

## ISLAMIC BOARDING SCHOOLS MANAGEMENT STRATEGIES IN CONDUCTING ILLEGAL MONEYING STUDENTS

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### Abstract

*Nurul Jadid Paiton Probolinggo Islamic Boarding School is one of the largest Islamic boarding schools in the East Java region, located on Jl. Kyai Zaini Mun'im in Karanganyar Village, Paiton, Probolinggo, founded by KH. Zaini Mun'im, in 1948 one of the Islamic boarding schools that implemented the modern system. However, they still apply the old pattern by accepting updates without changing the teachings of the Qur'an and Al-Hadith. With the guidance that he directs to the surrounding community, little by little, they learn to understand the importance of religious knowledge. This study aims to analyze the management strategy of Islamic boarding schools in tackling students' illegal money in transactions conducted at the Nurul Jadid Paiton Islamic Boarding School, Probolinggo. Pondok Pesantren Nurul Jadid Paiton Probolinggo has implemented the use of E-Provision services for students or digital money since early 2017. This research uses qualitative case study research conducted through observation and interviews. Data analysis was carried out through data presentation, data reduction, and conclusions. The results of the study show that Nurul Jadid students still use cash in transactions, so Nurul Jadid students need help to manage daily financial expenses determined by their parents; each of them exceeds the limit set in the student's E-Bekal. However, E-Provision management has provided good facilities, served as well as possible and served extra to overcome problems and help provide satisfaction for students and guardians.*

**Keywords :** *Strategic Management; Illegal Money; Boarding School*

### INTRODUCTION

One thing that cannot be separated from the discourse on education in Indonesia is Islamic boarding schools. Islamic boarding school is the first and oldest education in Indonesia (Agus Dwi Cahya et al. 2021). The word Pondok comes from funduq, a simple bedroom or dormitory, as a boarding house for students who are far from their origins. At

the same time, the word pesantren comes from the word santri, which is added with the prefix pe- and the ending -an which means to indicate a place, which means a place for the santri. From the definition above, it is explained that, etymologically, Islamic boarding schools are ancient institutions as places for teaching various sciences. Islamic boarding schools as educational institutions are unique, not because of the existence of pesantren which have been around for a long time, but because of the culture, strategies, and networks implemented in religious institutions (Mushfi et al. 2019).

In general, Islamic boarding schools have now become educational institutions spread across society, where Islamic boarding schools are places of teaching and learning, especially for Muslims in depth. Pondok Pesantren is a traditional Islamic educational institution where some students live in a dormitory to understand and practice the teachings of Islam as a way of life in society (Fathony and Habibullah 2023).

Along with the progress of the times that continue to develop and the rapid pace of technology, Islamic boarding schools make changes in various other aspects. Such as modern learning systems based on Islamic boarding schools, ideology owned by Islamic boarding schools, to financial management. With the current development of financial technology, it is increasingly evenly distributed so that it becomes one of the challenges of the times, namely starting to transform towards digitalization where transactions no longer use cash which seems complicated but take advantage of technological sophistication (Muliani, 2022).

Electronic money is one of the advances in information technology that was created to be able to identify finances and identify payments automatically using virtual. Electronic money is the same as the paper money we use, and the difference is only in form; if you use cash as a form, you are currently using it in digital or electronic form (Rasidi et al. 2021). The implementation of electronic money is growing rapidly among Islamic boarding schools, not only implementing electronic money transactions in their environment but also making it easier for students to make other transactions (Hidayatullah, Rizal, and Anggraini 2022).

Management consists of planning, organizing, actuating, and controlling to achieve predetermined goals. Management is important in optimizing Islamic boarding schools, developing Islamic boarding schools and developing Islamic boarding schools. Management is a powerful tool and foundation in institutional development in Indonesia,

one of which is financial management. Financial management is managing finances, including recording, planning, implementing, accountability, and reporting the performance achieved for an effective service program (Rosyid Jazuli 2021).

One of the largest Islamic boarding schools in the East Java region is the Nurul Jadid Islamic Boarding School which was founded by the late KH. Zaini Mun'im. Thanks to the guidance that he directed to the surrounding community, little by little he learned to understand the importance of religious knowledge, which is very much needed in everyday life so that Islamic boarding schools can gain recognition from the wider community, as evidenced by the presence of students from outside the island and even abroad studying at Nurul Jadid Paiton Islamic Boarding School, Probolinggo. As the number of students increases over time, it causes some problems in remitting student monthly payments from parents who have long distances from all corners of the country. Applications are needed to facilitate the course of student financial transactions (Hanum, Bakhri, and Rozi, 2022). With the goals set by the Islamic boarding school, it is hoped that students will be more efficient in spending pocket money with limits set by the parents of each student every day that have been set therein and reduce the use of cash.

