

Date Received : June 2025
Date Revised : June 2025
Date Accepted : June 2025
Date Published : July 2025

CASHLESS MANAGEMENT IN ISLAMIC BOARDING SCHOOLS TO ENHANCE STUDENT'S FINANCIAL DISCIPLINE (A CASE STUDY AT PONDOK PESANTREN IBNU HAFIZ SUBANG)

R. Muhammad Misbahudin

Universitas Islam Nusantara, Indonesia (rmuhammadmisbahudin@uninus.ac.id)

Helmawati

Universitas Islam Nusantara, Indonesia (helmawati@uninus.ac.id)

Keywords:

Cashless
Management, POAC,
Financial Discipline,
Students, Islamic
Boarding Schools.

ABSTRACTS

The problems that often occur at the Ibnu Hafiz Islamic Boarding School, Subang, are related to the use of cash among students, such as losing money, wasting money, and difficulty controlling daily expenses. In response to these conditions, the Islamic boarding school implemented a cashless system based on electronic cards connected to each student's account. This study examines the management of the cashless system (POAC) in improving students' financial discipline at the Ibnu Hafiz Islamic Boarding School in Subang. This study employs a qualitative approach, utilizing a case study method. Data were obtained through in-depth interviews, observations, and documentation, which were analyzed using the POAC (Planning, Organizing, Actuating, Controlling) framework. The results of the study indicate that the cashless system was planned based on real needs in the field to discipline and educate students financially. In terms of organization, the Islamic boarding school formed a special team, collaborated with banks, and conducted socialization for all elements of the Islamic boarding school. The implementation of the system was carried out in stages and systematically, accompanied by mentoring and education for students. Evaluations were carried out periodically by internal and external teams (banks and student guardians) to ensure the system's effectiveness. Implementing the cashless system has been proven to reduce violations related to money, increase discipline, and shape the character of students, making them more orderly, economical, and financially responsible. In conclusion, cashless management in Islamic boarding schools has not only succeeded in overcoming technical financial problems. but also However, it is also effective in fostering students' character through healthy financial habits.

A. INTRODUCTION

Digital transformation has changed various aspects of life, including the financial transaction system. One concrete manifestation of this change is the increasing use of cashless financial systems, which are now being implemented in educational environments, including Islamic boarding schools. As the oldest Islamic educational institution in Indonesia, Islamic boarding schools have a strategic role in shaping students' character, including financial discipline.

Students are taught religious knowledge and the values of independence and simplicity, including the ability to manage finances wisely and responsibly. However, the reality in the field shows the inability of students to allocate monthly funds optimally (Nurhayati, 2022). Many students still face difficulties in managing personal finances, a lack of financial literacy, and the absence of an effective monitoring system, which leads to low financial discipline, such as wasteful habits and minimal savings habits.

Several Islamic boarding schools have begun to respond to this condition by adopting a cashless system in the form of digital cards, e-wallets, or integrated payment systems. This system is considered capable of increasing students' efficiency, transparency, and financial supervision. More than just replacing cash, the cashless system allows for spending restrictions and more accurate transaction tracking, thus forming more disciplined financial habits (Aini & Rokhman, 2021).

However, the implementation of this system is not evenly distributed. Many Islamic boarding schools still lack management or infrastructure to support optimal cashless implementation. Challenges include limited human resources, lack of technological support, and resistance to change. In fact, in character education, financial discipline is an important provision for students facing life after graduating from Islamic boarding schools.

According to the Financial Services Authority (2021), the Indonesian people's financial literacy level is still at 38.03%, indicating the need for improvement, including in Islamic boarding schools. A study in the Economic Education Review (2022) also emphasized that forming financial discipline early can strengthen an individual's ability to plan and manage finances effectively. Therefore, the implementation of a cashless system is not only relevant as a transaction tool but also as a means of financial character education.

Previous studies have shown that implementing a cashless system can improve financial literacy and discipline among students (Yuniarti, 2021; Prasetyo & Sari, 2022). Previous studies have focused on general educational institutions (Miswanto & Saputra, 2020). Some studies discuss its implementation in Islamic boarding schools and have proven increased transaction efficiency.

However, these studies have not touched on financial discipline as a long-term impact. The cashless system is expected to be a solution by forcing students to plan expenses, adhere to budgets, and increase awareness of saving as an essential skill for post-Islamic boarding school life (Wahyudi et al., 2023). Discussing cashless management in Islamic boarding schools to improve students' financial discipline shows an important research gap to be filled, especially in strengthening the disciplined character of students in managing their finances. Thus, this research has an urgency to be carried out as a contribution to the development of a digitally based

financial management system and the formation of the financial discipline character of students in Islamic boarding schools.

