

E-BEKAL AS CASHLESS PAYMENT IN IMPROVING THE QUALITY OF INSTRUCTIONAL SERVICES

Mohammad Alief Hidayatullah*¹, Sofian Syaiful Rizal², Widya Anggraini³

¹Universitas Nurul Jadid, Probolinggo, East Java, Indonesia

DOI: <https://doi.org/10.52627/ijeam.v4i1.185>

Article History:

Received: April 2022

Accepted: June 2022

Published: June 2022

Keywords:

E-Bekal, Cashless Payment,
Service Quality

*Correspondence Address:

sayaalief16@gmail.com

Abstract :

This study analyzes E-Bekal as a cashless payment to improve service quality at the Nurul Jadid Islamic Boarding School. This research uses a qualitative approach with a case study type carried out through observation, interviews, and documentation. Data analysis starts with data presentation, data reduction, and conclusions. The results showed that improving the quality of services through E-Bekal was carried out through providing good facilities, socializing and promoting the system for using E-Bekal, providing E-Bekal cards to students, and providing consulting services, as well as providing cell phones that had an encryption network. With these services, it can help and provide service satisfaction for students.

Abstrak :

Penelitian ini bertujuan untuk menganalisis tentang E-Bekal sebagai cashless payment dalam meningkatkan mutu layanan di Pondok Pesantren Nurul Jadid. Penelitian ini menggunakan pendekatan kualitatif jenis studi kasus yang dilakukan melalui observasi, wawancara dan dokumentasi. Teknik analisis datanya dimulai dari penyajian data, reduksi data, dan penarikan kesimpulan. Hasil penelitian menunjukkan bahwa peningkatan mutu layanan melalui E-Bekal dilakukan melalui penyediaan fasilitas yang baik, mensosialisasikan dan mempromosikan system penggunaan E-Bekal, memberikan kartu E-Bekal kepada santri, dan memberikan layanan konsultasi, serta menyediakan handphone yang ada jaringan enepsinya. Dengan pelayanan tersebut dapat membantu dan memberikan kepuasan pelayanan santri.

INTRODUCTION

The world's progress is a benchmark for a nation to develop correctly; for this reason, strategic and targeted efforts are needed to improve quality and quality. Quality improvement is not only carried out by institutions that produce products in the form of goods but also by institutions that can produce service products through a service system. Quality is an essential activity in organizations because improving quality can be said to be the most common task faced by any institution. Quality service is hope for all companies. In today's very modern world and very tight competition, it dramatically affects the improvement of service quality but is no less competitive with the world of Islamic boarding schools, which are constantly updated about technological advances (Arief, 2019).

The development of financial technology is very rapid, causing many changes. Judging from the students' capacity at the Nurul Jadid Islamic Boarding School, which is quite large, it requires many systems to facilitate the quality of student services. The level of quality service is to facilitate all student service activities in various aspects, one of which we know is related to the quality of service for E-Bekal students. The quality of this service not only makes it easier for students but also makes it easier for guardians of students to control their children's finances at the pesantren (Dewi, 2019).

In Islamic boarding school services, as we all know, in the pesantren itself, almost 70% of services still use offline or manual services. Many guardians of students regularly visit their students for various purposes and, of course, to provide provisions for their children. Therefore, since the beginning of the return of the old students in July 2020, the development bureau, Islamic boarding school, an Islamic boarding school finance have held a meeting to address the provision of students amid this pandemic, which may have limited access to directly to pesantren so that as a result of the meeting a system was formulated to accommodate guardians. Students send supplies in the form of money that can be done quickly anywhere and anytime, namely by making students' E-Bekal cards (Asandimitra, 2022).

The head of the Pondok Pesantren business sector, Nurul Jadid Paiton Probolinggo, said that the E-Bekal program is a program that has been prepared for two years through several stages or processes. The Nurul Jadid Islamic Boarding School launched E-Bekal as a step forward. One of the phenomena at the Nurul Jadid Islamic Boarding School at that time was that many students lost their remittances, students were wasteful, guardians of students could not control their expenses, and students made many payments.

