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TRANSFORMATION OF CAFETERIA SERVICES THROUGH CASHLESS TRANSACTIONS AT IMBOS ISLAMIC BOARDING SCHOOL PRINGSEWU LAMPUNG

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ABSTRACTS

The development of digital technology has encouraged various sectors, including education, to adopt cashless transaction systems to improve financial efficiency and transparency. This research aims to analyze the transformation of canteen services through the implementation of a cashless transaction system at Pondok Pesantren IMBOS Pringsewu. The research method used is a qualitative approach with a case study design. Data were collected through observation, interviews, and analysis of related documents. The research results show that the implementation of a cashless transaction system based on digital student cards has a significant positive impact. Transaction efficiency increased with faster service times, shorter queues, and more accurate financial record-keeping. This system also allows students to be more independent in managing their finances. However, there are several challenges in its implementation, such as limited internet access, limited transaction devices at each tenant, and resistance from some students and canteen managers who are still accustomed to the cash system. To address these challenges, strengthening digital infrastructure, providing adequate transaction tools, and enhancing digital literacy for students and canteen managers are necessary. Overall, the implementation of cashless transactions at the IMBOS Pringsewu Islamic Boarding School canteen contributes positively to supporting service efficiency and financial transparency, and serves as a model for other boarding schools in adopting a financial digitalization system.

A. INTRODUCTION

The development of digital technology has brought significant changes in various sectors, including the financial system. Non-cash transaction innovations are rapidly developing, offering higher efficiency, transparency, and security compared to conventional cash systems. This digitalization also accelerates financial inclusion, making it easier for the public to access more modern and practical financial services. Since 2014, Bank Indonesia, through the National Non-Cash Movement (GNNT), has encouraged the use of digital transactions in various sectors to accelerate the adoption of modern payment systems. The latest data shows a 31.35% increase in the volume of digital transactions over the past year, reflecting the growing public trust in financial technology and digital payment systems (BI, 2023).

GNNT aims to raise awareness among the public, business actors, and government institutions in utilizing a non-cash payment system that is safer, more efficient, and more transparent. This effort encourages the formation of a Less Cash Society (LCS), where financial transactions increasingly use digital instruments compared to cash (Hastuti & Suhadak, 2019). The development of the digital era has also accelerated the role of Financial Technology (Fintech) in the financial sector, including in Indonesia, which has experienced rapid growth in the use of e-money as one form of cashless payment. Fintech not only brings efficiency but also promotes financial inclusion and enhances the accessibility of modern financial services to the public (Adiyanti, 2015; Fitri, 2020).

Pondok Pesantren IMBOS is a religious-based educational institution that emphasizes holistic learning, where students live and study in a structured environment under the guidance of kiai and asatidz. This pesantren not only teaches religious knowledge but also equips students with social and economic skills as part of a comprehensive character education (Budiyanto & Machali, 2014). As a miniature of community life, pesantren provide diverse life experiences for students, including in economic, social, and cultural aspects. Students not only receive academic and religious education but also practice social interactions, simple financial management, and life skills that will be useful in the future. The pesantren environment shapes the character of students through daily life filled with discipline, independence, and togetherness, reflecting real life on a smaller scale (Syahroni & Ubaidi, 2018a). In its development, pesantren began to undergo digital transformation, especially in the management of administration, learning systems, and supporting facilities. One aspect that has undergone significant changes is the students' cafeteria, which has started adopting digital systems to improve service efficiency and financial transparency.

The cash transaction system that still dominates the pesantren canteen faces various obstacles, such as minimal financial transparency, the potential for cash loss, and low service efficiency that causes long queues and delays in service. With the increasing number of students, the use of a more modern, secure, and structured transaction system has become an urgent need to ensure more effective and accountable operations (Hermawan, 2021). Digital transformation in managing the pesantren canteen not only provides ease in transaction recording but also serves as an educational tool for students to understand financial technology and digital-based financial management.

