



## The Role of Digital Payments for School Management at Tadika Suria Edukids Center Malaysia

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**Abstract:** This study aims to determine the role of digital payment for school management at Tadika Suria Edukids Centre, Malaysia. This study is based on the importance of implementing digital technology in school financial management to improve efficiency, transparency, and accountability, especially in early childhood education institutions. This study uses a qualitative approach with data collection techniques through observation, interviews, and literature studies. The results of the study indicate that the use of a digital payment system can streamline the process of paying education fees, make it easier for parents to access financial information instantly, and support more structured and transparent school budget management. In addition, the transaction process takes place safely, orderly, and in accordance with sharia principles. Digital payment can be a strategic solution in modernizing school financial governance, while building trust between schools and parents. This study recommends the implementation of digital payment as part of management innovation in early childhood education institutions.

**Keywords:** Digital Payment, School Management, Financial Management

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## A. Introduction

Digital payments are now increasingly popular and widely accepted as a rapidly growing transaction method in both developed and developing countries. This development has also influenced various aspects, such as increasing access and equal distribution of services, high penetration of mobile devices, expanding financial inclusion, and advantages in terms of convenience, speed, and cost efficiency. Digital payments also have a crucial role in shaping the digital financial ecosystem, which includes regulatory aspects, the role of financial institutions, development of supporting devices, and other important elements (Aulia, 2020).

The development of technology has had a major impact on human life. Currently, human life is greatly facilitated by technology, so that technology has become an inseparable part of everyday life. One aspect affected by the development of technology is the payment system, which can now be done digitally. The use of Digital Payment service applications is more practical than using cash (for small transactions), because users do not need to prepare cash to make payments (Dayan, 2020).

The use of digital payments in preschool financial management in Malaysia is growing along with the need for efficiency, transparency, and security in managing education costs. This system makes it easy for parents to make payments anytime and anywhere, and helps preschools record transactions automatically and accurately. Efficiency increases because the payment process is faster and reduces administrative burdens.

In addition, digital payments support transparency because every transaction is clearly recorded, and increase security by reducing the risk of cash being lost or stolen. The use of online payment applications is increasingly common in preschools. Although there are challenges such as digital literacy, internet access, and data security, these can be overcome through education, providing inclusive access to technology, and choosing a reliable payment system. Thus, digital payments have an important role in modernizing preschool financial management in Malaysia as a whole.

Payment systems are inseparable from currency developments, from cash payments to electronic payments without using cards. The evolution of payment systems is driven by the increase in the number and value of transactions, increased risk, transaction complexity, and technological advances. Cash payment systems have evolved from the use of commodity money to fiat money, while non-cash payment systems have evolved from written payment methods (such as checks, bank transfers, and so on) to electronic systems (such as credit cards and electronic money) (Ningsih et al., 2024).

School financial management is understood as a series of activities that regulate school finances through planning, bookkeeping, learning, supervision, and financial accountability. Based on Law Number 20 of 2003 article 4, educational financial management is regulated by the principles of justice, efficiency, transparency, and public accountability. Transparency refers to openness, namely the existence of clarity in financial management, including the amount, details of use, and accountability that must be clearly understood by all stakeholders (Widodo et al., 2023).

The implementation of digital technology presents a series of challenges and opportunities in various sectors including finance, health, education, and others (A. Suryanarayana, 2024). Digitalization of financial services can be an alternative for schools to

support financial management. Broadly speaking, the financial management process includes 4 things: 1) Financial planning and future financial goals, 2) Cash flow management for cash inflow and cash outflow, 3) Cash flow management, risk management, and 4) Debt and receivables management (Aditya et al., 2023).

Tadika Suria Edukids Center Malaysia has started using a digital payment system since 2019 until now. This innovation is implemented as part of an effort to simplify payment transactions for parents and improve the efficiency of school administration. By using a digital payment platform, parents no longer need to make payments in cash, but simply through bank transfers or payment applications provided by the school.

## **B. Literature Review**

### **Digital Payment System**

Digital payments are payments made using electronic devices and channels and are also known as non-cash payments (Studies, 2024). Digital payment is a payment method that is carried out through digital media. In a digital payment system, both the payer and the recipient of the payment use digital technology to send and receive money. This method is also known as electronic payment. In digital payments, cash (paper money) is not involved. All transactions in digital payments are completed through an electronic system. Digital payments are a fast and practical way to make transactions (Muthurasu & Suganthi, 2019).