However, with several obstacles related to the operating system of the Santri E-Provisions, it is a weakness of the Santri E-Provisions itself, both from the side of students as users and from the side of parents as senders, so that most students still use cash, for several reasons. students who use the Santri E-Provisions: first, I would not say I like using the Santri E-Provisions because it takes too long to queue up transactions. Second, you can only shop at Islamic boarding schools, so most students keep cash. Third, parents who need help understanding or need updates about technological sophistication. Fourth, several cooperatives still serve the use of cash exchange tools. Fifth, system error problem on the cellphone internet network to connect to the special E-Bekal application for students so that students use cash to make payments. Sixth, cases of loss of potential profits are caused by the negligence of canteen employees (Syaiful Rizal, Qomariyah, and Nur Aisyah, 2021).

With the existence of some of the obstacles above, it does not solve the problem of students who still use cash for daily expenses, resulting in students getting more quota, which has been limited by their respective parents and causing students to be out of control in spending money.

Moch Fakhruroji's previous research, in his research on Strategic Management of Islamic Boarding Schools in Developing the Talents and Interests of Santri, explained that every organization or institution that wants to progress and be able to compete in the modern era must have good management and try to make improvements in management by using a strategic management system (Majid et al. 2018). The difference between writer Moch Fakhruj and researchers is developing talent and interest in using the E-Provisions for students that have been provided by the pesantren for financial management.

Furthermore, Rafika Laura Noviana, in her research on Quality Improvement as a Strategy to Build Islamic Boarding School Brand Credibility, explained that with several aspects of quality improvement, such as the use of good technological sophistication, Islamic boarding schools maintain good relations with alumni, improve quality both with students and parents. and utilization of kartu E-Provisions as a transaction tool and tagging method so that the credibility of the pesantren brand can be properly built (Baharun, Enas, and Noviana 2022). The difference is that the author focuses more on the use of E-provisions as an electronic transaction tool to guard against fraudulent transactions that often occur in Islamic boarding schools so that they maintain good relations.

In line with this, Munawaroh, in his research on Non-Cash Management Assistance at the As-Sirajul Munir Islamic Boarding School, Nepa Banyuates Village, Sampang, explained that Islamic boarding schools are places for students to seek knowledge, in which there are various educations, one of which is in the aspect of financial management in life, not wasteful, and excessive (Mutia 2022). The next difference is where the research took place at the As-Sirajul Minir Islamic boarding school.

Furthermore, Azizah Fatmawati in her research regarding the Financial Management Information System at the Adh-Dhuha Islamic Boarding School, explained that the development of a financial system is carried out to produce a financial management information system that can manage incoming and outgoing financial data and manage financial reports properly (Syahrizal and Anita 2021). This is followed by the difference between the author Azizah Fatmawati and the researcher, namely the use of e-stocks to manage the student financial input and expenditure system which can be monitored by parents through the E-Provisions application.

Based on this, the author's goal is to conduct in-depth research on the financial management mechanisms implemented by Pondok Pesantren Nurul Jadid Paiton

Probolinggo to meet the planned standards in the financial sector through the use of E-Provisions for students to overcome the use of cash.

This research is unique, one of which is the Nurul Jadid Islamic Boarding School can produce a generation that has and understands honesty. So that there is no fraud committed by santri or sellers or by certain parties to gain profits and cause losses to the parties concerned (Darnita, Triadi, and Gobel 2022).

However, seeing the considerable effort in managing student finances, it is felt that they are not optimal enough if there is no effort from the students themselves to manage their finances properly. Therefore, it is necessary to assist students in managing their finances to meet their daily needs at the Nurul Jadid Paiton Islamic Boarding School, Probolinggo, by using E-Provisions for students.

## **METHODS**

The research approach used is a qualitative approach based on observation and interviews. This research took place at Nurul Jadid Paiton Islamic Boarding School, Probolinggo. This research is a type of phenomenological research with data collection techniques in the form of field observations at Fathimatuzzahro' Dhalem Selatan (DALSEL) Pondok Pesantren Nurul Jadid Paiton Probolinggo namely field observations by observing events directly to be able to conclude within a period of approximately two months.