The pesantren canteen not only serves as a place to meet the consumption needs of the students but also has educational value in fostering a healthy lifestyle and simple economic learning (Wahyuni, 2019). The canteen can serve as a medium for character education that teaches independence, discipline, and responsibility, especially if the students participate in its management (Maulana, 2020). Therefore, optimizing the management of the canteen through transaction digitization can provide broader benefits, not only in service efficiency but also in the aspect of financial education for students.

Pondok Pesantren IMBOS Pringsewu sees the challenge in managing the canteen as an opportunity for innovation by implementing cashless transactions. This step aims to enhance service efficiency, financial transparency, and equip students with digital financial literacy from an early age. With this system, students can more easily manage their finances, while the canteen management obtains more accurate transaction records. In addition to facilitating transactions, the implementation of this digital system also helps create more accountable, modern financial management with minimal risk of cash loss. This implementation aligns with the government's vision to accelerate the digitalization of education, particularly in pesantren environments, and supports the creation of a more inclusive financial ecosystem for the younger generation, preparing them to face future challenges in a digital-based economy.

This research aims to analyze the transformation of canteen services at Pondok Pesantren IMBOS Pringsewu through cashless transactions. The main focus of the research includes identifying the benefits, challenges, and optimization strategies in the implementation of this system. The research results are expected to contribute to the development of digital-based service management in Islamic boarding schools and serve as a model for similar institutions in the digital transformation process.

B. METHOD

This research uses a qualitative approach with a case study design to explore phenomena in real-life contexts, especially when the boundary between the phenomenon and the context is difficult to separate (Yin, 2018). Case studies were chosen because they allow for an in-depth analysis of the implementation of a cashless transaction system at Pondok Pesantren IMBOS Pringsewu, including the benefits, challenges, and its impact on the operational efficiency and financial transparency of the pesantren's canteen.

This research is descriptive-qualitative in nature, meaning that data is collected, analyzed, and interpreted in depth to provide a comprehensive understanding of the transformation of pesantren canteen services. This method is used to describe how the implementation of cashless transactions affects the transaction patterns of students, the effectiveness of canteen management, and the involvement of various parties in this digitalization process (Bogdan & Biklen, 2007).

Data in this study were collected through in-depth interviews with the canteen management, students, and pesantren administrators, as well as direct observation of the implemented transaction system. In addition, related documentation, such as financial reports and internal canteen policies, was also analyzed to strengthen the research findings. Data analysis was conducted through data reduction techniques, data presentation, and conclusion drawing to ensure the research results were more structured and systematic (Miles & Huberman, 1994).

With this approach, the research is expected to provide a clear picture of the effectiveness of the cashless transaction system in pesantren and serve as a reference for other pesantren-based educational institutions that wish to implement a similar system.

C. RESULT AND DISCUSSION

Implementation of a Cashless Transaction System at the IMBOS Pringsewu Islamic Boarding School Canteen

The research results show that the implementation of a cashless transaction system at the IMBOS Pringsewu Islamic Boarding School canteen has significantly improved the efficiency of the canteen's operational and financial management. Before digitalization was implemented, the cash transaction system caused various obstacles, such as long queues, delays in service, transaction recording errors, and the risk of cash loss. This often hinders the effectiveness of canteen management and causes discomfort for the students.

The implementation of a cashless transaction system in the IMBOS canteen uses digital student cards, where each student has a card that has been topped up by their parents through an application or bank transfer using a Virtual Account (VA) code. This system allows students to make payments quickly and efficiently without having to carry cash. From the results of interviews with the canteen manager and students, it was found that this system provides various conveniences, both in daily transactions and in overall financial management.