In most payment systems used today, user privacy protection is highly dependent on administrative efforts and legal regulations. Digital payments or what is known as digital payments refer to types of payments that use electronic media such as SMS banking, internet banking, mobile banking, and electronic wallets. All of these activities can be done using only electronic devices, such as mobile phones. Currently, the use of digital payments has dominated generations X, Y, and Z. Transactions using digital systems are indeed easy and practical, besides that there are still many other benefits that can be obtained from using transactions through digital payments.

Digital Payment Services have grown rapidly today. Based on statistics from the Central Bank of the Republic of Indonesia, In 2019 the volume of card transactions reached 4.3 billion and digital payment transactions reached 4.3 billion 5.2 billion. On the other hand, the value of card transactions is worth 3.204 trillion rupiah and higher than that the value of digital payment transactions which is only worth 145 trillion rupiah. People tend to choose cards for transactions because of the convenience, security, and ease of making online purchases, both domestically and abroad. Meanwhile, the reasons people choose digital payments are because of speed, lifestyle attributes, and high cashback, as well as security factors, expected performance, facilitating conditions, absorption, availability, consistency, product involvement, compatibility, value, service, accessibility, system quality, agreement, usability, structural certainty, and fast transaction acceptance. Digital payments also have low transaction costs, which are very beneficial for users who live in rural areas or areas with low population density, where access to banks is limited, so users do not lose income and time to go to the bank. In addition, users can also record digital payment transactions easily (Iradianty & Aditya, 2021).

In transacting using digital payments, there are several advantages that can be obtained, including: 1) Ease and practicality in transactions; 2) More guaranteed security; 3)

Convenience when transacting; 4) Speed in the transaction process; and 5) Can be used for various types of services.

Based on the research results (Nurohman et al., 2022), Digital transactions provide various benefits for their users, including: no need to carry cash; simplify personal financial management; more efficient and cost-effective transactions; reduce the risks associated with using cash; more practical to store and safer; allow transactions to be carried out quickly without being hindered by distance; facilitate business activities; accelerate public access to goods and services; and provide a positive impact in the form of increased trust. With the Digital Payment system, all types of payments and transactions become easier and smoother. In addition, this system also makes it easier to record and plan finances more orderly, thanks to the existence of transaction records that can be easily accessed and monitored (Mubarak et al., 2022). The following is the definition of Digital Payment according to several experts:

1. According to Musthofa et al. (2020:178), Digital Payment is an online payment system that adopts software, networks, and virtual accounts.
2. According to Tarantang et al. (2019), a digital payment system is the process of transferring money from consumers to sellers, where the payment system uses technology, no longer physical money, and transactions are processed and received in non-physical form.
3. According to Muhammad (2022), Digital payment is a transaction carried out through digital or online media.

### **Sharia Compliance in Digital Transactions**

According to (Huda & dkk, 2022), in the Qur'an, business economics is symbolized by the term al-tijarah which means trade, business, commerce or commerce. This word is mentioned eight times in the Qur'an, namely Surah An-Nisa [4]:29. Allah SWT says "O you who have believed, do not consume the wealth of one another unjustly, except in trade by mutual consent among yourselves. And do not kill yourselves. Indeed, Allah is Most Merciful to you". In its discussion, Darussalam refers to Muhammad Quraish Shihab's interpretation of verses discussing business (At-Tijarah), which include the following principles: 1) Advice to act honestly and fairly; 2) Good debt management; 3) Advice to conduct transactions with consent without any coercion; and 4) Advice not to forget worship when trading or doing business.

Trading conducted by upholding the principle of honesty will provide benefits for all parties involved. Conversely, if there is dishonesty or fraud, someone will suffer a loss. A trustworthy attitude will be reflected when someone carries out the intention to be honest. The prohibition of betraying honesty is stated in:

Surah Al-Anfal [8]: 27. Allah SWT says: "O you who believe, do not betray Allah and His Messenger, and do not betray the trust that has been entrusted to you, even though you know it".