Rizal's (2021) research results state that since 2017 the Nurul Jadid Islamic Boarding School has implemented digital financial services and e-money transactions. Nadiyah (2021) Explains that the E-Bekal card is a mobile application to make it easier for the guardians of the Nurul Jadid Islamic Boarding School students to pay for boarding school meals for students, pay tuition bills, send supplies, and daily shopping for students so that students can directly make non-cash transactions at the area of the Nurul Jadid Islamic Boarding School by using an E-Bekal card that can be monitored directly by the

guardian of the santri. Yaqin (2021) explains that the Nurul Jadid Islamic Boarding School, with a large number of students, is trying and determined to integrate the needs of students, funding, and payments into one door by creating an E-Bekal card system. Sarah (2021) shows that the customer or customer is likened to a king who must be served as well as possible so that the company will benefit from the services provided, likewise with the services of students in Islamic boarding schools, which are very far from the supervision of their parents. It could be that a santri can be said to be a king who must be served in terms of facilities, services, and education.

Based on the research results above, it can be understood that the quality of E-Bekal services at the Nurul Jadid Islamic Boarding School has quality services. This service is beneficial for students to facilitate sending money, paying bills, and shopping for students. Guardians of students from home can control all financial activities of students. Moreover, makes it easier for all the charts that stand under the auspices of the Nurul Jadid Islamic boarding school, one of which can be used as a licensing tool, health checks, and student identity cards.

This research has its uniqueness, one of which is that the Nurul Jadid Islamic Boarding School can produce a generation with more experience and understanding in the economic field. Judging from the quality of the E-Bekal service, the students involved several students who took part in processing the quality of the E-Bekal service to be implemented. There are a few students who already understand how to apply E-Bekal thoroughly. Of course, this experience can be further developed in the community to keep up with increasing economic developments. This study aims to analyze E-Bekal as a cash payment in improving the quality of pesantren services at the Nurul Jadid Islamic Boarding School in Paiton Probolinggo.

RESEARCH METHODS

The research method used is a qualitative method with the types of case studies, observations, and interviews. This research takes place at the Nurul Jadid Islamic Boarding School, Paiton Probolinggo, which is related to E-Bekal as a cash payment in improving the quality of pesantren services. The researcher conducted observations, and interviews with the head of the E-Bekal section, administrators, and students to get accurate data and documentation. The data analysis was carried out circularly and systematically by referring to the concept of Milles and Huberman, which started with data collection, data reduction, and presentation of research data as a whole, then continued with concluding a research finding.

RESULTS AND DISCUSSION

Providing Good Facilities

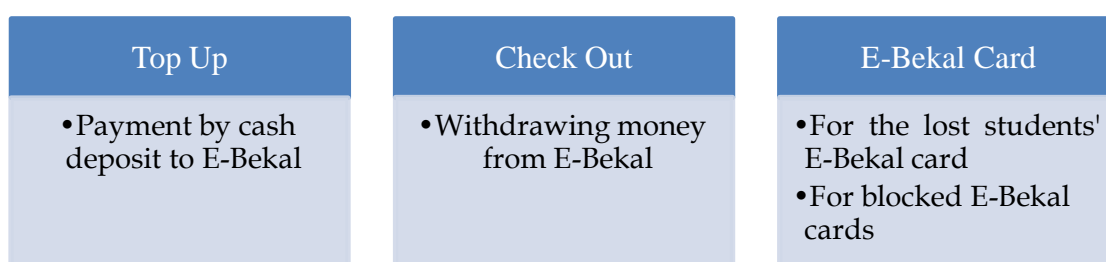
The results of the interview from the Head of E-Bekal explained that prior to the existence of the E-Bekal card, the pesantren formed an E-Bekal management structure, in which the E-Bekal management focused on the E-Bekal service for students in the Islamic boarding school and also the guardians of students who had difficulties, the structure of E-Bekal itself so that when