Compared to the previous cash system, the implementation of cashless transactions has proven to increase transaction efficiency in the canteen by 60–75%. Based on observational data, the average transaction time has drastically decreased from 1–2 minutes per transaction (cash system) to only 10–30 seconds per transaction (non-cash system). As a result, the queues that previously often occurred during break or meal times have become more manageable, and the cafeteria service can run more smoothly. According to the students' opinion, this system is more practical because they no longer need to carry cash or wait for change, making the shopping experience at the canteen more comfortable and efficient (Maulana, 2022).

From the perspective of the cafeteria management, the digitalization of the payment system provides significant benefits in terms of transparency and financial accountability. Previously, transaction recording was done manually, which was often prone to errors and loss of money. With this new system, all transactions are automatically recorded through a digital application, allowing managers to monitor income and expenses in real-time. In addition, the process of auditing and financial evaluation also becomes easier and more accurate. Based on the research findings, the digitization of transactions has successfully reduced the risk of financial recording errors by up to 90% (Rizal, 2021).

In addition to operational benefits, the implementation of a cashless transaction system also has a significant impact on financial education for students. By using digital student cards, they begin to learn how to manage their balance more wisely, understand the concept of simple financial planning, and prioritize needs over wants. This becomes a valuable experience in forming healthy financial habits from an early age.

In interviews with several students, it was found that the use of digital cards encourages them to be more mindful in managing their daily expenses. They started to get into the habit of checking their balance before shopping, recording their expenses, and avoiding impulsive purchases. With this system in place, students also find it easier to control their weekly or monthly expenses, as every transaction is automatically recorded and can be accessed by them and their parents through the related application.

From the perspective of the pesantren management, this cashless transaction system also supports the financial literacy program that has been implemented within the pesantren environment. Through various educational sessions, students are given an understanding of the basic concepts of financial management, the importance of saving, and how financial technology can help simplify daily life. Some students involved in managing the canteen also gained hands-on experience in digital financial administration, such as checking daily transaction reports and automated bookkeeping.

Furthermore, the implementation of this system also teaches students about security in digital transactions. They are guided on how to protect personal information, the importance of not sharing PINs or card access with others, and how to recognize potential risks in digital payment systems. This has become an important part of digital education in Islamic boarding schools, considering that in the modern era, digital financial literacy has become one of the essential skills for the younger generation.

With this system, students not only become accustomed to financial technology from an early age but also gain practical understanding of financial management that they can apply in their lives after graduating from the pesantren. This success shows that digitalization in pesantren not only simplifies transactions but can also serve as an instrument in building the character of students to be more independent and responsible in personal financial aspects.

Overall, the implementation of cashless transactions in the canteen of Pondok Pesantren IMBOS Pringsewu has shown positive results in improving service efficiency, financial transparency, and digital financial literacy for the students. This success can serve as a model for other pesantren that wish to adopt a similar system to support digital transformation in religious-based educational environments.

The Perception of Santri towards Cashless Transactions

The results of interviews with the students show that the majority of them responded positively to the cashless transaction system implemented in the IMBOS Islamic boarding school canteen. One of the main reasons given was the ease and convenience of transactions. With the presence of digital santri cards, they no longer need to carry cash that is at risk of being lost or misplaced. Students feel more at ease because the balance stored on the card can be used anytime without worrying about losing physical money due to negligence or theft (Huda et al., 2023).

In addition to security aspects, the students also mentioned that this system helps them manage their personal finances. Previously, many students had difficulty managing their pocket money because they often spent it quickly without proper control. However, with the digital system in place, they can independently check their balance and transaction history. This provides an opportunity for students to learn to allocate money more wisely, making them more aware of their consumption patterns and enabling them to limit unnecessary expenses. Some students even stated that they have started implementing money management strategies, such as setting aside a balance for a few days ahead to avoid running out before the next top-up time.

In terms of efficiency, the cashless transaction system also has a positive impact on speeding up the shopping process in the canteen. One of the challenges previously faced by the students was the long queues during break time, especially since the available break time was only about 20 minutes. Before the implementation of digital transactions, students often spent most of their break time just waiting for their turn to transact. However, after this system was implemented, the transaction time per student significantly decreased from around 1–2 minutes to just 10–30 seconds. This allows them to spend more time enjoying snacks at the canteen leisurely, without rushing or worrying about running out of time before returning to class.