While the object of research is the Strategic Management of Islamic Boarding Schools and Illegal Money. Then conducted interviews with related parties, namely: around 195 students who were divided into 17 rooms and interviewed two people from each room, one person for the head of E-Provision for students, three canteen administrators and the treasurer of the Islamic boarding school in Fathimatuzzahro' Dhalem Selatan (DALSEL) as many as two people. Data analysis techniques researchers use the Kostan Comparative Analysis model to compare events or incidents, where the stages of data analysis consist of observation and interviews as well as concluding the results of the interviews.

## RESULTS

This research was conducted at Nurul Jadid Paiton Islamic Boarding School, Probolinggo. Implementing the use of E-Provisions for students or digital money services since early 2017. However, the implementation of Santri E-Provisions has not been fully implemented in the Nurul Jadid Paiton Probolinggo Islamic Boarding School environment, which has resulted in some students still using cash. With the enactment of E-Provisions for students at the Nurul Jadid Paiton Islamic Boarding School, Probolinggo, the guardians of the students will be directly monitored every day, and also the guardians of the students can manage the daily quota of the students according to their needs by changing the daily spending feature (limit). each user according to what is determined by each santri guardian; generally students are limited to Rp. 15,000.00 to Rp. 25,000.00,

With this, students can reduce the level of waste and the use of cash in shopping, and they can also learn to be independent in financial management. The motivation for E-Provisions for the students is to make it easier for the parents of students to realize the ideals of Islamic boarding schools regarding financial management.

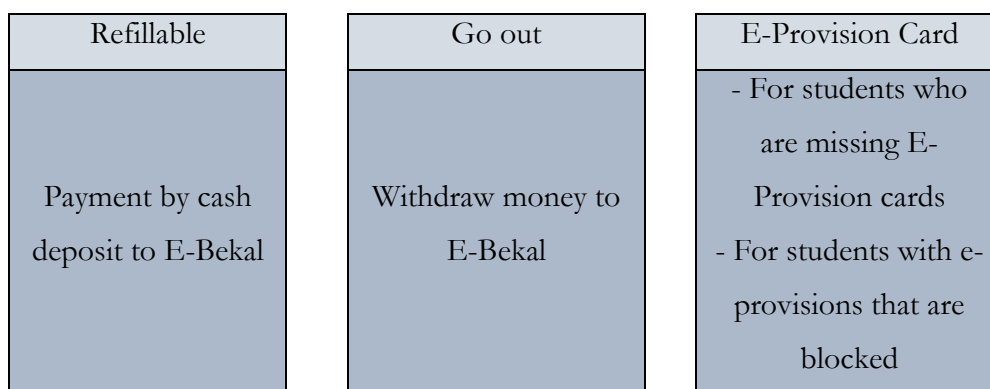


Figure 1. E-Provision Service System

## Display of E-Provision Features

### 1. Login screen

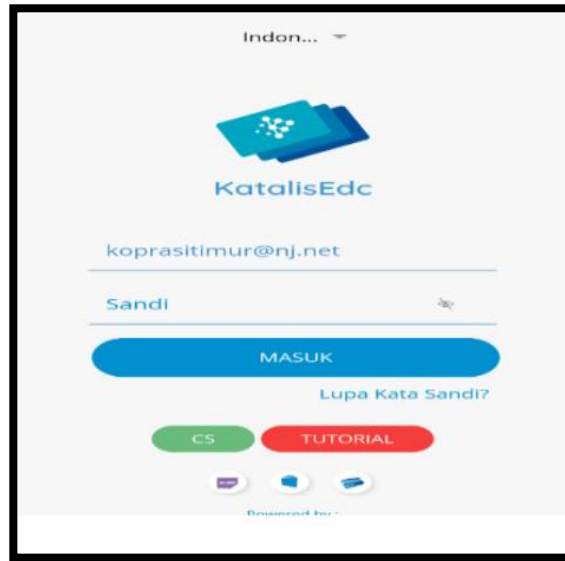


Figure 2. Initial Login Display

This display is the initial display when operating the E-Provision for students. You can use it automatically by using Email and including a valid password.

### 2. Application Profile View

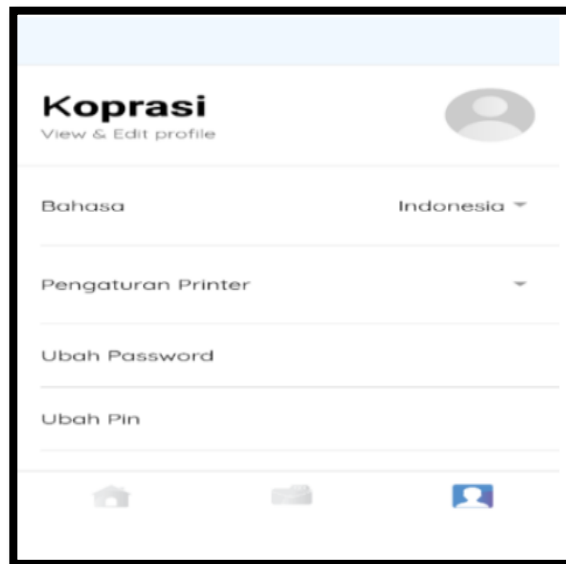


Figure 3. Application Profile Display

This display is a cooperative display that uses E-Provisions for students, which is equipped with language selection, printer settings, changing passwords, and changing user PINs.

