



Digital Payment Innovation in Islamic Boarding Schools: Transforming Culture, Efficiency, and Accountability

Rois Mahmudi¹, Ahmad Khotib¹, Lely Ana Ferawati Eka Ningsih¹

¹Universitas KH Mukhtar Syafaat, Indonesia

✉ roismahmudi12@gmail.com *

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Abstract

This study explores digital payment innovation and its role in transforming organizational culture in Islamic boarding schools. Using a qualitative case study approach within an Indonesian Islamic boarding school context, data were collected through in-depth interviews, participant observation, and documentation. Data validity was ensured through triangulation of sources, methods, and observers. The findings reveal that digital payment innovation reshapes administrative interaction patterns, creating a trade-off between increased work efficiency and reduced intensity of direct personal interactions previously inherent in cash-based transactions. At the same time, digitalization strengthens transparency and accountability through the creation of a structured digital audit trail. The implementation of digital fund reporting systems enables real-time monitoring of transactions by students' guardians, shifting the basis of trust from personal relationships to data-driven accountability. Furthermore, staff roles evolve from manual administrative tasks toward more strategic functions, fostering a more efficient, accountable, and data-driven organizational culture. This study contributes by proposing a technology tradition harmonization model as a strategic framework for cultural transformation in Islamic boarding schools in the digital era.

INTRODUCTION

The rapid development of digital technology has penetrated various sectors, including traditional Islamic educational institutions such as Islamic boarding schools. In this context, digital payment innovation is not merely an administrative modernization tool but also a driver of organizational and cultural transformation (Faizin, 2024; Wardi et al., 2024). The shift from cash-based to non-cash transactions among santri reflects broader changes in economic behavior, characterized by increased efficiency, security, and accuracy in financial management (Putrevu & Mertzanis, 2023; Khando et al., 2022). The adoption of QRIS-based sharia applications and bank transfers further accelerates this transformation, enabling faster verification processes and more efficient administrative services (Qizam et al., 2024).

Beyond efficiency, digital payment innovation plays a crucial role in strengthening financial accountability. Automated transaction recording systems

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produce transparent, accessible, and auditable financial reports, reducing the likelihood of discrepancies and manipulation (Akhyar, 2024; Thelen & Formanchuk, 2022). The presence of a digital audit trail enhances financial integrity and fosters a culture of responsibility among administrators. Empirical evidence shows that the transition to cashless systems significantly reduces accounting inconsistencies and improves the effectiveness of internal audits (Wardi et al., 2024). Consequently, digitalization contributes to building both internal and external trust in Islamic boarding school financial governance.

At the operational level, digital payment systems significantly improve administrative efficiency by minimizing manual processes and reducing human error. This allows staff to shift their focus from routine administrative tasks to more strategic roles, ultimately enhancing institutional performance (Situmorang, 2022). Furthermore, real-time access to financial information increases transparency for students' guardians, strengthening trust and institutional credibility (Alhassan et al., 2024; Islam, 2024). These developments indicate that digital payment innovation not only affects technical processes but also reshapes interaction patterns and organizational practices (Abishev et al., 2025; Akem et al., 2025; Rahman et al., 2025).

Previous studies have highlighted the role of digital technologies in improving financial management and operational efficiency in Islamic boarding schools, including the use of digital cards and integrated financial systems (Suhud et al., 2025; Wardi et al., 2025). Other studies emphasize the importance of maintaining a balance between technological adoption and the preservation of Islamic values and local traditions (Arcot et al., 2024; Aimah et al., 2024). However, existing research largely focuses on technical implementation and governance outcomes, with limited attention to how digital financial innovation shapes organizational culture, including values, interaction patterns, and institutional identity.

Addressing this gap, this study adopts an integrative perspective by examining digital payment innovation as a catalyst for organizational cultural transformation in Islamic boarding schools. It specifically investigates how digitalization influences not only efficiency and accountability but also the underlying cultural dimensions of organizational life. The novelty of this research lies in the formulation of a technology tradition harmonization model, which bridges digital innovation with the preservation of Islamic values as a sustainable framework for institutional transformation.

