



Optimization of Payment System Through My Al- Badar Application at Al-Badar Islamic Boarding School Bilalang, Parepare

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ABSTRACT

Optimization of the payment system can be achieved with the satisfaction of more and more users, which will affect the level of application of various payment systems as well as have an impact on related parties. If it is related to this research, then in the payment system to achieve goals and realization, It is necessary to prepare a more effective system for payment. The research method is descriptive qualitative, phenomenological approach, this type of research is Field research. The data sources used are primary data in the form of direct interviews with santri guardians of My Al-Badar application users and secondary data in the form of books, journals and articles related to the topic discussed. The results of this study are (1) payment system through My Al-Badar application, (2) Supporting factors and inhibiting factors in optimizing the payment system through My Al-Badar application. The use of the My Al-Badar application can be said to have run optimally, this can be seen from the payment transactions using the application by delaying the santri guardians in making payments. The Al-Badar boarding school is currently trying to conduct socialization to use the My Al-Badar application for transactions at the boarding school.

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INTRODUCTION

There are several components in the payment system, namely in the form of policies, payment instruments/tools, clearing and settlement mechanisms, institutions, supporting infrastructure and legal instruments. Payment instruments/tools can be in the form of cash or non-cash in the form of scrip and non-scripts. Cash payment instruments are in the form of the prevailing currency in Indonesia, namely rupiah. While non-cash payment instruments can be in the form of scrip such as checks, bilyet giro, debit notes, and credit notes and instruments in the form of non-scripts such as atm cards, debit cards, and credit cards. Currently, the non-cash transactions that are closest to the public are debit / atm cards, credit cards, and e-money (Tawakalni, 2020).

The My Al-Badar application is the foundation of the Islamic Boarding School to build a data base of Santri, Santri Guardians and the latest form of digital payment system for the people around it, so that the My Al-Badar Application can provide analysis for the potential to optimize and become the center of the digital payment system in today's modern era. The My Al-Badar application drives the Closed Loop Cashless Society so that it can optimize the digital payment system from the boarding school, by the boarding school and for the boarding school. The My Al-Badar application has many functions, namely: as a payment system update, secure payment, the use of santri spending money can be limited and its utilization, fast and reliable, control and monitoring from the Boarding School and Santri guardians connected in the digital ecosystem,

making it easier for transactions at the boarding school and becoming a more reliable and competitive digital application transaction in the digital era and industry 4.0. The My Al-Badar application is an application that can be used by santri guardians to transact digitally or cashlessly (non-cash). The My Al-Badar application can be used by santri guardians to pay tuition fees, Top Up santri pocket money, guardians can control the results of santri learning every day using the My Al-Badar application and the transaction is more practical, controlled and safe. In addition, the My Al-Badar application functions as a payment transaction at the boarding school and has a Smart Card that can be used for the santri passbook. The My Al-Badar application has a Smart Card that is connected to an application on a gadget that can be accessed at any time. The My Al-Badar application is an implementation of optimizing the payment system and digital applications in Islamic boarding schools. This must continue to be improved because pesantren and santri guardians have an important role in advancing the payment system in pesantren. In Islamic boarding schools, we see the scientific and socio-economic development of sharia to the students' guardians. (Book PesantrenQu, 2021)

Realizing the real practice of the payment system as well as producers and consumers in the digital application payment system, the potential of My Al-Badar Application is very large in optimizing the payment system in Islamic boarding schools, My Al-Badar Application can be the vanguard of optimizing payment systems and digital applications in Indonesia. In addition, it can increase the inclusion of convenience in the payment of santri guardians. The manager of PT Solusi Infotech Semesta Indonesia said the digital-based My Al-Badar application was launched to create resilience and improve the digital application payment system in Islamic boarding schools. This collaboration is in order to create resilience and improve the digital application payment system at the boarding school, students, guardians of students, and those connected in the unity of the digital application ecosystem, Through this My Al-Badar Application, it can build an easy, practical and efficient payment cycle for guardians of students and the boarding school.

METHOD

This research uses qualitative research methods. Qualitative methods are based more on phenomenological philosophy which prioritizes appreciation (verstehen). Qualitative methods seek to understand and interpret the meaning of an event of human behavioral interaction in a particular situation according to the researcher's own perspective. With reference to the problems studied, this research uses the type of field research (field research), namely research conducted on an event that actually occurs (Sugiyono, 2014). The data used in this study are data in the form of direct interviews with guardians of students who use the My Al-Badar application at the Al-Badar Bilalang Islamic boarding school, Parepare and secondary data in the form of books, journals and literature related to the research topic This research activity was completed within \pm 2 months, according to research needs.