there are obstacles they can be immediately resolved. The E-Bekal management prepares the facilities used when using the E-Bekal card, such as the E-Bekal office, which can serve top-up, cash out, blocked cards, change cards, wrong transfers, and change pins, as well as tools for using E-cards. Supplies such as an android mobile phone with an encryption network, a tool for making E-Bekal cards, a safe for storing money, and a computer with a wifi network. The first function of the existence of E-Bekal is for payment transactions for boarding students' meals which are directly controlled automatically when the Guardian Santri transfers the monthly money of students through E-Bekal; this can reduce the level of students' arrears in paying for boarding meals for students). The second is like savings for students' spending money which will be monitored directly by the Guardian Santri every day and also the guardian of the santri can manage the daily quota of students according to their needs by changing the card limit according to what is determined by each guardian of students for their children's quota every day, with This can also reduce the level of waste for students in shopping and can also learn to be independent in financial management.

The management of the Santri E-Bekal service is a form of optimizing student shopping services, student bills such as food fees, student quarters, and other bills at the Nurul Jadid Islamic Boarding School, Paiton, Probolinggo. The application of E-Bekal at the Nurul Jadid Islamic Boarding School teaches students to be accessible in dealing with world developments, precisely in the industrial era 4.0 (Amalia, 2020).

Management is the activity of planning, managing, and controlling funds or assets owned by a company. The function of management is to make an income and expenditure plan and other activities for the next period and control the planning. To run management, it must pay attention to the principles that form the basis of management (Setyaningsih, 2022).

Figure 1: E-Bekal Service System



Technical Guidance and Promotion

Based on the results of interviews with the head of the E-Bekal Islamic Boarding School, Nurul Jadid Nahrawi explained that before using the E-Bekal card for students, it is necessary to hold technical guidance for E-Bekal services to facilitate the use of E-Bekal for students which will then be used in every area of the Nurul Jadid Islamic Boarding School. The implementation of the technical guidance will be explained related to the use of E-Bekal students. So what we can do in the future is to hold similar activities regularly to increase

users' knowledge and abilities about technology and support the success of the E-Bekal service, which is expected to make transactions in Islamic boarding schools cashless. In addition to filling out the training activities by giving general presentations, the service team also distributed questionnaires containing several questions that could be used to obtain brief information on the level of satisfaction with using E-Bekal. This service activity was well received by the participants, as evidenced by their enthusiasm of the participants during this activity. Not only that, but the E-Bekal card can also see how much balance is owned by merchants who use e-Bekal. Merchants can also take the sales income at the E-Bekal office or directly take it at the bank office that has joined E-Bekal, such as BNI Bank and JATIM bank.

After successfully implementing e-money in the Al-Hasyimiyah area, it was applied to the following two areas at the Nurul Jadid Islamic Boarding School: the central son area and the Az-Zainiyah (female) area. As for the application of the E Stock card since November 1, 2020, it has been implemented in 3 regions, namely: 1. Al-Hasyimiyah area 2. Az-zainiyah (Putri) area 3. Central male area. This transaction using E-Bekal is still not comprehensive; there are only three regions that implement the program. After being efficient and effective in applying e-Bekal in the three regions, in 2021, the e-Bekal card has been implemented in all areas of the Nurul Jadid Islamic Boarding School based on E-Bekal in student savings and spending. With the E-Bekal, it will be easier for pesantren to control students' finances and the cost of meals, making transactions more accessible, faster and more practical. This is by the mission of the pesantren to develop effective and efficient management of the pesantren.