This research is particularly important in the context of increasing demands for transparency, efficiency, and accountability in Islamic educational institutions. Islamic boarding schools are required to adapt to digital transformation while maintaining their moral and cultural foundations. Therefore, this study aims to analyze the role of digital payment innovation in shaping organizational cultural change and to propose a strategic model that supports sustainable transformation in Islamic boarding schools.

METHODS

This study employs a qualitative case study approach to explore digital payment innovation and its implications for organizational cultural transformation in Islamic boarding schools. This approach enables an in-depth understanding of complex social and cultural dynamics embedded in value-based educational institutions (Cole, 2024). The research was conducted at Darussalam Islamic Boarding School in Indonesia. The site was selected purposively based on its relevance to the research focus and its advanced implementation of digital financial systems, including cashless transactions, digital student cards, and integrated financial monitoring (Busral et al., 2025; Engkizar et al., 2024; Kalsum et al., 2025; Mutiaramses et al., 2025). The institution represents a unique context where strong Islamic traditions coexist with

ongoing digital transformation, making it suitable for examining the interaction between technology and organizational culture (Engkizar et al., 2025; Htay et al., 2025; Rahman et al., 2025).

Data were collected from both primary and secondary sources. Primary data were obtained through in-depth interviews with key informants, including religious leaders (*Kyai*), financial administrators, and digital system developers, as well as supporting informants such as teachers, students, and students' guardians. Secondary data included institutional documents, financial reports, system guidelines, and relevant literature, which were used to support and validate the primary data.

Table 1. Research informants

No	Informants	Gender		Number
		Man	Woman	
1	Religious leader (<i>Kyai</i>)	1		1
2	Pesantren administrators	3	2	5
3	Religious teacher	3	2	5
4	Guardian of students	2	2	4
5	Student	3	2	5
Total				20

Data collection techniques consisted of in-depth interviews, participant observation, and documentation studies. Interviews were conducted to capture participants' experiences and perspectives, while observations enabled direct examination of the implementation of digital payment systems in daily activities. Documentation analysis was used to verify and complement field data. Data were analyzed using the interactive model of Miles and Huberman, which involves data reduction, data display, and conclusion drawing/verification (Sopian & Hidayatulloh, 2024). This model allows for iterative analysis, enabling continuous refinement and validation of findings. To ensure data validity, this study applied triangulation of sources, methods, and observers (Schlunegger et al., 2024). In addition, member checking was conducted by confirming the findings with selected informants to enhance the credibility and accuracy of the interpretations.

RESULT AND DISCUSSION

Digitalization of Payments Changes Administrative Interaction Patterns

The adoption of digital payment systems at the Darussalam Islamic Boarding School in Banyuwangi has drastically changed the previously conventional patterns of administrative interaction. Bank transfer mechanisms and digital applications now reduce the need for face-to-face interaction between guardians or students and the treasurer (Putrevu & Mertzanis, 2023). A significant decrease has been observed in queues and crowds at the administration office during payment periods, which is a direct indication of operational time efficiency. However, this shift has also shifted communication channels, with interactions that were previously physical now being transferred to instant messaging for confirmation and problem solving. This transformation reconfigures administrative social relations in Islamic boarding schools (Faizin, 2024), successfully increasing time efficiency but potentially diminishing the intensity of personal interaction, an important element in the Islamic boarding school community that previously occurred naturally during the cash payment process. The digitization of daily transactions may reduce face-to-face interaction, but it also creates structural efficiency (Andersson et al., 2024). This is evident in the results of interviews with the administrative coordinator of the Darussalam Blokagung Islamic boarding school:

"In the past, when we accepted cash payments, we could spend two to three full days just serving customers in line. Now, everything is recorded automatically. Physical interaction has decreased, but work efficiency has increased by 70%."

The guardians of the students also shared their opinions regarding the digitization of the payment system, which makes transactions easier without having to come to the boarding school:

“It’s very helpful because I don’t have to travel all the way from Jember just to pay tuition fees. The interaction is quick, just transfer and confirm. However, it does mean that I rarely meet directly with the Kyai or Nyai during payment times.”