Active Internet view



Figure 4. Active Internet display

This view is the display if connected to the internet, where cash out, unlimited cash-out, card checks, offline data, top-ups and top-ups are listed.

3. Show Internet Off

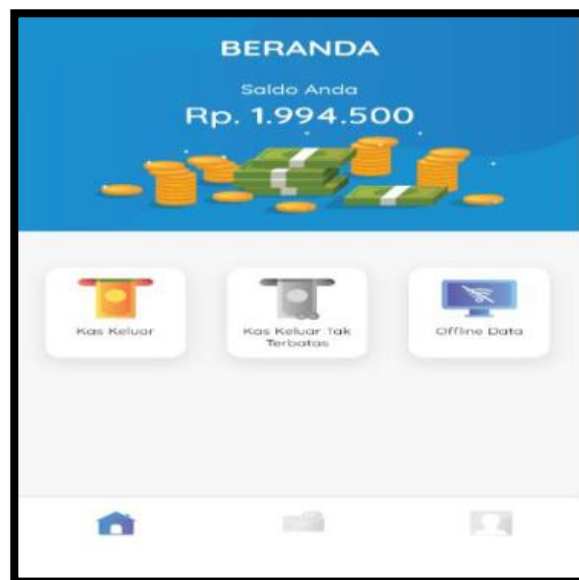


Figure 5. Show Internet Off

This is an offline data display that is not connected to the internet network.

#### 4. Show Cash Out

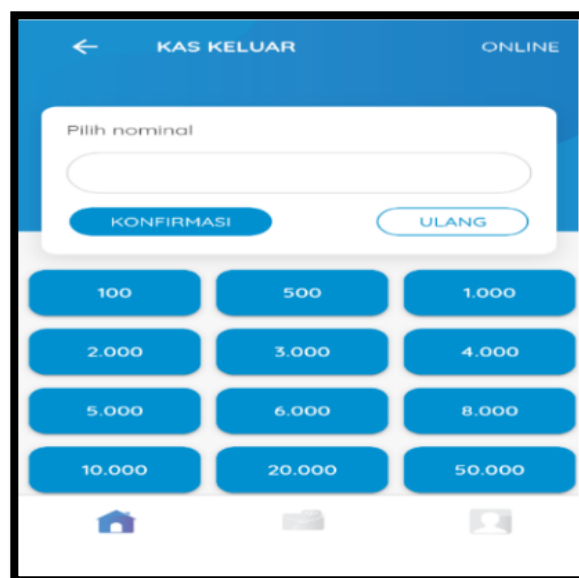


Figure 6. Show Cash Out

This view serves as a display to enter the nominal transaction (paid).

#### 5. Cash Out Confirmation Display

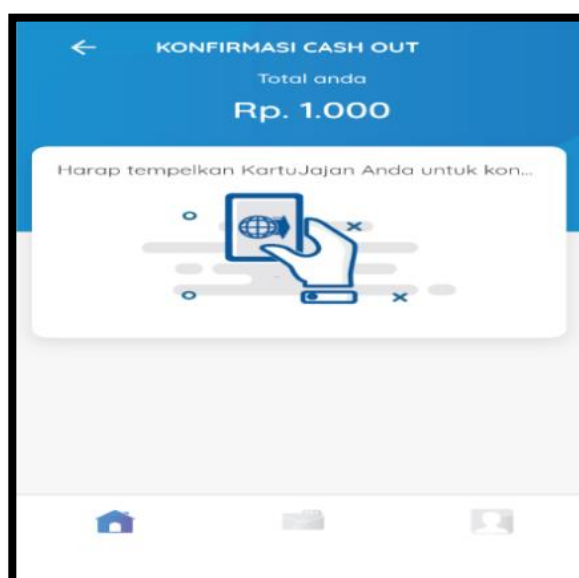


Figure 7. Displaying the Nominal Transaction to be Issued

After clicking confirm, scan the card section in the display above to confirm the transaction by attaching the Santri E-Provision card.

