

DIGITAL TRANSFORMATION OF STUDENT FINANCIAL MANAGEMENT THROUGH E-MONEY: A CASE STUDY AT SMAIQU AL-BAHJAH CIREBON

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Abstract:

This study investigates the transformation of student financial management through the implementation of the Mumtas e-money system at SMAIQu Al-Bahjah Cirebon, a pesantren-based secondary school. The study aims to examine how the transition from physical vouchers to e-money influences institutional governance, financial supervision mechanisms, and students' financial behavior. A qualitative case study approach was employed, drawing on in-depth interviews, non-participant observations, and document analysis involving key institutional stakeholders and parents. The findings indicate that e-money implementation enhances efficiency, transparency, and parental involvement, while supporting principles of accountable financial governance. Nevertheless, the supervision system remains partially manual due to infrastructure constraints, limited system integration, and the absence of structured financial literacy education for students. The study highlights the potential of e-money not only as a transactional instrument but also as a governance and educational tool within Islamic boarding school contexts. The research is limited by its single-case design, which restricts broader generalization. Future studies are

recommended to adopt comparative and mixed-method approaches and to explore the long-term impacts of integrating e-money systems with formal financial literacy programs.

Keywords

E-money; Student Financial Management; Islamic Boarding School

Received: 01-11-2025

Revised: 10-11-2025

Accepted: 20-11-2025

INTRODUCTION

The rapid expansion of digital financial technologies has profoundly reshaped economic transactions and governance systems across sectors, including education, by redefining efficiency, transparency, and accountability in institutional practices.¹ Globally, the diffusion of cashless payment instruments such as e-money, mobile wallets, and QR-based transactions has altered consumption patterns and financial management behaviors, particularly among younger generations who are increasingly embedded in digital ecosystems.² In the educational sector, financial digitalization is no longer limited to administrative efficiency but is increasingly linked to broader objectives of financial inclusion, literacy, and behavioral formation among students.³ Within developing countries, schools are progressively positioned as strategic sites for introducing digital financial practices aligned with national non-cash movements and public service reforms.⁴ Consequently, the transformation of student financial management systems emerges as a critical societal issue that intersects technological innovation, educational governance, and character development.⁵

¹ S Li, H Wang, and L Wang, "Research and Practice of Personalized Teaching System of Local Comprehensive University Based on Artificial Intelligence Technology," *Applied Mathematics and Nonlinear Sciences* 9, no. 1 (2024), <https://doi.org/10.2478/amns-2024-0253>.

² M.-Y. Hu et al., "Development and Validation of the Chinese Version of the Evidence-Based Practice Profile Questionnaire (EBP2Q)," *BMC Medical Education* 20, no. 1 (2020), <https://doi.org/10.1186/s12909-020-02189-z>.

³ J Kim et al., "Real-Time Light-Guided Vocal Fold Injection as a Simulation-Based Training Tool," *Auris Nasus Larynx* 48, no. 1 (2021): 124–30, <https://doi.org/10.1016/j.anl.2020.07.011>.

⁴ Ahmad Arifi, "Anggaran Pendidikan Dan Mutu Pendidikan (Respon Kebijakan Anggaran Pendidikan 20 % Dari APBN Bagi Upaya Peningkatan Mutu Pendidikan Madrasah)," *Jurnal Pendidikan Agama Islam* 5, no. 1 (2008): 111–27.

⁵ Menteri Pendidikan Dan Kebudayaan Republik Indonesia, "Peraturan Menteri Pendidikan Dan Kebudayaan Republik Indonesia Nomor 6 Tahun 2021 Tentang Petunjuk Teknis Pengelolaan Dana Bantuan Operasional Sekolah Reguler," *Kementerian Pendidikan Dan Kebudayaan Republik Indonesia* 58, no. 12 (2021): 7250–57.