Giving E-Bekal Card

The E-Bekal party makes the E-Bekal card and provides an understanding of the use of the E-Bekal card to the students so that they are not confused, easy to use, and foster guardians do not need to hold too much money for their foster children for fear of losing. The application of E-Bekal at the Nurul Jadid Islamic Boarding School is the application of the five students' awareness, namely organizational awareness. Achieving a pesantren goal requires other parties to make it happen. The synergy between pesantren and banking is a symbiotic mutualism or mutual positive influence. In a pandemic situation like today, the existence of E-Bekal helps make it easier for Guardians of Santri and Santri in their daily transactions. The motivation for the existence of E-Bekal is to facilitate the Wali Santri and realize the ideals of the pesantren in terms of financial management (Rizal, 2021).

Service quality is essential for the growth and development of the service system. Good service quality at an institution will increase the institution's reputation, increase student loyalty, increase positive word of mouth, improve the performance of an institution, and increase profitability (Engkur, 2018).

Based on an interview with Lia Qurrota Aini as Deputy Head of the Fathimatuzzahro Region, Pondok Pesantren Nurul Jadid Paiton Probolinggo argues that the application of the E-Bekal card media other than as a student transaction is as a student learning towards technological developments such as

the use of E-Money. The phenomenon is not only a medium for learning technology for students but also teaches guardians of students to keep growing and adapting with the times so that this can be an insight so they do not stutter about technology (Fatimah & Suib, 2019).

Nurul Jadid's students can only do the E-Bekal service, other people cannot do it, but also errors often occur, such as the student's guardian incorrectly transferring money or also forgetting the login password; the student's guardian can immediately report to the E-Bekal office so that the money can be paid. The wrong transfer can immediately contact the bank, and for those who forget the password, it will be corrected by E-Bekal itself (Rizal, 2021).

Good service is a complex service, but every institution will still try to provide good service so that it is always in demand by customers; likewise, the existing system at the Nurul Jadid Islamic Boarding School, which changes every year following the digital era, as with E-Bekal at Nurul Jadid Islamic Boarding School, which initially only served top-up (cash deposits) for students but is now able to make payments. Check out where students can check out on the grounds of going home or leaving permission using a certificate; lost cards can be handled at the E-Bekal office and forgot the pin (Wulandari, 2022).

Providing Service Consulting

The quality of service quality is good and also satisfying to be the essential thing that is expected of all service recipients. In the quality of this service, the recipient of the service must serve the service to give priority to providing maximum satisfaction. Service quality creates and provides benefits for service recipients at the right time (Fajrianti, 2020)

The results of the interview with the Head of E-Bekal explained that at the E-Bekal office, not only did checks outs, top-ups but also could provide consultation when an error occurred such as a wrong transfer, the guardian of the santri could call the E-Bekal party, in the case of a wrong transfer, the party e-Bekal immediately calls the bank concerned, after contacting the bank, the wrong money transferred can be returned to the guardian of the student. Arman as the central E-Bekal administrator, thinks that in regulating the E-Bekal service for students, the administrators can serve Top Up students, where this service is accommodated for guardians of students who are less updated on technology so that it becomes an alternative for them to continue to follow the E-Bekal service as the program compulsory boarding school which is known as a modern technology-based boarding school. Not only top-up services but also cashless payment services for students who need money for urgent purposes such as going home and getting permission to leave the boarding school on the grounds of checking.

Cash Service

The interview results with the Head of E-Bekal explained that the Nurul Jadid Islamic boarding school before the E-Bekal card used cash, where students could buy at places outside the pesantren such as at EnjeMart, where Enjemart could serve cash; they did not have to use the E-Bekal card. Because

the number of students who shop exceeds the nominal limit determined by the pesantren, many people come to shop at Enjemart. So, at Enjemart, you can serve using cash, not just an E-Bekal card.