Ibnu Hafiz Islamic Boarding School Subang is an interesting example because it has implemented a cashless system since 2020. This research focuses on cashless management at Ibnu Hafiz Islamic Boarding School Subang to improve the financial discipline of students, starting from planning, organizing, implementing, and evaluating. This research is expected to contribute to developing Islamic boarding school financial management in the digital era.

Theoretical review

Cashless Management

Management is a process of achieving predetermined goals using human resources and other resources (George R. Terry, 1958). Management is divided into four main functions: Planning, Organizing, Actuating, and Controlling, which are abbreviated as POAC. Planning is the selection of facts and their relationships, and the creation and use of estimates or assumptions for the future by describing and formulating the activities needed to achieve the desired results. Organizing is the determination, grouping, and arranging various activities needed to achieve goals. Actuating or mobilizing is arousing and encouraging all group members to want and try hard to achieve goals sincerely and in line with the planning and organizing efforts of the leadership. Controlling has a vital role in management because it has a function to test whether the implementation of work is regular, orderly, and directed.

A cashless or non-cash transaction is a payment system that uses electronic devices to replace cash. Cashless systems support faster, safer, and more efficient transactions and minimize the risk of losing cash. This is a shift in the financial system towards digital and cashless, as well as implications for digital identity (Dave Birch, 2014).

Cashless management refers to managing a financial system digitally without using cash, which involves using electronic devices, applications, and integrated payment systems (Humaira et al., 2022). In the context of educational institutions, cashless management aims to create a financial system that is efficient, transparent, and easy to monitor. This system includes payment of school fees, canteens, cooperatives, and the allocation of student or student pocket money through digital media such as multifunctional student cards, digital wallets (e-wallets), and school-based financial applications (Wicaksono, 2020). In the education sector, including Islamic boarding schools, a cashless system allows for increased transparency in financial transactions and facilitates the management of student funds. The use of a cashless system in educational institutions is a solution option in reducing waste and increasing discipline in financial management

B. METHOD

This study uses a qualitative approach with a case study type, which aims to deeply understand the implementation of cashless system management in Islamic boarding schools and its impact on the financial discipline of students. The qualitative approach was chosen because it is appropriate for revealing social phenomena and human behavior in a natural and complex context (Creswell, 2016). Case studies are considered appropriate because they allow researchers to explore detailed information

on one particular object or case, namely the Ibnu Hafiz Subang Islamic Boarding School, as the research location. The research method used is descriptive-analytical.

Based on initial research, the Ibnu Hafiz Subang Islamic boarding school has implemented a cashless system in students' financial management. The cashless system in this Islamic boarding school is used for various transactions, such as paying for food, money, purchasing daily necessities, and other administrative tasks. This Islamic boarding school is the focus of research to explore how implementing the cashless system impacts the discipline of students.

The data collection technique used in this study was interviews. In the interview, the researcher used open interviews with the pesantren managers (leaders, treasurers, administrators), students (as users of the pesantren financial system), and parents/guardians of students to find out their views on the pesantren financial system. The interview instrument was a semi-structured interview guideline, allowing the researcher to dig deeper into information while directing the discussion according to the research objectives.

Observation is used as a systematic observation and recording of everything that appears on the research object. The observation method in this study is used to collect data related to the focus of the research, and document analysis as a data collection technique. Data analysis is carried out descriptively to describe the Islamic boarding school. The observation instrument is in the form of field notes to record data directly from the field.

Documentation study is a method used to find data. Documentation techniques are used as a supporting data source in a study. In addition, documentation data is needed to complete the data obtained from interviews and observations. This instrument is used to examine relevant documents, such as: internal Islamic boarding school policies related to payment systems, Islamic boarding school financial reports, demographic data and number of students, and records of student discipline.

To ensure the validity and reliability of the instrument, 1) Content validity will be tested through consultation with Islamic boarding school education and management experts. 2) Instrument trials will be conducted at similar locations before being used at the central research location.

Data triangulation is a data validity checking technique that utilizes something other than the data to check or compare the data (Lexy J. Moleong, 2019). Researchers use source triangulation by comparing information obtained from various data sources, such as interviews, observations, and relevant documents or notes. This approach aims to strengthen the accuracy of the findings by combining various perspectives. Data analysis was done through thematic analysis techniques, with data reduction, data presentation, and conclusion (Miles, Huberman, & Saldaña, 2014).