Being an honest, fair, and trustworthy trader has several virtues that are narrated in various hadiths, including: Honest and trustworthy traders are among the prophets, the truly sincere, and the martyrs (HR Tirmidhi).

If the seller and buyer are honest and show defects in the goods, then their purchase and sale agreement will be blessed. On the contrary, if both lie and hide defects in the goods, then their purchase and sale agreement will be lost (HR Al-Bukhari and Muslim).

Allah will give His mercy to everyone who has good character when selling, buying, and making statements (HR Al-Bukhari).

Islamic banking as part of the Islamic economic system in conducting transactions is not allowed to contain elements of gharar, masyir, and usury. Likewise, in the practice of trade transactions the following are not allowed:

1. Gharar, namely the presence of an element of uncertainty or fraud in the transaction.
2. Masyir, namely the presence of an element of speculation (gambling) that can harm one party, but benefit the other party.
3. Usury, namely transactions that involve the addition of capital or principal value unlawfully (usury in a broader context does not only refer to interest, but in this case refers to its meaning).

The development of the digital era has brought technology into the world of trade and business. The transformation of trading methods from manual to digital aims to expand the reach of markets and consumers. Through the marketplace platform, sellers can now transact with buyers who are far from where they live.

In Islam, there are several pillars of buying and selling that must be met so that the transaction is considered valid. Traditionally, these pillars include the people who make the contract (seller and buyer), shigat (ijab and qabul), goods being traded, and means of payment. In online transactions, sellers and buyers do not meet in person, but transact through third-party applications.

1. People who make the contract are those who have common sense and understand the transactions being made. To ensure this, applications usually set age limits and verify user accounts.
2. A request for goods from a buyer to a seller through an application can be considered as ijab. The seller's response or agreement to the request is considered qabul.
3. The object being traded is an item that is entirely owned by the seller (or has obtained permission from the owner), which can be transferred, has a clear value (does not contain elements of gharar), and is not a prohibited item. The specifications of the item can be explained through photos or videos. In addition, there is also a business model such as dropshipping, where the buyer orders from the dropshipper, who then forwards the order to the supplier or trader. For this type of transaction, the contract used can be a salam contract (a sale and purchase contract with an order), which requires special attention to the specifications, price, quality, quantity, and time of delivery of the goods so that the transaction remains valid. The MUI National Sharia Council has issued a fatwa on this matter in number 05/DSN-MUI/IV/2000.
4. The means of payment must be clear, both in terms of value and the method used. This aims to avoid transactions that contain elements of gharar and usury.

## Types of Digital Payment

According to (Rositasari, 2022), Digital-based non-cash payments are payments that use mobile phones and the internet as a medium for making transactions. The following are several types of digital-based non-cash payments, including:

1. E-wallet: E-wallet or digital wallet is an electronic service for storing payment instrument data, such as card-based payment instruments and electronic money, which can also accommodate funds. This service allows its users to make payments. Some examples of e-wallets that are popular in Indonesia include OVO, Gopay, Shopeepay, and several other e-wallets.
2. Mobile Banking: Mobile banking or commonly called M-Banking is a service system from financial institutions such as banks that allows customers to make various financial transactions that can be accessed directly via mobile devices, such as mobile phones or smartphones. Some examples of mobile banking in Indonesia include BCA Mobile from BCA, Livin from Mandiri, and other mobile banking services.
3. Internet Banking/Online Banking: In addition, there is also Internet Banking or Online Banking. Unlike Mobile Banking, Internet Banking is a banking transaction service that can be done by customers from home, business premises, or other locations that are not directly connected to a bank branch office, using communication media such as personal computers, mobile phones, or landlines. One example of Internet Banking or Online Banking in Indonesia is KlikBCA (klikbca.com) from BCA.

## Digital payment system

In the Law of the Republic of Indonesia Number 23 of 1999 concerning Bank Indonesia, it is explained that the payment system is a system that includes a series of rules, institutions, and mechanisms used to transfer funds in order to fulfill obligations arising from an economic activity. Meanwhile, according to the Bank for International Settlements (BIS), the payment system includes various facilities, banking procedures, and interbank fund transfer systems that ensure the smooth circulation of money. Thus, the payment system can be understood as a system designed to facilitate the transfer of funds from the payer to the recipient, in order to fulfill obligations arising from an economic activity (Fatimah & Suib, 2019).