The current digital era can bring pesantren more advanced with the existence of this correspondence Fintech (degree). Fintech is the financial services sector of the digital industry driven by innovation. Fintech is one of several types of non-cash electronic money payments in Indonesia. The electronic equipment of E-Bekal in Islamic boarding schools is one of the advances in information technology currently being carried out at the Nurul Jadid Islamic Boarding School. It can recognize and identify financial assets. Identify payments automatically using a virtual number, designed to provide benefits and convenience to students in managing students finances and spending. Electronic money is the same as the paper money we use. The difference is only in the form if we use paper as a form. Currently, the data is in digital or electronic form (Sukma, 2015).

The Nurul Jadid Islamic Boarding School has implemented digital financial services and e-money transactions since early 2017. However, the application of e-money transactions as a student shopping card has not yet been fully implemented in the Nurul Jadid Islamic boarding school environment. Currently, the only trial implementation of e-money transactions is in the women's boarding school in the Al-Hasyimiyah area (Wulandari, 2022).

Quality is a service that can satisfy customers, according to Joseph M. Juran. (that quality is the suitability of using a product to meet customer satisfaction (Josephine, 2020). Meanwhile, according to Supriyanto & Wulandari, quality is the overall characteristics and description of goods or services that show their ability to satisfy customer needs. So it can be said that quality is used To ensure the expected goals or outputs, and quality must always follow the latest developments in professional knowledge to satisfy customers (Wulandari, 2020).

In the use of services found by researchers in the field, namely E-Bekal, it is a practical and efficient medium for student shopping service transactions to limit santri spending, minimize excessive santri spending and minimize money loss. In general, a high standard of service will result in high satisfaction (Nadiyah, 2021).

The quality of E-Bekal service is a service that is carried out by applicable service standards. The quality of E-Bekal services is multidimensional because the quality of E-Bekal services can be seen from two points of view: the service user and the service provider. Quality improvement measures the perfection of E-Bekal services compared to standards or principles with systematic and continuous corrective actions to achieve optimum or excellent service quality by science and technology standards and the capabilities of existing resources (Ulumiyah, 2018).

Islamic boarding schools, as educational institutions that are an essential part of the national education system, must have precise and targeted quality standards. Quality is considered an essential part because quality shows the advantages of one product compared to other products that do not have

quality. Quality improvement is a method or effort of various good institutions that produce products in the form of goods or services and the quality of services for students' E-Bekal. The service quality of Islamic boarding school E-Bekal is a measure of something expected to be achieved and a product or service for existing customers. Pesantren with quality services have clear and mutually agreed standards (Khairunnas, 2022).

E-Bekal Service Management

In the current era of globalization, the sophistication of electronics cannot be doubted, seen from the institutions that have used information technology systems in calculating existing income. Technological developments significantly impact payment instruments that can provide convenience, flexibility, efficiency, and security in using electronic transactions. The influence of the development of information and communication technology is that it can increase the efficiency of the payment system and can reduce costs and time in processing transactions using checks (Baharun, 2021).

Now the influence of electronic sophistication is not only in demand by companies in Indonesia but has entered the world of Islamic boarding schools. Because Islamic boarding schools have begun to believe in the benefits of information technology, namely in terms of recording and maintaining income information and school financial data. Service is one of the obligations that need to be considered in management, especially in managing Islamic boarding schools.

Management is not only related to management but also to various problems (risks), such as financial management and efforts to find funding sources for the continuity of service. So to achieve it must have a very decisive role. Efforts to achieve management require good management and an understanding of what was designed from the start (Wulandari, 2022).

Service indicators are homework for all institutions that provide modern society, one of which is a boarding school that adheres to the understanding of sincerity and obedience to the Kyai. The quality of service at the Nurul Jadid Islamic Boarding School is the most crucial thing because service is included in one of the obligations to pay attention to for the common good, especially in terms of serving students. Service quality can be interpreted as comparing the expected service and the results obtained. In order to optimize the services of the Nurul Jadid Islamic Boarding School, it offers an electronic payment system which is now often used everywhere. Because at this time, it is not only companies that believe in the benefits of electronic payment systems but also institutions such as schools and Islamic boarding schools (Putri, 2021).