Previous studies have demonstrated that digital systems in educational institutions contribute significantly to improvements in service quality, data accuracy, and operational efficiency. Integrated information systems have been shown to enhance transparency and accountability, particularly when supported by user-oriented design and reliable service infrastructures.⁶ Empirical evidence further indicates that system quality and service quality are decisive factors influencing user satisfaction and acceptance across public and educational services. In parallel, technology acceptance research highlights the importance of perceived usefulness and ease of use in shaping behavioral intentions toward digital platforms in learning environments. Collectively, these findings underscore that technological adoption in education is not merely technical but deeply connected to institutional trust and user perceptions.⁷

Beyond administrative outcomes, digital systems have also been associated with broader equity and access considerations within educational and social services. Spatial and demographic analyses reveal that uneven access to services, whether educational or health-related, often reflects structural and managerial disparities rather than technological limitations alone. Studies on public sector digitalization further show that data-driven systems can support more equitable planning and targeted interventions when aligned with institutional capacity and governance frameworks. In the context of schools, technology-enabled monitoring systems have improved program evaluation and reduced inefficiencies in resource allocation.⁸ These insights suggest that digital financial systems in schools may also function as instruments for strengthening oversight and fairness in daily student transactions.

Research on school-based programs additionally highlights that institutional innovations often carry implications for student well-being

⁶ Alya Rahmatika Putri El Kamila, "Hubungan Tingkat Pendapatan Dengan Kepatuhan Peserta Mandiri Jaminan Kesehatan Nasional Dalam Membayar Iuran: Literature Review," *Jurnal Ilmiah Permas*: 13 (2023).

⁷ I. Capecchi et al., "Enhancing Education Outcomes Integrating Augmented Reality and Artificial Intelligence for Education in Nutrition and Food Sustainability," *Sustainability (Switzerland)* 17, no. 5 (2025), <https://doi.org/10.3390/su17052113>.

⁸ L. Murugiah et al., "Children's Understanding of Financial Literacy and Parents' Choice of Financial Knowledge Learning Methods in Malaysia," *MethodsX* 11 (2023), <https://doi.org/10.1016/j.mex.2023.102383>.

and behavioral outcomes.⁹ Financial environments around schools, including access and regulation, have been shown to shape consumption behaviors and long-term habits among students.¹⁰ In this regard, digital interventions implemented within schools have been successfully leveraged as practical learning tools, fostering responsibility and informed decision-making among young users. Moreover, evidence from health and education sectors indicates that technology-mediated programs are most effective when embedded within supportive institutional cultures and continuous monitoring systems.¹¹ Such findings reinforce the relevance of integrating digital finance systems with educational objectives rather than treating them solely as administrative tools.

The literature also emphasizes the role of organizational readiness, leadership, and human capacity in determining the success of digital transformation initiatives. User trust, ethical design, and interactivity have been identified as critical determinants of behavioral intention in adopting digital applications within higher education contexts.¹² Furthermore, studies on public and social sector innovation demonstrate that digital systems are more likely to generate positive outcomes when accompanied by training, institutional trust, and adaptive governance structures.¹³ Conceptual work on sharia-compliant information systems additionally stresses the importance of aligning digital financial practices with ethical and religious values to maintain legitimacy and user confidence. These perspectives are particularly salient for faith-based educational institutions where moral considerations are integral to organizational identity.

⁹ Kamila, "Hubungan Tingkat Pendapatan Dengan Kepatuhan Peserta Mandiri Jaminan Kesehatan Nasional Dalam Membayar Iuran: Literature Review."

¹⁰ E Butler-Way, "Liminal Identities: The London Reader's Mrs. Larkall's Boarding School (1864) and the Silhouette of Sensation," *Victorian Popular Fictions* 6, no. 1 (2024): 117-30, <https://doi.org/10.46911/XDPV6887>.

¹¹ M L de Sousa Holanda Biazotto et al., "Nursing Students Admitted through the Affirmative Action System Display Similar Performance in Professional and Academic Trajectories to Those from the Regular Path in a Public School in Brazil," *PLOS ONE* 17, no. 3 March (2022), <https://doi.org/10.1371/journal.pone.0264506>.

¹² M F Adnan, N M Rahim, and N Ali, "DETERMINANTS OF DIGITAL FINANCIAL LITERACY FROM STUDENTS' PERSPECTIVE," *Corporate Governance and Organizational Behavior Review* 7, no. 2 (2023): 168-77, <https://doi.org/10.22495/cgobrv7i2p15>.