This description clearly shows the main trade-off caused by the digitization of payments in Islamic boarding schools, namely a drastic increase in administrative efficiency and ease of access, but accompanied by a decline in personal interaction. This phenomenon reflects the Digital Displacement theory, which explains how technology can replace routine social interactions, shifting the focus from personal relationships to systemic efficiency (Magliocca et al., 2024). Although there has been a decline in physical interaction, which is part of the traditional family culture, time management and record-keeping are now carried out in a more modern and accurate manner. This transformation shows that technology adoption is not only a tool, but a force that reshapes work priorities and shifts staff focus from repetitive routine work (serving queues) to more strategic work or other services (Díaz-Arancibia et al., 2024; Seppänen et al., 2025). Thus, digital innovation has successfully transformed operational practices, fundamentally influencing work culture and daily interactions within pesantren organizations. For further clarification, the following image visualizes the multidimensional impact of adopting a digital payment system:

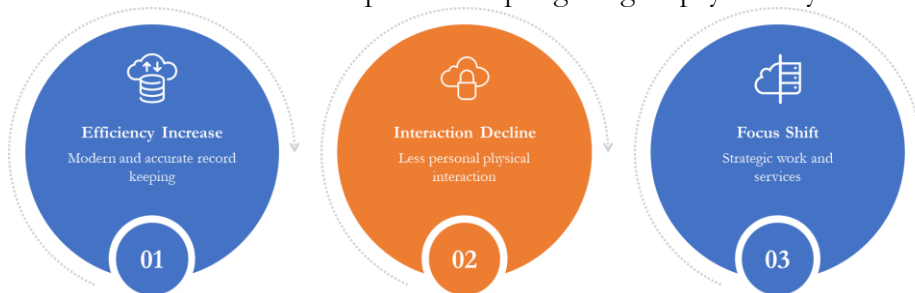


Fig. 1. Adopting digital payment systems

The figure above illustrates that the adoption of digital payment systems in Islamic boarding schools has a multidimensional impact. The main impacts are divided into three crucial aspects, namely an increase in operational efficiency due to automation eliminating repetitive manual work (Ajiga et al., 2024), followed by a decline in interaction, which refers to a reduction in face-to-face meetings between staff and parties involved in payments (Wichmann et al., 2025; Macchi & De Pisapia, 2024), and finally, a Focus Shift, which allows staff to allocate their time from handling cash queues to more strategic and data-driven administrative tasks (Várzaru & Bocean, 2024). Overall, this diagram visualizes digitization as an agent of transformation that fundamentally changes not only the administrative procedures of Islamic boarding schools to be more efficient, but also the patterns of communication and allocation of human resources within them.

Transaction Transparency Through Cashless Payment

The adoption of the Cashless Payment system at the Darussalam Islamic Boarding School in Banyuwangi has triggered profound sociological and administrative changes, with the main result being a substantial increase in financial transaction transparency. This non-cash mechanism creates greater accountability (Le, 2025), strengthening the trust of students' guardians in the boarding school's fund managers. This increased trust is based on the fact that every movement of funds, from monthly fees to daily expenses, is now recorded digitally, in detail, and in real time. Unlike cash systems, which are prone to errors, cashless systems automatically generate a complete digital audit trail, as identified in previous research on integrated financial systems (Wardi et al., 2025).

As tangible evidence, the pesantren is now able to provide a digital sharia fund report that can be accessed by student guardians through an integrated application (Darussalam Santri Information System (SIS) which can be downloaded at Play Store). This report serves as a transparent, eliminating gray areas and answering any doubts regarding the use of funds. Thus, the cashless It acts as a modern accountability instrument that reconstructs the foundations of social-administrative trust, shifting trust dependency from personal factors to structured data-based. This shift is in line with the concept Institutional Trust that move from a relational basis to a systemic basis (Bijalwan et al., 2024). This is as the result of an interview with the coordinator of the financial department of the Darussalam Blokagung Islamic Boarding School:

“In the past, parents often asked for details about where their money was going. Now, we just direct them to the SIS Darussalam app. Data on fees, deductions, and even purchases at the canteen are recorded automatically. The audit trail is now the responsibility of the system, not our staff.”