Furthermore, the implementation of a cashless transaction system has also received appreciation because it can create a more orderly and organized environment. Previously, misunderstandings between students and cafeteria staff regarding payments or cash change were not uncommon. With the digital system, transaction recording errors can be minimized because all transactions are automatically recorded in the system. The students feel that this system is more transparent and fair because they can directly see the amount deducted from their balance every time they make a purchase.

Challenges in Implementing a Cashless Transaction System

Although the implementation of a cashless transaction system in the IMBOS Pringsewu Islamic Boarding School canteen has provided many benefits, the implementation process is not without various challenges that need to be addressed. These challenges include technical aspects, infrastructure, human resource readiness, and the level of acceptance from the students and the canteen managers.

One of the main obstacles faced is the limited internet access in the pesantren environment. Some areas of the cafeteria and other locations still have unstable networks, especially during peak hours when many transactions are conducted simultaneously. A disconnected or slow connection can cause transactions to be delayed or fail, thereby hindering the efficiency that is the main goal of this system. Technical disruptions like this also have the potential to cause dissatisfaction among users, both students and canteen managers, who expect the transaction process to run quickly and smoothly.

To address this challenge, the pesantren needs to invest in better network infrastructure, such as installing additional routers or using an offline-based local network that can continue to record transactions without fully relying on real-time internet. In addition, collaboration with internet service providers is necessary to ensure more stable connectivity in the pesantren area.

The next challenge is the lack of adequate supporting facilities to ensure the smoothness of cashless transactions. One of the facilities that is still limited is the Self-Service Transaction App, which functions for conducting self-transactions and checking the balance of the students' cards. Without this device, students have to rely on the cashier or cafeteria staff to check their remaining balance, which can ultimately slow down the transaction process and create long queues, especially during short break times.

Additionally, not all tenants in the cafeteria have digital transaction devices. This condition causes some vendors to still rely on cash systems, which can actually hinder the comprehensive implementation of cashless transactions. The procurement of transaction devices for each tenant requires additional costs that are quite substantial, both for hardware and for the maintenance and software update systems. Therefore, the pesantren authorities and canteen managers need to find solutions, such as phased procurement or collaborating with financial institutions and fintech companies to obtain support in the form of subsidies or technological partnerships.

In addition to technical and infrastructure constraints, another challenge faced is the resistance from a small number of students and canteen managers who still feel comfortable with the cash transaction system. Some students, especially those who are not yet accustomed to digital financial technology, feel worried that their balance might suddenly run out or that a technical error could prevent them from buying food at the canteen.

On the other hand, some cafeteria managers are still reluctant to switch to a digital system because they are already accustomed to manual record-keeping. They consider the use of cash to be simpler and not requiring additional devices that need to be learned and operated. In addition, there are also concerns related to additional operational costs that may arise from the use of digital transaction systems, such as administrative fees or service charges from system providers.

Resistance to technological change in the educational environment is a common occurrence, especially if socialization and training for users have not been optimally conducted (Wahyuni, 2020).

Solution

The implementation of a cashless transaction system in the IMBOS Pringsewu Islamic Boarding School canteen has brought positive changes in operational and financial management. However, some challenges that are still being faced require strategic solutions so that the implementation of this system can run more optimally and provide maximum benefits for all parties.