RESULTS

Payment System Through My Al- Badar application at Badar Bilalang Islamic Boarding School, Parepare

In Law No. 23 of 1999 concerning Bank Indonesia, article 1 point 6 explains that the Payment System is a system that includes a set of rules, institutions, and mechanisms used to carry out the transfer of funds to fulfill an obligation arising from an economic activity (Undang-Undang Republik Indonesia Nomor 23 Tahun 1999 Tentang Bank Indonesia, 1999). The following are the results of interviews conducted:

Table 1. Payment Service System of My Al- Badar application

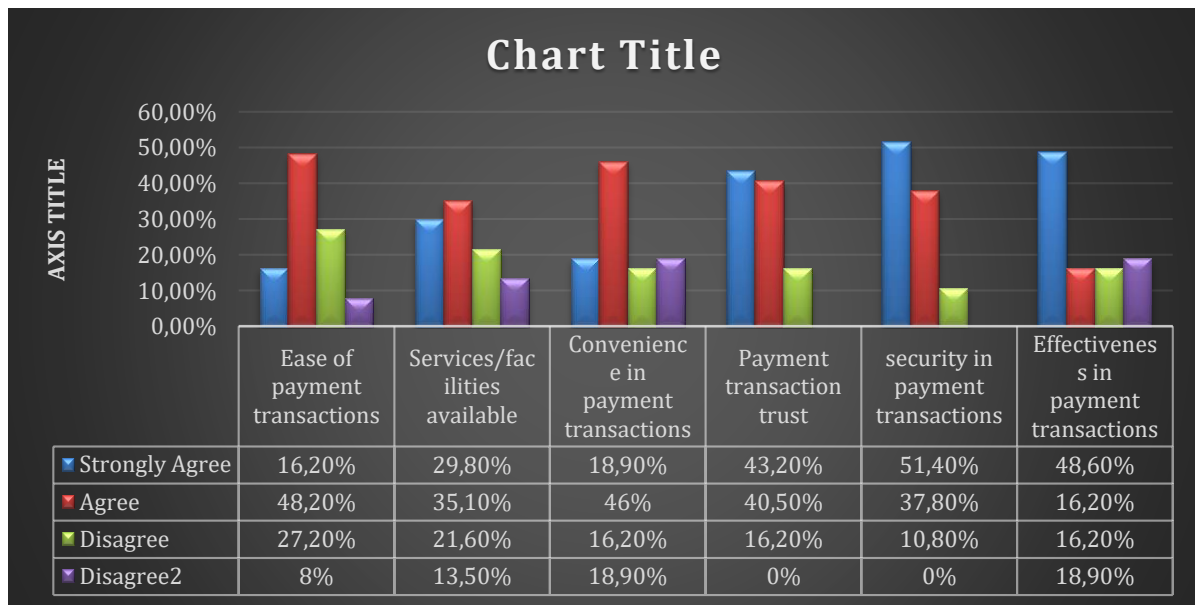
Source person	Interview result
Researcher	Is the activation of the use of the My Al-Badar application made easy by the boarding school and given directions to download the My Al-Badar application and monitor the santri guardian until they can use the application?
Muhammad Nasrum Sujana	The cottage is very helpful for activating the My Al-Badar application, in activation it is necessary to use KTP and photo identity because the My Al-Badar application security system can detect fraud if it is not the santri's guardian.
Researcher	Are there any difficulties in topping up the balance in the My Al-Badar application?
Ibrahim	Nothing, in filling the balance of the My Al-Badar application, you need to use internet banking then enter the My Al-Badar application account then fill in the balance, select interbank transfers, copy the virtual account then enter the internet banking transaction Pin, then proof of payment appears, meaning the transaction has been successful.
Researcher	Are there any difficulties in the transaction of monthly tuition fees and pocket money for students in the My Al-Badar Application?
Agussalim Husain	There are no obstacles in using the application, this application is very helpful for santri guardians in paying monthly tuition fees and top-ups for santri pocket money used for daily shopping at the Al-Badar Islamic boarding school.