¹³ E.-K. Goh and H.-J. Jeon, "Application of a Bayesian Network Learning Model to Predict Longitudinal Trajectories of Executive Function Difficulties in Elementary School Students," *Journal of Intelligence* 10, no. 4 (2022), <https://doi.org/10.3390/jintelligence10040074>.

Despite these advances, existing research reveals notable limitations in understanding digital financial transformation within boarding school or pesantren-based educational settings. Much of the prior work has focused on higher education institutions, public service agencies, or health-related school programs, leaving secondary-level religious schools underexplored. Moreover, studies rarely examine how digital financial systems influence students' daily financial behaviors, supervision mechanisms, and character formation simultaneously. The integration of real-time parental monitoring, institutional oversight, and student autonomy remains insufficiently addressed in the literature.¹⁴ This gap is further compounded by limited empirical discussion on how digital finance adoption aligns with Islamic values and financial ethics in pesantren environments.

In response to these gaps, this study focuses on the transformation of student financial management through the implementation of an e-money system at SMAIQu Al-Bahjah Cirebon, a pesantren-based secondary school. Specifically, it examines the transition from physical voucher mechanisms to the Mumtas e-money application and its implications for institutional governance, financial supervision, and student financial behavior.¹⁵ By situating the analysis within the broader discourse on digital public services and educational innovation, this study aims to contribute empirical insights into technology adoption in faith-based schooling contexts.¹⁶ The findings are expected to inform the development of integrative models that combine digital efficiency, financial literacy, and ethical values in student financial management systems.¹⁷ Ultimately, this research seeks to advance scholarly understanding of how e-money systems can support accountable, educational, and value-oriented financial practices within contemporary Islamic education.

¹⁴ A L Lyles and M Scott, "The Evaluation of a Simulated Interprofessional Education Session Between Dietetics and Acting Students," *Journal of Human Nutrition and Dietetics* 38, no. 4 (2025), <https://doi.org/10.1111/jhn.70110>.

¹⁵ A Solihatul and A Desstyta, "The Development of a Guided Inquiry Model Based on Blended Learning (Moriblend) as an Effort to Strengthen Scientific Literacy," in *AIP Conference Proceedings*, ed. N Ishartono et al., vol. 2727 (Universitas Muhammadiyah Surakarta, Surakarta, Indonesia: American Institute of Physics Inc., 2023), <https://doi.org/10.1063/5.0141441>.

¹⁶ Sugiyono, *Metodologi Penelitian Kuantitatif, Kualitatif Dan R&D*, Bandung: Alfabeta, 2016.

¹⁷ John W Creswell, *Research Design: Pendekatan Kualitatif, Kuantitatif, Dan Mixed* (Yogyakarta: Pustaka Pelajar, 2016).

RESEARCH METHODS

This study employed a qualitative research approach with a case study design to achieve an in-depth understanding of the transformation of student financial management through the implementation of an e-money system at SMAIQu Al-Bahjah Cirebon. A qualitative methodology was selected because the research focused on processes, meanings, and contextual dynamics surrounding policy implementation, institutional governance, and user behavior, which cannot be adequately captured through quantitative measurement alone. The case study design was considered appropriate as it enabled a comprehensive examination of a specific and bounded phenomenon, namely the transition from a physical voucher system to the Mumtas e-money application within a pesantren-based secondary education institution.

The research procedures involved identifying key institutional actors and financial stakeholders directly involved in the management, supervision, and use of the e-money system. These included foundation administrators, financial officers, school management, cooperative (AB-Mart) managers, and parents of students. The study was conducted in the natural setting of the school and its boarding facilities to ensure contextual accuracy. Data collection activities were carried out sequentially, beginning with preliminary observations, followed by in-depth interviews and document review, allowing findings from earlier stages to inform subsequent data gathering.

The primary technological tool examined in this study was the Mumtas e-money application, which functions as the main platform for student financial transactions, balance monitoring, and top-up activities. Supporting technologies included the Formal Al-Bahjah application used by parents for transaction monitoring and top-up processes, as well as digital transaction records maintained by the school cooperative and affiliated financial units. These technologies formed the operational backbone of the digital financial management system under investigation.

