IMPLEMENTATION OF THE EDUCATION DEVELOPMENT CONTRIBUTION PAYMENT SYSTEM USING THE NUSANTARA DIGITAL INFRA NETWORK

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Abstract

The payment system is a mechanism or method of payment that uses cash or non-cash as a means of transaction. Many conveniences are obtained when using this payment system, both in terms of recording or transactions becoming more efficient. The IDN network is one of the many platforms that offer online payment system services. Nur El Falah Islamic Boarding School is one of the users of this IDN network platform, the comparison between before and after using this IDN network is very much felt by Nur El Falah Islamic Boarding School. There are many conveniences obtained after using this IDN network to help smooth the running of financial operational activities at Nur El Falah Islamic Boarding School.

The focus of the problem in this study is: What is the concept of Educational Development Contribution (SPP) payment using the IDN network at Nur El Falah Islamic Boarding School?. How is the implementation of the Education Development Contribution (SPP) payment system using the IDN network?. What are the implications of the implementation of the Education Development Contribution (SPP) payment system using the IDN network?

This research method uses qualitative research with a descriptive research type, and data collection carried out in this study is the interview method. While the data analysis from this study was obtained from interviews, field documentation and field notes that were arranged systematically, organized into categories, described into units, choosing which ones are important and which ones will be studied so that they are easy to understand by yourself or others.

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The results of this study concluded that the implementation of the online payment system at the Nur El Falah Islamic Boarding School has been included in the efficient category, in terms of time and performance it is better than before implementing this online payment system. In terms of time, it is more efficient because it uses technology so that it speeds up work and in terms of performance it also improves the quality of existing work.

Keywords: payment system, IDN network, Islamic boarding school.

INTRODUCTION

Payments are an important component of trade in goods and services. The development of technology and the increasing number of transactions require a secure and smooth payment system. The payment system, in addition to facilitating the efficient and fast movement of funds, also demands accuracy and security in every transaction.

The payment system is a mechanism for institutional rules related to the transfer of funds to fulfill existing obligations due to economic activities. The development of the payment system makes users get a lot of convenience and great benefits, it is very useful for institutions to support economic activities in the institution for the progress of the institution both inside and outside the institution.

Some elements in a payment system include payment instruments, financial institutions, infrastructure, and other factors that work together to facilitate the transfer of money values between the parties involved. The transfer in this payment system occurs directly between two individuals in a simple way.

One of the latest technological developments is the online payment system, this payment system is often also called e-payment or electronic payment. With the rapid development of technology, some people know and use this digital financial system. Digital finance is defined as payment for goods, services or bills that use the internet in their operation. There are various types of digital financial applications that have been spread out that allow users to make payments, send and manage their money more effectively and efficiently. This digital financial system is not tied to time, including Linkaja, Dana, and OVO.

The payment application that has been used by several agencies in Indonesia is the IDN (Infradigital Nusantara) network. This network has been running for more than 15 years in the field of digital payments. Until 2024, around 3000 agencies have joined the IDN network on the island of Java, whether they are schools or madrasas.

Every month, IDN, a system, processes education bills from various institutions in the amount of tens of billions. IDN started with just three salespeople, but managed to build a community of nearly 200 schools within the first 18 months.

The IDN network has now collaborated with major banks in Indonesia, Retail Agents and also e-wallets to make it easier for users to make transactions.

One of the agencies that has used the IDN network is the Nur El Falah Islamic Boarding School since February 2019. Some of the factors that cause the Nur El Falah Islamic boarding school to use the IDN network include administrative problems, manual administrative implementation is very time-consuming and its accuracy is still very doubtful. Every month, checks are carried out on the payment or non-payment of guardians of students, and the data is recorded and reported to the caregiver. Before using the IDN of the Nur El Falah Islamic boarding school, the guardians of the students had to pay tuition fees directly and this took time and other costs.

LITERATURE REVIEW

1. Payment system

A payment system refers to a system that involves arrangements, contracts/agreements, operational facilities, and technical mechanisms used to send, authorize, and receive payment instructions and fulfill payment obligations through the exchange of "value" between individuals, banks, and other institutions, both at the domestic and international levels. In practice, payment transactions can be made using cash and non-cash instruments. The payment system is an integral component of a country's interconnected financial and banking system.

2. Contribution to Education Construction

SPP is a fee that must be paid by students to support the smooth teaching and learning process in educational institutions. Tuition fee payments are made monthly and are an obligation for every student who is still active in the institution.