Researcher	Are you able to control santri finances using the My Al-Badar application?
Akhirawati Laba	The santri guardian can control their children's shopping limit, so that the santri guardian's children can shop every day, this is very helpful for the santri guardian to control their children's finances at the boarding school.
Researcher	Is the My Al-Badar App security system very well tested?
Nadira	The security system of My Al-Badar Application is very adequate, every transaction must use a PIN like an E-wallet application.
Researcher	Can the My Al-Badar app make banking account transfers faster?
Abdul Ahmad Umar	The interbank transfer service in the My Al-Badar application is very helpful for santri guardians in making transfers to bank accounts because the application can transfer with a fast process and use via virtual accounts, E-Wallets, and Outlets.
Researcher	Is the admin fee through My Al-Badar App very affordable?
Rusman Madina	The My Al-Badar application admin fee is affordable at only Rp. 4000.
Researcher	Are the features in the My Al-Badar application service adequate?
Mirda	There are many features of this application such as paying electricity, paying BPJS, paying PDAM bills, and PBB. Wali santri no longer need to leave the house to pay these bills, just use the My Al-Badar application and the process is also fast.

The table above shows that the interviewees related to the My Al-Badar application service system can be concluded that the response of the santri guardian with the payment system is very good and accepts the existence of the payment system, the My Al-Badar application is used to facilitate the santri guardian in making a non-cash transaction. From the results of several informant interviews, the My Al-Badar application runs smoothly without any obstacles because the santri guardians are used to using digital payment applications before so when the Al-Badar boarding school implements a digital application payment system. the santri guardians can adjust to the application.

Supporting and Inhibiting factor In optimizing payment system through the My Al- Badar application at Al- Badar Bilalang Boarding Islamic school, Parepare

Supporting Factors



Graph 1. Supporting Factors in Optimizing the My Al- Badar application

The graph above shows that from the respondents' answers about the ease of payment transactions, the results obtained are 16.2% strongly agree. Then 48.6% agreed, while 27.2% disagreed and 8%. From the answers about the services/facilities available, the results obtained were 29.8% strongly agreed, then 35.1% agreed, while 21.6% disagreed and 13.5% disagreed. From the respondents' answers about convenience in payment transactions, the results obtained were 18.9% strongly agreed, then 46% agreed, while 16.2% disagreed and 18.9% disagreed. From the respondents' answers about the trustworthiness of payment transactions, the results obtained were 43.2% stated strongly agree. Then 40.5% stated that they agreed while 16.2% stated that they disagreed. From the respondents' answers about security in payment transactions, the

results obtained were 15.4% stated strongly agree. then 37.8% stated agree while 10.8% stated less agree. from the respondents' answers about convenience in payment transactions, the results obtained were 48.7% stated strongly agree, then 16.2% stated agree while 16.2% stated less agree. and 18.9% stated disagree. And 18.9% expressed disagreement.

Inhibiting Factors

Table 8. Factors inhibiting optimization of the My Al- Badar application payment system

Source person	Interview result
Researcher	Do you agree to implement the My Al-Badar Application payment system at Al-Badar Islamic boarding school?
Risma	do not agree with the implementation of the payment system because they are not accustomed to using digital payment applications, daily transactions still use cash until now.
Researcher	Was there any socialization from the Al-Badar boarding school before the implementation of My Al-Badar Application?
Sulaiman	There is, but the socialization of the application uses via zoom / online while some santri guardians are still clueless about using technology so as santri guardians, offline socialization needs to be held again so that santri guardians can understand how to use the My Al-Badar application.
Researcher	Does the boarding school give directions on how to use the My Al-Badar Application?
Abdul Kadir	The boarding school provides direction but the direction is conveyed in the wa group of santri guardians and some santri guardians are still unable to use the application.
Researcher	Are there any obstacles when using the My Al-Badar App?
Syamsul Abdullah	There are obstacles, these obstacles are not yet proficient in using the My Al-Badar application because the education factor is still low, and still cannot use an android cellphone.
Researcher	Do you understand the My Al-Badar Application?
Suryana Mansur	Personally, I don't understand the use of the My Al-Badar application, because I am used to making monthly tuition payments using cash, maybe the boarding school conducts continuous socialization so that santri guardians who do not understand become aware of the My Al-Badar application.
Researcher	Do you think My Al-Badar App can be trusted?
Kamaluddin	Trustworthy, because it is managed directly by Al-Badar Islamic boarding school.
Researcher	What is the impact that has been felt with the My Al-Badar App?
Jamal	The impact felt for now does not exist, because they have not used the My Al-Badar application, they are not ready to use the digital payment application implemented by the Al-Badar Islamic boarding school.
Researcher	With the My Al-Badar Application, do you think it really helps the payment system at Al-Badar Islamic Boarding School?
Kaswan	Personally, I have not been helped because I have not used the application yet.
Researcher	is exists My Al- Badar application make it easier transaction payment at the cottage Al- Badar Islamic Boarding School ?
Lapajji	Personally, it is still difficult to use the My Al-Badar application because the area where I live still has difficulties with the internet network.
Researcher	Are you satisfied with the My Al-Badar Application Payment system?
Sinnong	Personally, I am not satisfied with the My Al-Badar application because I have not been able to understand the use of the application.
Researcher	Do you think the services in My Al-Badar Application are easy to understand?
Juprianto	Personally, the My Al-Badar application service is still difficult to understand, there are too many service features that must be done, when you want to make payments and the application balance must be filled first.
Researcher	Is My Al-Badar App a solution in the current payment system?
Sumarni	Personally, it can be a solution and on the contrary not a solution, this response can be seen from the santri guardian in responding to the payment system using the application.
Researcher	What are your hopes for the future with the My Al-Badar App?
Jamaluddin Toasi	Future expectations as a santri guardian with the My Al-Badar application as a payment transaction at the boarding school, so that the boarding school socializes the