Data were collected from both primary and secondary sources. Primary data were obtained through semi-structured interviews and non-participant observation. Semi-structured interviews were used to explore participants' experiences, perceptions, and evaluations regarding the

effectiveness, challenges, and impacts of e-money implementation on financial governance and student behavior. Non-participant observation was conducted to document actual transaction practices, supervision mechanisms, and daily usage patterns of e-money among students. Secondary data were gathered through document analysis, including foundation decrees, internal policy documents, financial reports, application guidelines, and other relevant institutional records. Data analysis followed an interactive qualitative analysis model consisting of data reduction, data display, and conclusion drawing. Relevant data were systematically coded and organized into thematic categories related to institutional policy, digital supervision systems, and student financial literacy, enabling iterative interpretation and synthesis.

To ensure reliability and validity, this study applied source and method triangulation. Source triangulation was achieved by comparing information obtained from different categories of informants, while method triangulation involved cross-checking findings from interviews, observations, and document analysis. In addition, member checking was conducted through follow-up discussions with school representatives to verify the accuracy and credibility of interpretations. These measures were intended to enhance the trustworthiness, consistency, and contextual validity of the findings, thereby ensuring that the study provides a robust and credible account of e-money-based financial management transformation at SMAIQu Al-Bahjah Cirebon.

FINDINGS AND DISCUSSION

Institutional Structural Policy in Regulating and Supervising the Use of E-Money

The transformation of students' financial system from the use of physical vouchers to e-money through the Mumtas application is a strategic policy implemented by SMAIQu Al-Bahjah Cirebon. This policy was stipulated through the Decree (SK) of the Chairman of the Foundation as the legal basis for the implementation of cooperation with Bank Syariah Indonesia as an e-money service provider. Based on the results of the interviews, this change in the system is motivated by various limitations in the use of physical vouchers, such as the risk of loss or damage, the difficulty of tracking transactions, the low level of transparency, and limited parental

access in monitoring students' finances. This is as conveyed by the school: "The voucher system has many obstacles, is often lost, cannot be tracked clearly, and parents do not know what their children are shopping for. With Mumtas, all transactions can be monitored directly".¹⁸ A similar statement was also made by the school's financial manager: "Through this e-money, student financial management becomes more orderly, transparent, and easy to control compared to the old system".¹⁹ The Treasurer of the Foundation emphasized that digitalization is carried out so that supervision is easier, transparent, and accessible to parents in real-time.²⁰ This is in line with the principles of *good governance* in education financial management which emphasizes transparency, accountability, and efficiency.²¹ This principle is also in accordance with the mandate of Law No. 20 of 2003 article 48 related to the management of education funds which must be efficient and transparent.²²

The e-money system allows parents to top-up through the Al-Bahjah Formal application and monitor their children's spending history. This policy is also a means of financial literacy education for students, as explained by Firmansyah & Susetyo that the use of digital instruments can shape students' financial planning and control skills. However, the success of this policy is still influenced by a number of factors, such as the limitations of network infrastructure, the digital capabilities of users, and the readiness of human resources in managing digital financial data. Therefore, strengthening technology and increasing digital literacy needs to be carried out on a sustainable basis so that this policy runs optimally.

Technology-Based Supervision System and Periodic Evaluation at Al-Bahjah Cirebon Institution

The results show that even though *e-money* applications have been used, the supervision of *e-money* use is not yet fully digital-based. Transaction monitoring is still carried out manually through direct

¹⁸ Principal, "Principal's Interview," August 2025.

¹⁹ Treasurer, "Foundation Treasurer Interview Related to the Use of E-Money," August 2025.

²⁰ Treasurer, "Foundation Treasurer Interview Related to the Use of E-Money," August 2025.

²¹ Lestari Sitorus et al., "Transparency and Accountability in State Financial Management," *Economic Reviews Journal* 4, no. 1 (2025): 235–44, <https://doi.org/10.56709/mrj.v4i1.632>.