Digital Payment System is a new form of value transaction that is equivalent to other payment methods, which can also be used by consumers. However, its use is highly dependent on the development of smartphone features and financial authorization from users. Digital payments generally do not involve cash as a payment method, but rather use bank transfers or through the bank's internal network. In addition, non-cash payments can also be made using cards, such as ATM cards, debit cards, or credit cards (Fauzi et al., 2023).

Digital payment systems implement very high security standards. Payment systems can be done in various ways, from the simplest and manual methods to non-cash money transfer systems. Non-cash payments involve various banking institutions as intermediaries who provide services to complete payment transactions.

## **Digital Payments in Education**

The school financial management system is a software designed to support efficiency and transparency in the financial management of educational institutions, including at the preschool level. In the context of early childhood education, this system plays an important role in recording and processing payments of educational fees such as monthly fees, activity fees, and facility donations digitally and in an integrated manner. One of the main components of this system is the implementation of digital payments, which allows parents of students to make non-cash transactions through various platforms or special payment applications (Patria et al., 2025). The objectives of school management are as follows:

1. Improving the quality of education through school independence and initiative in managing and optimizing the use of available resources.
2. Increasing the concern of all school residents and the community in organizing education through participatory decision-making mechanisms.
3. Increasing school accountability to parents, the community, and the government in efforts to improve the quality of education.
4. Encouraging the realization of healthy competition between schools in order to achieve the quality of education that meets expectations.

The core of the school management objective is to support the achievement of the school's vision, mission, annual objectives, and programs. Sharia financial management regulates the company's activities based on sharia principles, including planning, analysis, and control of funds and assets. In the context of digital payments, a digital payment system that complies with sharia principles supports efficiency and transparency in financial management, ensuring that transactions are free from usury and in accordance with sharia provisions (Hayati, 2020).

School management is defined as everything related to the management of the educational process to achieve the goals that have been set, both short-term, medium-term, and long-term goals. School management includes a series of activities that include planning, organizing, motivating, controlling, and dividing efforts in managing and utilizing human resources, facilities, and infrastructure to achieve educational goals.

## **Effective Strategies in School Management**

School management will run effectively and efficiently if supported by professional human resources in managing the school, as well as the fulfillment of components that support the optimization of the teaching and learning process in schools. One of these important components is school facilities and infrastructure, which need maximum attention from the principal as a manager in managing facilities and infrastructure in the school he leads (Rohiyatun, 2019).

According to (Ari Hasan Anshori, 2016), Effective school management by implementing the concept of School-Based Management can be recognized through several basic characteristics that support success in improving the quality of education, namely:

1. Providing broad autonomy to the Principal. The concept of School-Based Management provides broad autonomy to the principal, accompanied by the responsibility to manage resources and design and implement strategies that are appropriate to local needs and

conditions. This autonomy allows for more flexible and adaptive management to the dynamics in the educational environment.

2. High community and parent participation. The implementation of programs in schools or madrasahs based on MBS is strongly supported by the active participation of the community and parents of students. Parents and the community not only provide support in the form of financial assistance, but are also involved in formulating and developing programs that aim to improve the quality of education in schools or madrasahs. This participation strengthens the bonds between schools, parents, and the community, and supports the achievement of better educational goals.
3. Democratic and professional leadership of the Principal. School-Based Management requires democratic and professional leadership from the principal. Principals and teachers as educational leaders must have high professional competence and integrity. In decision making, the principal applies a democratic "bottom-up" approach, in which every party involved, including teachers, staff, and parents, has a role and responsibility for the decisions taken and their implementation.

### **School Management Standards**

Standardization of education management is carried out because although the implementation of School-Based Management (SBM) in principle provides autonomy to schools, standards are still needed as a reference in supervising the implementation of national education. School-Based Management (SBM) which is usually abbreviated as SBM is a concept of school-based education management.

The management of school management information standards can be seen from the following indicators (Rahayu, 2015):

1. Manage an adequate management information system to support the implementation of effective, efficient, and accountable education.
2. Provide efficient, effective, and easily accessible information facilities.
3. Assign teachers or education personnel to serve requests for information, provide statements, or complaints from the public regarding school management, both verbally and in writing, all of which must be recorded and documented.
4. Report documented school information data to the Regency/City Education Office.