C. RESULT AND DISCUSSION

Cashless Management in Islamic Boarding Schools to Improve Financial Discipline of Students

Based on interviews, observations, and documentation studies, Cashless Management at Islamic Boarding Schools in Improving the Financial Discipline of Students is described as follows.

1. Cashless System Planning

The planning of a cashless system at the Ibnu Hafiz Subang Islamic Boarding School was born from the need to solve various student financial problems. Based on the interview results, many students had previously lost money, used money carelessly for snacks, and had difficulty managing their daily finances. Seeing these conditions, the Islamic boarding school felt the need to present a system that could discipline and educate students financially. So, the Islamic boarding school management began planning to implement a cashless system to foster discipline and financial education for students. In 2022, the Islamic boarding school management began implementing an electronic card-based financial control system in collaboration with other parties.

This system functions as a medium that can overcome various problems of cash usage that are often lost, not used as needed, and have the potential to cause violations of financial regulations that apply in the Islamic boarding school environment. Implementing this cashless system is not merely to replace cash, but to form students' character, especially in terms of discipline and financial independence. The main objectives of the cashless system at the Ibnu Hafiz Islamic Boarding School, Subang, are: to improve students' discipline in using money, foster personal financial management skills from an early age, form a healthy and responsible financial culture, and create a more orderly, safe, and conducive Islamic boarding school environment for the learning process.

2. Organizing the Cashless System

Based on the interview results, the organization of the cashless system began with a management team meeting that conducted an internal evaluation, where the Islamic boarding school found that cash was often a source of disciplinary problems for students. The management appointed a small team to conduct a study of the cashless system, including finding a model that suited the Islamic boarding school's characteristics and the students' needs.

Then this small team collaborated with BRI in 2022, Bank Mandiri in 2023, and then switched to BSI. The Islamic boarding school officially collaborates with BSI through the BSI Smart program, which allows implementing a cashless system based on student accounts.

The cashless system is shared with teachers, guardians of students, and students. Socialization is carried out in stages regarding the objectives, benefits, and workings of the cashless system to gain parents' support and facilitate implementation.

The next stage is preparing facilities and test systems in the canteen, such as cards and NFC (near-field communication) devices. The system is implemented gradually, starting from cooperatives, canteens, and laundry units. Periodic evaluations are carried out to identify obstacles and make improvements.

3. Implementation of the Cashless System

Ust leads the core team. Miftahussurur, as treasurer, was assisted by other ustadz. We divide the roles systematically, and the control is very tight. Every day, we can monitor anyone who tops up and makes transactions. Each canteen has two cellphones with NFC features for tapping cards (not using QR codes).

Based on the interview results, when implementing cashless, students are not allowed to carry cash, and all transactions within the Islamic boarding school

environment use a non-cash system (cashless). Each student is provided with a special BSI card for the boarding school, which is directly connected to the student's account.

The cashless system is implemented in various units such as canteens, cooperatives, laundries, and other daily needs services. All of these business units are equipped with tools that can be used to process payments from cards or applications.

Guardians or administrators do top-ups. Parents/guardians of students top up their balances through the BSI Smart application or transfer to their respective children's accounts. They can also monitor transaction history to see the use of funds transparently.

There is a direct simulation of using the card for snacks at the canteen or shopping at the cooperative. In addition, financial literacy education and assistance are also provided at the beginning of use. At the beginning of the implementation, administrators provided a support team at transaction locations such as the canteen/cooperative to help students who were still having difficulties. Students were directed to the designated officer if there were obstacles (card left behind, balance exhausted, wrong transaction).

4. Evaluation and Effectiveness of the Cashless System

Based on the results of interviews, evaluations of the implementation of the cashless system were carried out periodically internally by the management team and externally through daily monitoring by the Bank via the BSI Smart system and by parents or guardians of students through feedback on their children's expenses. Transaction monitoring was carried out daily and weekly. The administrators immediately coordinated with BSI to quickly handle technical obstacles (such as damaged cards or transaction errors).

In addition to evaluating the cashless system, the evaluation also includes the behavior and habits of students. The impact on student discipline has increased significantly. In the previous year (2023), more than 30 students violated and dropped out (related to snacks or shopping). With the cashless system, in 2024, there were only six students. The percentage increase in discipline is around 80%. Students become more disciplined in managing their finances. They learn to limit spending because the balance is limited and can be monitored. Reduces cases of losing money and buying snacks carelessly, because they no longer carry cash. Thus, the risk of loss and waste is reduced.