²² Invited by Ruslan Wahyudin, *Education Financing Management (Approach to the principles of efficiency, effectiveness, transparency and accountability)* (Deepublish, 2021).

coordination with AB-Mart and BMT. An integrated digital system that displays comprehensive *real-time* monitoring is still in the planning stage due to limited infrastructure and institutional technological readiness. This condition illustrates that SMAIQu Al-Bahjah Cirebon is in the early stage of digitalization, as per the theory of *Diffusion of Innovation* by Rogers in 1995 where technological innovation goes through phases before reaching full implementation. Although not perfect, the institution shows a strong commitment to building a modern, accountable, and transparent supervision system, as evidenced by the regular monthly and quarterly evaluations involving foundations, schools, and application managers.²³

One aspect of supervision that goes well is the active involvement of parents. Through the Mumtas application, parents can monitor daily transactions, balances, and top-ups directly. This strengthens transparency and increases public trust in institutions, as it is stated that digital collaboration between schools and parents can strengthen the credibility of educational institutions. However, challenges remain, namely system integration that has not been maximized so that fully digital supervision has not been realized. It is necessary to develop a special dashboard and increase IT capacity so that technology-based supervision can run more efficiently.²⁴

Technical and Non-Technical Challenges in Monitoring and Optimizing the Use of E-Money

The implementation of *e-money* faces various challenges, both technical and non-technical. Technical challenges include limited internet networks and the lack of supporting devices at several points of schools and dormitories, so that the transaction and top-up process is often hampered. This condition causes queues of students when making transactions at canteens or other service units. From an institutional perspective, the absence of an integrated digital surveillance system causes the monitoring process to still be carried out manually. Teachers cannot monitor the activities of using funds directly and only know the financial condition of

²³ Dyah Sugandini and Yuni Istanto, *Digital Marketing: Social Media Adoption in SMEs*, August 2019.

²⁴ Ahmad Muktamar et al., *Education Management: Concepts, Challenges, and Strategies in the Digital Era* (PT. Sonpedia Publishing Indonesia, 2023).

students if there is a report from the financial manager. This shows the need to develop a digital dashboard-based system so that supervision is more efficient.

From a non-technical perspective, the main challenge in the implementation of e-money at SMAIQu Al-Bahjah Cirebon is the lack of formal financial literacy programs for students. So far, the use of e-money emphasizes more on the technical aspects of transactions, while the educational dimension has not been systematically integrated, even though financial literacy is very necessary so that students are able to control spending independently and responsibly. This condition has an impact on the emergence of consumptive behavior, where some students still use e-money excessively. As a preventive measure, the school sets a maximum transaction limit policy of IDR 10,000 per day and IDR 70,000 per week, but this policy is considered not effective enough without comprehensive financial education. Therefore, schools began to design the integration of financial literacy materials into counseling guidance services as a long-term educational strategy. This finding shows the novelty of the research, because it not only examines e-money as a digital payment system, as has been done in many previous studies, but places e-money as an instrument for shaping students' financial behavior that is directly connected to school policies, counseling guidance services, and character education based on Islamic values. Thus, this study emphasizes that e-money optimization requires synergy between digital systems, educational policies, infrastructure readiness, and increasing human resource capacity.

CONCLUSION

The transformation of the financial management system of students at SMAIQu Al-Bahjah Cirebon through the implementation of e-money based on the Mumtas application is a strategic step in answering the needs for efficiency, transparency, and financial supervision in the pesantren-based education environment. The shift from the use of physical vouchers to digital systems not only offers administrative convenience, but also provides a wider space for parents, schools, and foundations to monitor learners' transactions in real-time. This shows a shift in the paradigm of financial management in educational institutions towards more modern,

accountable, and in accordance with the development of financial technology.

In addition to providing practical benefits, the application of e-money also has educational value because it functions as a means of forming students' financial literacy, especially for students who live independently in a dormitory environment. However, the results of the study show that the success of the implementation of this system is still influenced by various challenges, both technical and non-technical, such as the limitations of technological infrastructure, the lack of optimal integration of the digital supervision system, the lack of structured financial literacy programs, and the need for more intensive parental involvement in the process of children's financial education.

Nevertheless, the digitalization carried out by SMAIQu Al-Bahjah Cirebon shows a positive development direction because it has laid an important foundation for strengthening technology-based financial governance and creating an educational environment that is adaptive to the digital era. Therefore, this study recommends a model of financial literacy integration of Islamic boarding schools that combines financial literacy learning in the student parenting curriculum, counseling guidance services, and e-money systems that are connected to digital supervision and parental involvement, so that e-money not only functions as a transaction tool, but also as an instrument for the formation of the financial character of students who are responsible, independent, and based on Islamic values.

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