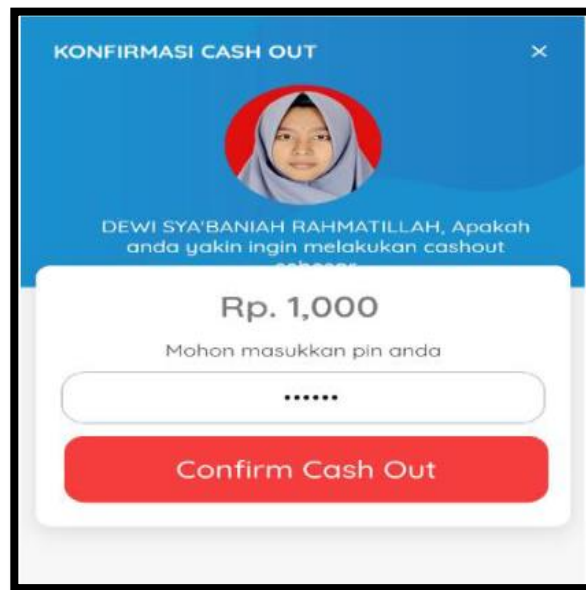


Figure 8. Display of Transaction Confirmation (Paid)

If the steps above have been completed, it will be confirmed again by entering the user's pin to ensure the transaction has been paid.

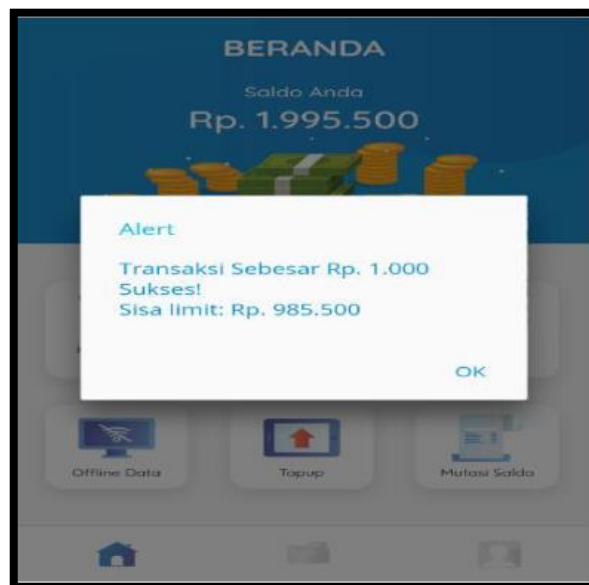


Figure 9. Completed (Paid) Transaction Confirmation Display

After all the processes are successful, a notification will appear that the transaction was successful.

6. Check Card

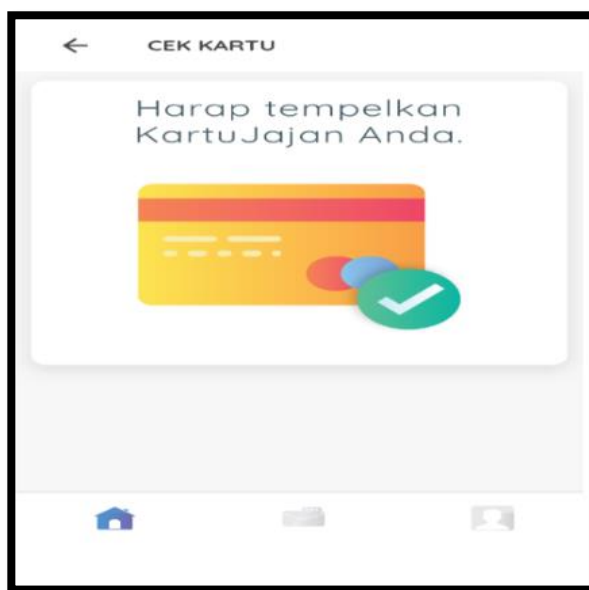


Figure 10. Card Display

The display above is used to view the user's remaining balance. By pasting the E-stock card (scanning), the view appears below.