The above opinion is supported by statements from guardians who feel they have gained ease in monitoring their children's funds directly and in real-time:

“I feel at ease because I can monitor my child's remaining balance and view their spending history from my phone at any time. The digital sharia fund reports in SIS Darussalam are tangible proof of transparency. I no longer need to call the boarding school to ask about the balance.”

The interview excerpt above clearly shows that the cashless payment system supported by the SIS Darussalam application has transformed into an instrument that promotes peace of mind and trust for parents of students. This feeling of “peace of mind” stems from the ability to monitor their children's remaining balance and spending history independently and in real time via mobile phones. This monitoring function is recognized as clear evidence of administrative transparency (Bhuiyan et al., 2024). The availability of digital sharia fund reports has eliminated the need for inefficient manual communication, such as “calling the boarding school to inquire about the balance.” Therefore, the experience of these guardians concludes that digitization has successfully transformed the foundation of accountability from a relational (personal) basis to an efficient, data-driven (system-based) self-verification process, effectively improving service quality and trust at Darussalam Boarding School. For further details, see the table below.

Table 1. Transaction Transparency Through Cashless Payments

No	Description	Results
1	Automated and Real-time Recording	Eliminates gray areas and cash differences; The audit trail is the responsibility of the system, no longer manual staff.
2	Availability of Digital Fund Reports (SIS Darussalam)	Guardians of students feel calm because they can monitor the remaining balance and children's shopping history from their cellphones, at any time.
3	Increased Staff Accountability	Reduce the interaction of questions that are manual audits; Staff are more focused on strategic tasks because they believe that transaction data is valid.
4	Manual Communication Reduction	Guardians of students no longer need to call the pesantren to ask for balance; Interactions move to efficient self-data verification.
5	Shifting Trust Base	Increased trust because the data is believed to be valid and there is no manipulation; Trust shifts from personal factors to structured data-based.

The table above comprehensively explains how the adoption of the payment

systemcashlessin the Darussalam Islamic Boarding School has revolutionized administration and trust. Key findings show that digitization results in automated record-keeping and real-time (Abdallah-Ou-Moussa et al., 2024), which functionally eliminates financial gray areas and moves audit responsibilities from manual staff to the system. The biggest impact is seen on users, namely the availability of Digital Fund Reports through the SIS Darussalam application allowing guardians of students to monitor their remaining balances and shopping history at any time from their mobile phones, which directly builds trust. Efficiency is also achieved because instead of having to call the pesantren, the guardians of the students now verify the data independently, thereby reducing inefficient manual communication. This change concludes that accountability has shifted from initially based on personal trust in the management, now supported by structured data that is transparent and verifiable at all times, confirming the systemic transformation in the pesantren.

CONCLUSION

Digital payment system innovations serve as a catalyst for organizational cultural transformation at the Darussalam Blokagung Islamic Boarding School with multidimensional impacts. On the one hand, the adoption of a cashless system significantly improves operational efficiency, but this is accompanied by a trade-off in the form of a decline in personal interactions that foster a sense of family (*silaturahmi*). On the other hand, digitization critically improves transparency and accountability through digital audit trails that eliminate financial “gray areas,” with clear evidence in the SIS Darussalam application that allows real-time access for student guardians to Digital Fund Reports, thereby shifting the basis of trust from personal relationships to data-based trust (system-based trust). This transformation also triggers a shift in staff focus from routine tasks to strategic work, fundamentally changing the work culture. Finally, this study formulates a Technology-Tradition Harmonization Model, in which technology serves as an enabler to strengthen, rather than replace, the core values of Islamic boarding schools, such as honesty (*amanah*), kinship (*ukhuwah*), and transparency, so that cultural transformation can be sustainable while remaining guided by Islamic morals and local wisdom.

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