Implementing the cashless system makes students more organized in their activities, especially when going to the canteen, so they no longer often go out to buy snacks. This system is integrated with the Islamic boarding school's character education program and strengthens students' character formation. Students become more economical, do not buy snacks carelessly, and begin to learn to manage money wisely. In addition, this system also forms an attitude of discipline and responsibility. Because all transactions are recorded and can be monitored by guardians, students become more careful using their balances. They learn to manage their time and understand the importance of responsibility in managing finances.

Discussion

The planning function is the initial stage in management, namely formulating activities and objectives by considering existing conditions and projecting future needs (GR. Terry, 1958). Planning the cashless system at the Ibnu Hafiz Subang Islamic

Boarding School is based on real needs in the field. Based on the results of the interview, it was found that the use of cash by students caused various problems such as losing money, buying snacks carelessly, and difficulty controlling spending.

The Islamic boarding school has prepared a systematic plan to form a more orderly financial culture. This plan is oriented towards changing the way transactions are made and forming students' character and financial discipline. The goals to be achieved in the cashless system are to increase the discipline and responsibility of students in managing money, form healthy and frugal financial habits, and create a safer and more financially organized Islamic boarding school environment. This aligns with the opinions of Humaira et al. (2022) and Wicaksono (2020), who state that the cashless system in educational institutions can improve financial control, reduce waste, and form discipline in money management.

This system planning strengthens the Self-Regulation Theory (Bandura, 1991). It is stated that the cashless system can be an external control tool that forms disciplined financial habits. With features such as balance notifications, transaction history, and spending restrictions, students are trained to plan expenses (planning), avoid impulsive purchases (impulse control), and increase awareness of saving (saving behavior).

Organizing is the process of grouping and arranging the resources and activities needed to achieve goals (GR. Terry, 1958). In this context, organizing a cashless system is carried out through several strategic steps: forming a small team, cooperation, socialization, and facilitation. The Islamic boarding school forms a small team after internally evaluating the cash problem. This team is tasked with conducting an initial study of the cashless system based on the characteristics of the Islamic boarding school. Implementation or actuating encourages all organization members to carry out their duties enthusiastically, sincerely, and in line with the goals (GR. Terry, 1958). This stage is seen in implementing the cashless system in Islamic boarding schools, which is carried out with a clear division of roles and strict supervision—the core implementation team, led by Ust. Miftahussurur, as treasurer, assisted by other ustadz, systematically organizes the division of tasks and ensures daily transaction control. Implementing the cashless management system in schools or Islamic boarding schools also aligns with sound governance principles, emphasizing transparency, efficiency, and accountability in managing institutions (Mardiasmo, 2018).

Each student receives a special BSI card that can only be used at the Islamic boarding school. This card is connected to the student's account and used for transactions at the cooperative, canteen, laundry, etc. Education and assistance are provided through training and simulations to students and direct assistance at the beginning of the implementation to help students who experience technical difficulties. Student guardians top up through the BSI Smart application. They can also monitor transaction history, thus encouraging students to be open and responsible in managing funds. This system has been proven to reduce misuse of funds, speed up transactions, and provide real-time transaction data to parents or guardians, so that they can monitor their children's expenses directly (Saputra & Lestari, 2021).

In addition to technical aspects, the evaluation also includes changes in student behavior. Students are more organized, economical, and responsible in using money because all transactions are recorded and can be monitored. This system forms

a disciplined character and increases students' financial awareness. Through the implementation of cashless, students learn to manage their finances responsibly, understand the flow of expenses, and prioritize spending, which ultimately supports strengthening financial literacy and discipline (Ningsih, 2022).

A digital payment system that is integrated in learning activities and daily life at schools or Islamic boarding schools can be an effective means of practical financial learning. Students not only know the concept of finance in theory, but also experience it directly in their daily lives. Moreover, the results of this study are reinforced by previous research (Munandar, 2021).

However, implementing a cashless system requires readiness from various aspects, including technological infrastructure, human resource competence, and understanding from all elements, including Islamic boarding school managers, students, and parents. Without proper management, this system can cause new problems such as cultural resistance, limited access, technical confusion, dependence on third parties, and cybersecurity risks (Yuniarti & Pratama, 2022). Therefore, the cashless management approach in educational institutions must be designed holistically, covering technical, educational, and social aspects.