1. Improvement of Infrastructure and Network Stability
   One of the main obstacles in implementing cashless transactions is the unstable internet access in several areas of the cafeteria. To address this issue, the pesantren authorities need to expand the Wi-Fi network coverage and ensure adequate bandwidth capacity, especially during peak hours. In addition, the development of a transaction system that can function in offline mode becomes an alternative solution to ensure transactions can still be processed even in the event of network disruptions. With offline synchronization technology, transaction data can be temporarily stored and automatically updated when the internet connection becomes stable again (Hidayat et al., 2021).
   With a more stable network, transaction efficiency in the canteen can improve, and the potential for transaction failures due to connectivity issues can be minimized.
2. Provision of Self-Service Transaction Tools and Digitalization of Cafeteria Tenants
   To reduce long queues and speed up the payment process, it is important for the pesantren to provide self-service terminals at several strategic points. This tool allows students to check their balance, transaction history, and make payments without always relying on the canteen cashier.

In addition, the procurement of digital transaction devices at each canteen tenant is also an important solution to ensure that all traders can participate in this system. If budget constraints become an obstacle, implementing a rental or subsidy system for the devices could be a viable option. By ensuring that each tenant can receive digital payments, a cashless system can be implemented comprehensively without reliance on cash, so tenants no longer have to worry about the risk of losing cash and can improve the accuracy of transaction recording (Fauzan & Rahmawati, 2022).

3. Improvement of Digital Literacy for Students and Cafeteria Managers
   Digital literacy for students and canteen managers also needs to be improved through training, socialization, and the provision of written guides and video tutorials so that they better understand the benefits and use of this system. From the perspective of security and efficiency, the real-time financial monitoring system and layered verification on the digital student cards must be strengthened to ensure safe and transparent transactions.
4. Partnership with Banks or Digital Financial Service Providers
   To make the cashless transaction system more flexible and sustainable, pesantren can partner with banks or financial technology (fintech) companies, which also serve as a strategic solution to enhance flexibility in balance top-ups and support regular system maintenance (Syahputra & Haryanto, 2022). With these steps, it is hoped that the implementation of cashless transactions in the pesantren can run more optimally, improve operational efficiency, and serve as a model for other institutions in adopting financial digitization.

D. CONCLUSION

This study shows that the implementation of a cashless transaction system in the IMBOS Pringsewu Islamic Boarding School cafeteria has a significant positive impact on operational efficiency, financial transparency, and convenience for students in conducting transactions. By using a digital student card-based system, the payment process experiences a significant acceleration, where the transaction time is reduced from 1–2 minutes (cash system) to only 10–30 seconds (non-cash system). This efficiency contributes to a reduction in long queues by 60-75%, which previously had been one of the main obstacles in the canteen's operations.

In addition, the implementation of digital transactions also increases the accuracy of the canteen's financial records by up to 90%, reduces the risk of cash loss, and facilitates real-time monitoring of income and expenses. This system not only provides benefits for the canteen managers in terms of financial transparency but also offers advantages for the students, who can now manage their finances more independently and in a controlled manner. The interview results show that the majority of students responded positively to this system because it is more practical, safe, and minimizes the risk of losing money.

However, this research also identifies several challenges in the implementation of the cashless transaction system, such as limited internet access in some areas of the canteen, the scarcity of transaction devices available at each tenant, and resistance from a small number of students and canteen managers who are still comfortable with the cash system. These factors pose obstacles to the comprehensive implementation of the system. Therefore, strategic measures are needed to overcome these obstacles, including improving digital infrastructure by expanding internet networks and providing more adequate transaction devices. In addition, education and improvement of digital literacy for students and canteen managers are needed so that they can better understand the benefits and workings of this system.

Overall, digital transformation through the implementation of a cashless transaction system in the pesantren cafeteria is an innovative step that supports service efficiency, financial transparency, and financial literacy among the students. The implementation of financial technology in the pesantren environment not only benefits the management of the canteen but also plays a role in building more modern and controlled financial habits for the students. This model can serve as an example for other pesantren in adopting digital technology as part of the strategy to improve the quality of religious-based educational services. With proper management and adequate infrastructure support, the digitalization of transactions in pesantren can potentially become a sustainable solution that strengthens the financial system and improves the quality of pesantren services in the digital era.

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