Management is a powerful tool as well as a foundation in the development of institutions in Indonesia. One of them is financial management. Financial management is managing finances, including recording, planning, implementation, accountability, and reporting on performance that has been achieved to achieve service program goals effectively (Nadiyah, 2021). Electronic money is currently proliferating among Islamic boarding schools, not only implementing electronic money transactions in their environment but also making it easier for students to make other transactions; the increasing use of

electronic money will also increase the consumption expenditures of electronic money users. This is inversely proportional to the life of a pesantren, which is known for its environment, always imbued with a simple attitude, *qonaah*, and *zuhud* (Khairunnas, 2022).

Wealth management in management aims to maintain, maintain and develop the value of wealth that is already owned by the institution with the hope that what is the initial concept can meet its own needs such as student shopping services, student bills such as food costs, quarterly, and other bills at the pesantren (Man, 2022).

Service is the best service in meeting the expectations and needs of students. In other words, the services provided by E-Bekal are excellent and meet the standards with quality facilities, so that concern for students and guardians of students is beneficial for the continuity of a system built by the pesantren. Service is a demand or obligation given to managers to deal with all problems. In a very competitive era, it is not inferior to Islamic boarding schools that follow modern electronic sophistication that can make services more sophisticated (Kanedi, 2020).

Good service from an E-Bekal system will prove the E-Bekal is of good quality. The satisfaction of the guardians of the students influences the students to minimize cash to use the E-Bekal students. The management role is one of providing services to students, especially at Nurul Jadid Islamic Boarding Schools; they are required to provide quality services and satisfaction to students within the limits of professional service standards (Putri, 2021).

The number of students from various regions and different backgrounds so that pesantren need applications to efficiently accommodate various financial transactions of students that the idea of E-Bekal emerged as a mobile application to make it easier for the guardians of the students of the Nurul Jadid Islamic Boarding School in making payments for boarding meals for students, delivery of daily shopping supplies. Students, so that students can directly make non-cash transactions in the area of the Nurul Jadid Islamic Boarding School (Baharun, 2019).

E-Bekal for Santri at the Nurul Jadid Islamic Boarding School

This has been widely discussed in the era of banking transactions about the species of electronic money, generally known as retail. Electronic money can also be called E-money. Based on the E-Money International Settlement Bank, such as the santri E-Bekal card, which is also a transaction tool within the Nurul Jadid Islamic Boarding School. The E-Bekal Card is an electronic or prepaid device used to pay bills at Islamic boarding schools. Using the E-Bekal card, students do not need to use cash (Ridwan, 2021).

E-Bekal is a practical transaction tool and very helpful for students to make payments such as food costs, school and campus tuition fees, and other payments. How to use it is pretty simple; attach the card to the reading machine, and the nationalization is complete. The existence of the E-Bekal card at the Nurul Jadid Islamic Boarding School aims to minimize money loss and waste will occur (Nadiyah, 2021).

Naiesa said that as one of the administrators of the KDS cooperative, which serves to buy and selling transactions through the E-Bekal media, the students think that the service for students after the application of the E-Bekal card in the Fathimatuzzahro Region, precisely in South Dhalem, is efficient and facilitates student services in shopping to reduce the crowd of students, and this can significantly trigger the loss of money and cooperative goods.

After going through a very long process in preparing for the use of the santri E-Bekal card, it can be said that 85% of the students are multifunctional for the Islamic boarding school's financial bureau. In use, there are positive negatives: simplifying the transaction process for students' shopping, facilitating student payments, minimizing losses, and minimizing finances. The negative impacts were: that many students lost their cards and blocked cards, and it was challenging to pay bills for shop owners who did not have E-Bekal service tools.