D. CONCLUSION

Implementing the cashless system at the Ibnu Hafiz Subang Islamic Boarding School demonstrates modern digital-based management practices in religious-based educational institutions. Through the planning, organizing, implementing, and evaluating (POAC) approach, the Islamic boarding school management has created an efficient, transparent, and educational financial system, in line with the goals of character education. Implementing the cashless system at the Ibnu Hafiz Subang Islamic Boarding School has a real positive impact on the formation of students' character, especially in terms of discipline, responsibility, and financial independence. Students become more organized in their transactions, avoid buying snacks carelessly, and learn to manage their money wisely because all expenses are recorded and supervised by their guardians. This system encourages students to think before spending money, forms frugal habits, and fosters awareness of the importance of early financial planning. Thus, the cashless system is not only a modern payment method but also an effective means of character education that supports the creation of a culture of orderly, frugal, and responsible living in the Islamic boarding school environment.

REFERENCES

- Aini, Q., & Rokhman, F. (2021). Digital Payment Systems in Islamic Boarding Schools: Efficiency and Transparency. *Journal of Islamic Economics*, 12(2).
- Arner, D. W., Barberis, J., & Buckley, R. P. (2016). The Evolution of Fintech: A New Post-Crisis Paradigm? *Georgetown Journal of International Law*, 47(4), 1271–1319.
- Bandura, A. (1991). *Social Cognitive Theory of Self-Regulation*. Organizational Behavior and Human Decision Processes.
- Birch, D. (2014). *Identity is the New Money*. London Publishing Partnership.
- Creswell, J. W. (2016). *Research Design: Pendekatan Kualitatif, Kuantitatif, dan Campuran (Edisi ke-4)*. Yogyakarta: Pustaka Pelajar.
- Economic Education Review. (2022). Early Financial Discipline and Its Impact on Personal Finance Management. *EER Journal*, 41(3), 112–123.
- Humaira, N., et al. (2022). Cashless Payment Systems in Islamic Education: Benefits and Challenges. *Journal of Islamic Finance*.
- Mardiasmo. (2018). *Akuntansi Sektor Publik*. Yogyakarta: Andi.
- Miles, M. B., Huberman, A. M., & Saldaña, J. (2014). *Qualitative Data Analysis: A Methods Sourcebook (3rd ed.)*. Thousand Oaks: SAGE Publications.
- Moleong, L. J. (2019). *Metodologi Penelitian Kualitatif*. Bandung: Remaja Rosdakarya.
- Munandar, M. (2021). Digitalisasi Pendidikan dan Literasi Keuangan Siswa melalui Sistem Pembayaran Nontunai. *Jurnal Pendidikan Ekonomi*, 14(2), 101–110.
- Ningsih, L. (2022). Manajemen Keuangan Digital di Lembaga Pendidikan Islam. *Jurnal Manajemen Pendidikan Islam*, 10(1), 45–53.
- Nurhayati, S. (2022). *Financial Behavior of Santri: A Case Study in East Java*. Pesantren Studies Press.
- Otoritas Jasa Keuangan. (2021). *Literasi dan Inklusi Keuangan di Kalangan Pelajar*. Jakarta: OJK Press.
- Prasetyo, A., & Sari, D. (2022). Digitalisasi Keuangan dan Disiplin Finansial Pelajar di Era Industri 4.0. *Jurnal Manajemen Pendidikan Islam*, 8(1).
- Saputra, A., & Lestari, D. (2021). Implementasi Sistem Pembayaran Digital di Sekolah Menengah: Studi Efisiensi dan Akuntabilitas. *Jurnal Teknologi Pendidikan*, 9(3), 88–97.
- Terry, G. R. (1958). *Principles of Management*. Homewood, IL: Richard D. Irwin.
- Wahyudi, A., dkk. (2023). Cashless Society and Financial Discipline in Islamic Education. *International Journal of Zakat*.
- Wicaksono, T. (2020). Cashless Society: Transformasi Sistem Keuangan di Era Digital. *Jurnal Ekonomi dan Bisnis*, 25(1), 35–42.
- Yuniarti, S. (2021). Pengaruh Sistem Pembayaran Digital terhadap Perilaku Finansial Mahasiswa. *Jurnal Ekonomi dan Keuangan*, 12(2), 45–56.

Yuniarti, S., & Pratama, R. (2022). Tantangan Implementasi Sistem Keuangan Digital di Sekolah. *Jurnal Administrasi Pendidikan*, 13(2), 67-74.