	application continuously until the santri guardian knows the benefits of using the My Al-Badar application so that the santri guardian becomes interested in using the application.
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The table above shows that sources related to the inhibiting factors of the My Al-Badar application still have problems in using the application. The payment system that has been implemented by the Al-Badar boarding school still has many problems that make the transaction not fully accepted by the santri guardian or cannot be implemented so that in that case the boarding school must have an effort or solution in solving a problem complained about by the santri guardian.

In terms of interviews with respondents of santri guardians, several problems were found in optimizing the My Al-Badar application payment system, namely:

Networking or information dissemination

The obstacles faced by santri guardians who have not been educated about the digital application payment system are due to other factors such as education, the culture of cash transactions that are still applied and the lack of information obtained about non-cash payments.

Trust of student guardian

Trust is fundamental in creating a relationship. Trust is the knowledge possessed by the trustee and all conclusions made by the trustee about objects, attributes and benefits will be the motivation for developing the My Al-Badar application.

Gektek Technology

Some of the obstacles faced by the management of the My Al-Badar application when the payment system mechanism is the santri guardian, where the santri guardian cannot use the My Al-Badar application via the Internet, because the mindset of some people prefers cash to using electronic money.

DISCUSSION

Payment System through My Al-Badar Application at Al- Badar Bilalang Islamic Boarding School, Parepare

Based on the results of the research, the santri guardian payment system is currently widely used by various digital-based payment system platforms. almost 70% of santri guardians have downloaded the My Al-Badar application, including some of the 37 santri guardian respondents in this study who are active users in the application. The results of the research conducted by the santri guardians of the Al-Badar Islamic boarding school, namely the payment system using the My Al-Badar application, are quite active and good, this is in line with the results of the interview which states that the average santri guardian has used the My Al-Badar application as a payment transaction at the Al-Badar Islamic boarding school, although there are still some santri guardians who have not used the My Al-Badar application for payment transactions due to several obstacles that cannot use digital technology systems, as stated by the informant that they are used to using cash in transactions and are not used to using digital applications for transactions. They choose to use cash because it is more practical, efficient and easier.

Supporting and inhibiting factors in optimizing the payment system mechanism through the My Al-Badar application at Al-Badar Bilalang Islamic Boarding School, Parepare

Supporting Factors

Ease of Payment Transactions

Based on the answers from 37 respondents of the santri guardians who use the My Al-Badar Application, this shows that the My Al-Badar Application payment transaction is easily accessible to the santri guardians using an electronic system has been achieved. The convenience of the santri guardian has a positive influence in optimizing the use of the My Al-Badar application. The existence of this significant influence proves that the My Al-Badar application is very optimal from the ease of use of applications that are easy to learn, easy to understand, the available features are easy to use and facilitate payment transactions at the Al-Badar boarding school.

Services/facilities available

The services provided by the My Al-Badar application can meet the payment needs of santri guardians such as monthly santri tuition payment services, daily santri shopping tap-ups, electricity payments, PDAM, top-ups, internet packages and so on. Student guardians can simply make payments through the My Al-Badar application quickly and easily. Based on the results of respondents' answers from

37 santri guardians who use the My Al-Badar application, it shows that the facilities provided meet the needs of payment transactions at the Al-Badar Islamic boarding school.

Convenience in transactions

Based on the results of respondents' answers from 37 guardians of students who use the My Al-Badar application, the use of the My Al-Badar application is due to the convenience factor in transactions. This is also because the application features provided by My Al-Badar are very easy to understand and understand by the santri guardian so that the santri guardian becomes comfortable in transactions with the My Al-Badar application. Convenience is one of the important factors in using a system or technology. The My Al-Badar application payment system can be used anywhere, anytime, and in any situation so that it creates a sense of comfort for the santri guardian. The higher the perceived comfort value, the higher the value of interest in using the My Al-Badar application.