3. Nusantara Digital Infra Network

The payment system that can be used in the financial digitization of educational institutions is the IDN Network. This system is not only limited to tuition payments, but also covers all other financial activities. The ease of online education payments starts with the digitization of all related data. The IDN network provides facilities to meet all these needs, from online registration of new students (PPDB) to financial processing required by the educational institution.

This platform provides benefits for Administrative staff (TU) in facilitating the process of notification, payment, and New Student Admission (PPDB) online through

various channels. Infradigital has collaborated with many educational institutions, including schools, madrasas, universities, and tutoring institutions.

This platform also provides easy online payments for Islamic boarding schools, helps Islamic boarding schools in managing finances in a modern way and makes it easier for parents of students. Joining the IDN Network allows pesantren to digitize student data management, payment of education fees, infaq/sharia, registration of new students, financial reports, and other digital services. This is the latest trend in advancing Islamic boarding schools to the digital era. The IDN network has established partnerships and provided support to more than 450 schools, madrasas, Islamic boarding schools,

RESEARCH METHODS

This research is Descriptive, and the data collection carried out in this study is an interview method. In this case, the researcher asked questions to the treasurer of the pesantren himself as the financial manager in the pesantren and also the guardian of the students as one of the parties who used a payment system that was initially done manually which turned online.

DATA COLLECTION TECHNIQUES

1. Observation Method
   Observation is an action or observation activity that is carried out directly and in detail on an object with the aim of obtaining accurate information about the object.
2. Interview Method
   An interview is a process of interaction between two or more parties, where one party asks questions and the other party provides answers. The purpose of an interview is to obtain information or gain a deeper understanding of a particular topic or subject.
3. Documentation
   Documentation is the process of recording events that have occurred. Documents can be text, images, or monumental works produced by a person.

RESULTS AND DISCUSSION

1. Implementation of the tuition payment system using the IDN network at the Nur El Falah Islamic Boarding School

Students who register at the Nur El Falah Islamic Boarding School will be asked to complete the form provided by the management containing their full name, nickname, place of birth, *e-mail,* and parent's phone number to be entered into the IDN Network system and a Santri Identification Number (NIS) is made used by the Guardian of Students when paying bills. Furthermore, the determination of the amount of fees that must be paid by the guardian of the student is entirely the right of the caregiver. Tuition fees payments whose amount has been determined and can be seen in the account of each guardian student can be made through parties who collaborate with the IDN network such as banks, digital wallets and so on. In addition, the pesantren continues to provide facilities to pay directly at the counter of the Islamic boarding school. However, this direct payment will still be entered into the IDN network with the assistance of the pesantren treasurer.

2. Implications of the SPP payment system using the IDN network at the Nur El Falah Islamic Boarding School

There are many conveniences obtained when using the payment system using the IDN Network, including the collaboration of the IDN network with several applications and *retail*. The collaboration between the IDN Network and several banks that are *familiar* to the community, retail that has spread widely throughout Indonesia, and also applications that are commonly used by all circles such as Shopee, Dana, Gopay, Tokopedia and others, and also other parties make it very easy for users. Guardians of students can also see bills that have been and have not been paid themselves without having to come to the pesantren. Second, the use of the IDN Network provides convenience to the treasurer in recapitulating data. Data recapitulation that initially had to be recorded manually became easier because it was automatically recorded in the IDN Network system.

The next advantage provided by using the IDN network is to save time. The IDN network with the facilities it offers makes Islamic boarding school financial managers and also guardians of students can save their time so that the available time is not only used to queue at the payment counter but can be used for other useful things. In addition, the existence of data transparency by the IDN network also allows guardians of students to see bills that have not been paid and have been paid. When the payment has been made, the guardian of the student will also get a notification related to the bill that has been paid, so that there will be no more misappropriation of funds by the student again like before using this IDN network.

CONCLUSION

1.The concept applied to the Nur El Falah Islamic Boarding School has been mutually beneficial and easier for both parties, both from the pesantren and from the guardians of the students. Both the organization as a whole and individual workers will benefit greatly from the increase in work efficiency. In addition, the use of the IDN network at the Nur El Falah Islamic Boarding School increases work orderliness, work accuracy and work quality.

2. The implementation of the IDN network for tuition fee payments at the Nur El Falah Islamic Boarding School fulfills important components in the concept of the payment system, including payment instruments, payment channels, institutions, operational mechanisms, technical infrastructure, legal tools, and users.

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