantren.

The implementation of this digital system also supports the modernization of pesantren, making them more prepared to face technological developments in the digital era. With more organized and efficient financial management, pesantren can reduce late payments and recording errors, as well as provide better services to santri guardians. Overall, the virtual account system not only simplifies transactions, but also contributes to the operational efficiency of the pesantren, reduces administrative costs, and increases trust between the pesantren and guardians. Thus, the application of this technology is a strategic step in improving the quality of financial and operational management in pesantren in the digital era.

Conclusions

The conclusion of the results and discussions that have been explained shows that the implementation of a payment system using virtual accounts at the Darussalam

Blokagung Islamic Boarding School has a very positive impact on both the Islamic boarding school and the guardians of students. Overall, this technology offers convenience and efficiency in transactions, which allows transactions to be carried out without face-to-face meetings, anytime and anywhere, and with accurate automatic recording. This reduces the administrative burden that is usually associated with manual payment methods, as well as speeding up the transaction process and financial reporting. The virtual account payment system also increases transparency and accountability in the management of Islamic boarding school finances, because each transaction is clearly recorded and can be monitored in real-time through the application provided. This allows Islamic boarding school managers to monitor financial status and ensure that all payments run smoothly and on time. In addition, the convenience for guardians of students to make payments is also an added value, providing convenience and flexibility without having to come to the Islamic boarding school.

The implementation of this digital system also supports the modernization of Islamic boarding schools, making them more ready to face technological developments in the digital era. With more organized and efficient financial management, Islamic boarding schools can reduce late payments and recording errors, and provide better services to guardians of students. Overall, the virtual account system not only simplifies transactions, but also contributes to the operational efficiency of Islamic boarding schools, reduces administrative costs, and increases trust between Islamic boarding schools and guardians. Thus, the implementation of this technology is a strategic step in improving the quality of financial and operational management in Islamic boarding schools in the digital era.

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