Trust in transactions

Users who believe in digital application services, will use digital applications and consider them a positive impact on their use. Based on the results of respondents' answers from 37 trustees of My Al-Badar application users, 30 respondents 83.7% answered agree that the trustees used the My Al-Badar application because of the trust factor. This shows that the My Al-Badar application payment system is not only easy to use but presents the trust of the santri guardian at the Al-Badar boarding school. So when the wali santri already has trust in a product / service and that trust has increased, this will have an impact on increasing the use of the application for that product / service.

Security in transactions

Based on the results of the answers of respondents from 37 guardians of students who use the My Al-Badar application, from the results of the answers of 37 respondents, 89.2% of the guardians of the students answered that they agreed that the guardian used the My Al-Badar application payment system because the security factor was guaranteed in maintaining the data of the santri guardian. This shows that the My Al-Badar application has a very good level of security so that the santri guardian does not need to worry about using the application. In addition, the My Al-Badar application has provided a transaction PIN, this pin must be filled in first before entering the account and only account users can access the application.

Effectiveness in Transactions

Based on the results of respondents' answers from 37 guardians of students using the My Al-Badar application, from the results of 37 respondents, 64.9% of the guardians of the students answered that they agreed that the guardians of the students used the My Al-Badar application because of the effectiveness factor. This shows that the My Al-Badar application as a payment transaction tool is able to increase the effectiveness of the santri guardian in the My Al-Badar transaction.

Inhibiting Factors

Networking or information dissemination

The obstacles faced by santri guardians who have not been accommodated to the digital application payment system to other sectors such as the education sector, transportation sector and so on are still very difficult to implement.

Trust of student guardians

In terms of the relationship between the boarding school and the santri guardians, there are still many santri guardians who are not aware of the benefits of using the My Al-Badar application, besides that there has been no direct socialization driven by the Al-Badar boarding school.

Geptek Technology

With the presence of the My Al-Badar application, it is hoped that it will facilitate the payment system without having to visit the Al-Badar Islamic boarding school. However, in reality there are still obstacles from the expected goals. Where some santri guardians still use the cash payment system.

My Al-Badar Application Payment System is Optimal or Not Optimal

There are three elements of an optimization problem that must be identified, namely the objective, the decision alternatives, and the constrained resources:

Destination

In achieving a goal to optimize the payment system, the My Al-Badar application seeks to minimize costs, time and distance in the absence of cash payments in transactions at the Al-Badar Islamic boarding

school, with the cost of transferring between banks to the application is very affordable, facilitating the distance of payment does not have to go to the boarding school now it can only use the application and the time of payment transactions is fast and provides services to the santri guardian with convenience which is easier to understand in its use.

Alternative decision

The decisions made by the My Al- Badar application manager by: 1) Conducting socialization to the santri guardian. Socialization aims to influence the santri guardians so that the santri guardians get to know the My Al-Badar application and then become interested in using the application. 2) Introducing the application on social media in the form of Instagram, youtube boarding school accounts, whatsapp groups of santri guardians, links / websites, then uploading/ posting videos on how to use the application, benefits, and security systems so that santri guardians are interested in using the application.

Restricted resources

The payment system at the Al-Badar boarding school limits the resources of the santri guardian in the transaction because the cash payment system is replaced with a payment system using the My Al-Badar application. This turns out to make it easier for the santri guardian to access the application without requiring the santri guardian to come to the boarding school.

CONCLUSION

Payment System Through My Al-Badar Application at Al- Badar Bilalang Islamic Boarding School, Parepare. In supporting payment transactions, transaction support tools are needed for smoothness and convenience to the santri guardian. Supporting tools needed in these transactions such as santri cards for daily shopping for students and the santri guardian payment system service application. The My Al-Badar Application Payment System is Optimal or Not Optimal. The use of the My Al-Badar Application can be said that the My Al-Badar payment system has run optimally on the santri guardian at the Al-Badar Islamic boarding school. Although the use of the My Al-Badar application is not fully called optimal when viewed from interviews, namely there are still some wali santri who still use cash as payment at the boarding school.

SUGGESTION

As a boarding school that has implemented a digital payment system, it is hoped that it can have a better impact on the santri guardian as a digital application user so that the My Al-Badar application can be replicated by other boarding schools, especially boarding schools in South Sulawesi. For researchers, it is hoped that it can be a reference to complete, improve research and knowledge about the role of Islamic boarding schools in terms of digital application payment systems, and provide insight for researchers to conduct the same research, with the same topic but with different discussion and research variables.

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