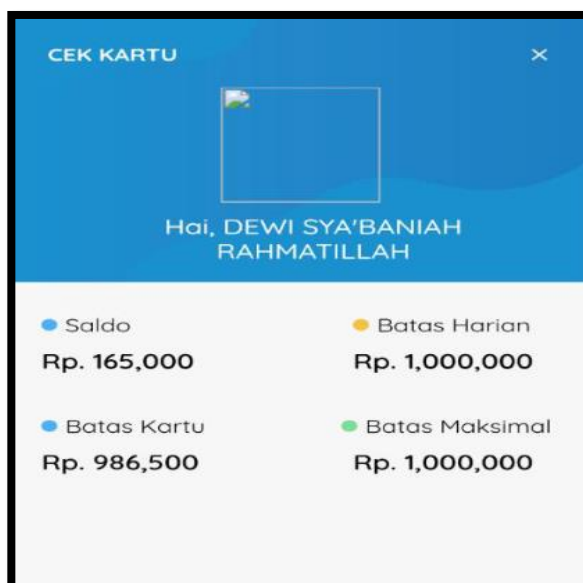


Figure 11. Card Display for Students



Figure 12. Display of Cards for Students

There are two views of this process, the first is for female students, so that the daily limit of 1 million is feared to buy campus needs. The second is for female students, and the daily limit is around Rp. 5000.00 to Rp. 25,000.00.

#### 7. Offline Data

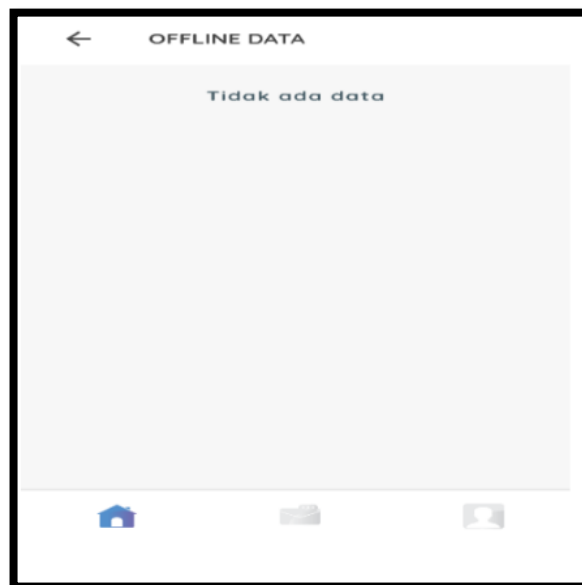


Figure 13. Offline data

## 8. Balance Movement

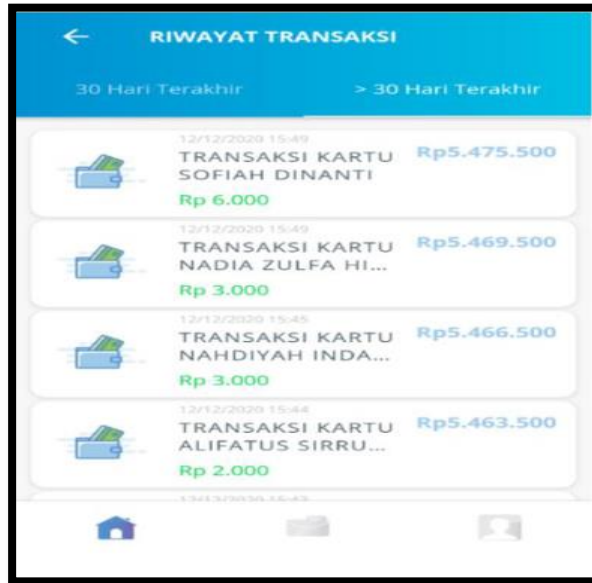


Figure 14. Display of Balance Movement

This view functions as a transaction history display, which contains purchase history and nominal amount. The balance movement contains transactions of goods sold daily and incoming balances.

## 9. Inbox

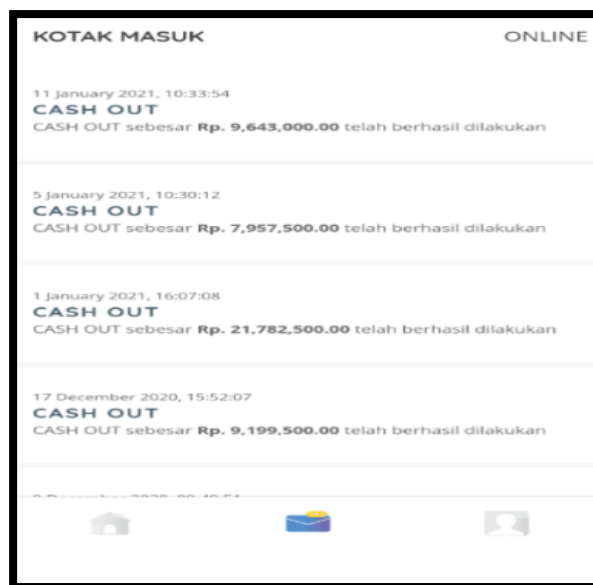


Figure 15. Inbox view

This view contains notifications for each cash-out and the nominal amount used.