According to (Sartika, 2018), government-set management standards cover various aspects, including program planning, work plan implementation, supervision and evaluation, principal leadership, and information systems.

1. Program Planning: School program planning involves vision, mission, goals, and work plans. The education planning process must meet the criteria of economic feasibility and be generally acceptable.
2. Work Plan Implementation: This process includes operational guidelines, laws and regulations, educator task sheets, organizational structure, division of responsibilities, academic achievement, rules and regulations, code of ethics, education costs, school culture and environment, and community participation.
3. Supervision and Evaluation: Supervision and evaluation programs include self-evaluation, curriculum assessment and development, and optimization of the performance of educators, education personnel, and academic aspects.
4. Information Systems: Information system management aims to support the implementation of effective, efficient, and accountable education, supported by adequate facilities and human resources.

Governance standards in accordance with Article 60 of the Constitution include the preparation of an annual framework for education, which primarily organizes compulsory education programs; increasing participation rates in primary and secondary education; overcoming illiteracy; and ensuring the quality of education through activities carried out by the government and the community. Improving the quality of all educators to become competent and professional educators. Educational assessments are also carried out to improve relations between educational institutions that meet excellent service standards (Herlina et al., 2020).

### **C. Methods**

This study uses a qualitative research type. This study aims to explain and interpret the observed phenomena, and evaluate their relationship to relevant theories in a real context. This qualitative research allows researchers to understand the context more deeply, explore the perspectives of informants, and gain deeper insight into the context being discussed.

The stages of this research begin with identifying the problem, namely the importance of understanding the role of digital payments in supporting school management. Furthermore, a literature study was conducted to strengthen the relevant theoretical basis. The researcher then formulated the focus of the research, namely exploring the implementation, benefits, and challenges of using digital payments at Tadika Suria Edukids Centre Malaysia. The author conducted this research at Tadika Suria Edukids Centre, Malaysia, starting from August 3, 2024 to August 28, 2024, with a total duration of approximately 26 days. During this period, the author allocated approximately 11 days specifically for data collection activities. The data collection process includes various activities that are systematically designed to obtain relevant and in-depth information in accordance with the focus and objectives of this study.

The number of respondents in this study was one person, namely Mr. Muhd Zarul Idham, an assistant at Tadika Suria Edukids Center. Respondents were selected using purposive sampling techniques, considering their significant roles and knowledge in managing the digital payment system at the institution. The data collection methods in this study include three main techniques, namely: observation, which is carried out by directly observing field conditions to obtain contextual data; interviews, which are conducted directly with institutional staff to dig up in-depth information related to the practices studied; and literature studies, which are used to obtain theoretical foundations from various relevant reference sources, such as books, journals, and scientific articles.

### **D. Results and Discussion**

#### **Digital Payment Based School Management**

The implementation of digital payment for school management at Tadika Suria Edukids Centre, Malaysia faces several major challenges, such as low digital literacy among some parents, limited technological infrastructure in the school environment, and concerns about data and transaction security. In addition, there are still parents who are more comfortable using cash or manual payment methods because they are used to it, so the digitalization process has not been fully accepted

by all parties. As a solution, the school can hold socialization and simple training to guide parents in using payment applications such as SMAP. Schools are also advised to integrate internal financial systems with digital platforms so that transaction recording becomes automatic and efficient.

Tadika Suria Edukids Centre as one of the preschool educational institutions in Malaysia that is adaptive to technological developments has implemented a digital payment system for the past few years. The use of this system is no longer just an experiment, but has become part of the school's financial management routine. Based on the results of interviews with management and observations of the system implemented, it can be concluded that digital payments have made a significant contribution to the stability of financial management, increased staff work efficiency, and convenience for parents. The implementation of this system allows the entire payment process to be carried out non-cash, either through banking applications or interbank transfers.