## DISCUSSION

### Management Strategic

Strategic management is a series of two words consisting of management and strategy, each of which has its own meaning. Management comes from English, the translation of management, which means management, implementation and leadership. Terry defines management as a distinct process consisting of action, planning, organizing, actuating, and controlling to determine and achieve the goals set through the benefit of human resources and other resources (Ningsih 2022).

Management carries out the functions of planning, organizing, actuating and controlling, which become a series of activities. According to Brantas, management is a process or framework that involves direction and guidance for a group of people towards organizational goals or real intentions. Meanwhile, according to Terry, management is a process or framework that involves guiding or directing a group of people towards organizational goals (Bali and Umam 2023).

While the strategy in management is the main ways and tactics that are systematically designed to carry out management functions directed at strategic goals. In simple terms, there are three things that need to be done in Strategic Management, namely planning, implementation, and evaluation (Sari 2021). Achieving organizational goals requires tools that act as dynamic actors so that goals can be achieved effectively and efficiently. With a strategy formed and implemented by every organization and institution, strategy is very important because every organization or institution needs the right strategy.

In strategic management in Islamic education, a leader must plan activities according to organizational capabilities and implement them in the steps taken by a leader to achieve organizational goals effectively and efficiently (Waruwu and Munawwaroh 2021). Tedjo Tripomo translates the definition above as follows; Strategy is a plan of what the organization wants to achieve or want to be in the future (direction) and how to achieve the desired state (route) (Bali et al. 2022).

In essence, strategic management contains two important things, namely: First, strategic management consists of three types of management processes, namely strategy formulation, strategy implementation and strategy evaluation/control. Second, strategic management focuses on integrating aspects of marketing, research and development, finance and production/business operations (Syaiquddin and Andriani 2023).

So that Strategic Management is needed as a formulation of the mission and objectives of the Nurul Jadid Paiton Probolinggo Islamic Boarding School to achieve the strategic objectives implemented, including: First, Develop a Vision and Mission Strategy which is a goal regarding the direction of goals and actions, from an organization, by developing a mission and vision Management strategy can instill understanding and goals that determine the future direction of an organization. Second, define strategic goals, which are responsible for achieving the desired results within a certain time. Third, Strategy Formulation compiles steps to build a Vision and Mission strategy to achieve the best goals. Fourth, Implementation (implementation) Strategy implementation is a series of activities and choices needed to realize the strategic plan. Strategy implementation includes developing supporting strategies, creating effective organizational structures and developing information systems. Fifth, Strategy Evaluation is the final stage of the strategic management process, carrying out the evaluation stage to obtain strategic information or a strategic management review based on the deficiencies that existed in the previous implementation so that it follows the reconstructed plan (Budiman et al. 2021).

Wealth in management strategy aims to maintain, maintain and develop the value of assets that are already owned by the institution in the hope of being able to meet student spending needs, student bills such as food costs, housing and other bills at the Nurul Jadid Paiton Islamic Boarding School, Probolinggo.

### **Islamic Boarding School Strategy in Overcoming Illegal Money**

Technological developments have driven changes in financial services. Many Islamic boarding schools have implemented E-Money or E-Provision programs for students to reduce the negative impact of misuse of pocket money and minimize violations at Islamic boarding schools due to the use of cash.

The deployment of digital financial services (E-Bekal Santri) at the Nurul Jadid Paiton Islamic Boarding School, Probolinggo, can help the government to provide students and the public with an understanding of digital, which according to the Indonesian state is transforming from a conventional industry to a digital industry (As and Hakim Azizi, 2020).

Based on the results of an interview with the Head of the Rukun Pondok Pesantren Nurul Jadid Paiton Probolinggo section of E-Probolinggo, Nahrawi explained that the Head of the Pondok Pesantren had required all students of the Nurul Jadid Paiton Probolinggo Islamic Boarding School to use the Santri E-Proboling card. However, there are many things that can make students use cash in transactions, one of which is

transferring it to their foster guardians through student visits and packages held by P4NJ in each district, so that students continue to transact using cash. The strategy implemented by the Nurul Jadid Paiton Probolinggo Islamic Boarding School in handling the use of cash has been discussed with the Islamic boarding school head, Islamic boarding school secretary, and the Islamic boarding school financial bureau,

For two years, the rules set by Islamic boarding schools have not been fully realized. However, about 75% of E-Provision for students has run naturally and has been implemented properly; Therefore, every risk needs to be carried out with appropriate and targeted efforts to prevent or avoid it. from risk (Kurnia et al., 2020).

The potential for misuse of cash both from the position of the students themselves and from the management of the cooperative (canteen) is dishonesty or falsification of financial reports to gain obscene profits and has been conveyed to the attorney of Pondok Pesantren Nurul Jadid. Therefore E-Provisions for students as a digital financial system does not rule out the possibility of misappropriation of cash because in the E-Provisions system for students, the date, time, day and name of the owner has been recorded (recorded) and protected with a PIN so that other people do not can use the santri e-provision card as long as the PIN is not known by other people (Supriyanto et al. 2022).

Statement by Mr. Nahrawi as the Head of the E-Provision Section of the Nurul Jadid Paiton Islamic Boarding School Probolinggo, it is not easy to change the habits of students who are used to transacting using cash to switch to transactions using non-cash (E-Bekal), but with changes in culture and technology we have to train from thousands of students and guardians of students with patience and painstaking. The Nurul Jadid Islamic Boarding School's electronic money program is one of the solutions to reduce the negative impact of fraud on the pockets of funds and minimize violations of the law.

### **Use of E-Provisions at the Nurul Jadid Islamic Boarding School**

Pondok Pesantren Nurul Jadid has used cash or what is called E-Provision. E-Provisions is a mobile application to make it easier for students to make payment transactions, so that students can immediately make non-cash transactions in the Nurul Jadid Islamic Boarding School area and make it easier for student guardians to make student meal payments, send student daily shopping supplies, make it easier to control student finances and can find out what was purchased so that you can find out the amount of balance owned by the Santri.

This Santri E-Provision Card also has two functions at once; the first function can be used as an electronic transaction, electronic money is cash without physical money or cashless, meaning that all transactions will be recorded in detail using e-products that can be tracked and controlled by students. The second function can be in the form of a Santri Identity Card (KIS) (Shafiih et al. 2021).

The emergence of digital payments makes the funds spent more transparent without embezzlement from several aspects because every time a purchase transaction occurs, data will be recorded and it will make it easier to monitor expenses used in shopping or transactions. In this case, it can make it easier to check to find out the flow of expenditure and entry into the digital payment system so that it cannot be manipulated because the system has been set to be recorded automatically when processing transactions both in the income and expenditure categories along with the date and amount of funds (Hamzah et al., 2022). The application of E-Provisions for students at the Nurul Jadid Islamic Boarding School makes it easy for Islamic boarding schools to access financial data automatically.

The use of E-Sembako at the Nurul Jadid Islamic Boarding School, especially in the Fathimauzzahro' Dhalem Selatan (Dalsel) area, goes through several stages, namely: the board of the Islamic boarding school treasurer distributes E-supply cards to all students, distributes virtual accounts to each student as an account number has been given by the central administrator of the E-Provisions section for student guardians, and held outreach to all students on how to use the E-Provisions application for students.

Using E-Provision Provisions for students has both positive and negative impacts; Therefore, Islamic boarding schools must improve the quality so that Islamic boarding schools can be well maintained. Based on the results of an interview with Lailatul Qaromah, in his statement as the manager of the finance section (treasurer of the Fathimatuzzahro Islamic Boarding School), he revealed that using E-Bekal to pay boarding fees for students is easier to use cash because paying for boarding for students in December uses cash. and in January Using E-Bekal for students, in December they are not included in E-Bekal so that payments in January will be included in December payments.

In contrast to the opinion of Luluk Khumairoh Dewi as one of the administrators of the KDS cooperative (Dhalem Selatan Cooperative) which functions for buying and selling transactions in cooperatives through the E-Bekal Santri media, revealed that the sale and purchase transaction service for students after the implementation of the E-Bekal Santri card in the Fathimatuzzahro area ' which is located in South Dhalem is efficient and

facilitates student services in shopping so as to minimize the loss of money and cooperative goods.

## CONCLUSION

Based on the results of the research above, it can be concluded that the Nurul Jadid Islamic Boarding School institution has a financial Strategy Management through the E-Provision system for students, which was launched directly by the Nurul Jaddid Paiton Probolinggo Islamic Boarding School as a step forward with a shift in culture and technology. One of the phenomena at Pondok Pesantren Nurul Jadid is the use of cash for transactions. The purpose of this research is to overcome and minimize the occurrence of manipulation of falsified financial statements for both students and canteen administrators (cooperatives). As for the implementation of the Santri E-Provisions for now, it has been going according to what was planned by the management of the Islamic boarding school and the management of the Santri E-Provisions even though there are several obstacles and obstacles.

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