Every payment made by parents is automatically recorded in the school's internal system, complete with digital transaction evidence that is stored securely. With this transaction track record, the administration no longer needs to input data manually, so that recording errors can be minimized. In addition, this system also allows daily, monthly, and annual financial reports to be created automatically and accurately, according to the needs of audits or management evaluations. One of the main advantages of the long-standing use of digital payments is the creation of a mature and professional financial management system. Schools not only rely on digital payments as a transaction tool, but also as a tool to analyze payment trends, plan annual budgets, and detect potential financial problems early on. For example, late payments from parents can be immediately identified through the system, and automatic reminders can be sent. This not only encourages discipline in payments, but also maintains the smooth operation of the school. From a parent's perspective, the long-standing use of digital payments has been shown to increase convenience and trust. They find it easier to access school financial services without having to be physically present.

In addition, this system allows flexible payment methods according to each family's preferences. Parents also feel safer because they do not need to carry cash and always have neatly documented digital proof of payment. This strengthens the positive relationship between the school and parents, and builds a modern and trusted school image. The long experience in using digital payment systems has also brought Tadika Suria Edukids Centre Malaysia one step ahead in terms of digital transformation of education. This school has made the digital payment system an integral part of transparent, efficient, and service-oriented school governance. With continuous integration, in the future this system even has the potential to be connected to other aspects such as academic reporting and communication with parents. Thus, digital payments are not just a transaction tool, but also the foundation of a comprehensive technology-based school management system.

School management integrated with a digital payment system is a modern approach to managing educational institution finances. This approach prioritizes the use of information technology to strengthen financial administration governance, especially in terms of paying education fees. The implementation of this system is

believed to be able to increase the effectiveness of the administration process, ensure transaction transparency, and expand the accessibility of financial services for all education stakeholders, including students, parents, and institution managers (Hidayati et al., 2024).

This digital payment system has become part of the management policy at Tadika Suria Edukids Centre Malaysia. The system, which is designed based on an Android application, was developed with the aim of making it easier for parents or guardians to access, monitor, and manage information related to online education fee payments. One of the main features integrated into this system is the payment mechanism via digital invoices sent directly through the SMAP Application. Through this system, each education fee bill can be received in real-time by parents or guardians, accompanied by clear details regarding the amount, due date, and payment status. The implementation of this system not only simplifies the transaction process, but also increases administrative efficiency, financial transparency, and service affordability without requiring direct presence at the educational institution. Thus, Tadika Suria Edukids Centre Malaysia shows its commitment to implementing digital innovation to support more modern and responsive education governance.

Tadika Suria Edukids Centre Malaysia runs all school management costs and income through digital payment methods to ensure the smoothness and security of financial transactions. These costs include payment of staff salaries, purchase of teaching materials, maintenance of facilities, and other supporting service costs. To support efficiency and transparency, this education center utilizes digital banking services from several well-known financial institutions such as My Bank, CIMB Bank, Bank Islam, and Public Bank. With the support of digital services from the four banks, all transactions are recorded automatically and can be monitored easily. Each banking institution is utilized according to its specific function and needs in daily school operations, such as My Bank is used for managerial management, including budgeting, cash flow monitoring, and centralized and digital financial reporting. CIMB Bank is used specifically for operational and maintenance purposes, such as utility payments, teacher salaries, and equipment purchases through electronic transactions. Meanwhile, Bank Islam is used for the distribution of allowances and incentives for teachers and workers, to ensure that employee welfare is managed in an orderly and efficient manner, while Public Bank is for the initial account which is then transferred to other accounts. With this division of functions, the digital payment system also strengthens modern, systematic, and professional financial governance.

## **E. Conclusion**

This study shows how digital payment systems not only function as transaction tools, but also as managerial strategies to improve efficiency, transparency, and accountability in school financial management. In addition, this study raises the dimension of sharia compliance in the implementation of financial technology, which is still rarely studied specifically in the preschool context.

The advancement of digital technology has had a significant impact on various areas of life, one of which is in the payment system. Digital payments are now a widely used method because they are considered more practical, faster, more efficient, and safer than cash transactions. In the world of education, this system supports school financial management in a more orderly, transparent, and accountable manner.

From a managerial perspective, this system strengthens the accountability and efficiency of school financial management. Viewed from a sharia perspective, digital transaction systems are permitted as long as they do not contain elements of uncertainty, interest, or speculation. Basic principles such as honesty, mutual agreement, and trust remain the foundation of digital transactions that are in accordance with Islamic values. Therefore, digital payments not only support the modernization of school administration, but are also in line with the principles of ethical and religious financial governance.

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