The use of E-Bekal is still not maximized because several obstacles arise when using the E-Bekal card, namely: problems related to machine failure or damage, the existing EDC machine is sometimes damaged so that the concept of cash and electronic money to be distributed is disabled, source cooperation Human resources between officers and traders are still lacking to trade machines so that it can cause transaction errors (Rizal, 2021).

In this case, the follow-up of the pesantren is that the boarding school administrator instructs the foster guardian to seek assistance from the banking sector to carry out transactions so that the guardian of the santri can gradually find out and can directly contact the place of the transaction where the error occurred.

As a commitment to expanding the use of non-cash instruments and making E-Bekal an activity to encourage students' understanding of the use of non-cash transactions, the implementation of E-Bekal in the life of Islamic Boarding Schools needs to be done. An information system is a system that provides information for management in making decisions and carrying out the operations of an agency or institution, where the system is a combination of people, information technology, and organized procedures. The use of applications or information systems has now become a necessity. Primary for everyone, especially students, will make it easier for all students and shorten the time (Sahabuddin, 2022).

In this study, the boarding school management implemented a new execution by developing the E-Bekal application so that the transaction for spending and payment of obligations and fines could be carried out by the students themselves (independently) through the application. Santri no longer needs cash but uses digital or virtual money. The use of digital or virtual money makes it easier to make transactions (Putra & Firmansyah, 2022).

After the E-Bekal application has been created, the training has been carried out, and the application has been used, the next step taken by the E-Bekal management is to survey the administrators and students to measure satisfaction with the E-Bekal application. Through giving a satisfaction survey to the participants to find out changes in knowledge during the process of

implementing the service, it can be said that the use of E-Bekal students is currently getting a positive response for students and guardians of students (Chumadiyah, 2021).

This service activity has provided a unique experience for students because they can learn and implement non-cash transactions within the Islamic boarding school environment. In addition, this service activity can be well received by Islamic boarding schools, as evidenced by the level of satisfaction with the use of the application can be estimated at 81.75%, which means that administrators and students strongly agree with the use of the E-Bekal application for students in the boarding school environment.

CONCLUSION

The head of the Pondok Pesantren business sector, Nurul Jadid Paiton Probolinggo, said that the E-Bekal program is a program that has been prepared for two years through several stages or processes. The Nurul Jadid Islamic Boarding School launched e-Bekal as a step forward. One of the phenomena at the Nurul Jadid Islamic Boarding School at that time was that many students lost their remittances, were wasteful, were guardians of students who could not control their expenses, and made many payments. The purpose of this research is to minimize the loss of money and wasteful students and to increase the service of the pesantren in dealing with the current tight economy. So that the pesantren makes a service system which is called the santri E-Bekal card. The implementation of this program is by the five students' awareness, called organizational awareness. The application of the E-Bekal card is currently running according to what has been planned, although some obstacles can still be overcome so that student services at the Nurul Jadid Islamic Boarding School continue to run. This also increases the dedication of the pesantren management always to provide full service to all students, and also to broaden the experience of the pesantren.

REFERENCES

- Amalia, A. (2020). Manajemen Layanan Khusus Pondok Pesantren. *Jurnal Akuntansi dan Manajemen*, 2(2), 83–85.
- Baharun, H. (2019). Virtual Account Santri: Ikhtiyar Pesantren dalam Memberikan Layanan Prima Berorientasi Customer Satisfaction di Pondok Pesantren. *Islamiconomic: Jurnal Ekonomi Islam*, 10(1), 1–20. <https://doi.org/10.32678/ijei.v10i1.129>
- Baharun, H. (2021). Modernisasi Pendidikan di Pondok Pesantren: Studi tentang Pemanfaatan Sistem Aplikasi Pedatren dalam Meningkatkan Mutu Layanan Pondok Pesantren. *Al-Tarbawi Al-Haditsah: Jurnal Pendidikan Islam*, 6(1), 1–3.

- Engkur. (2018). Pengaruh Kualitas Pelayanan terhadap Kepuasan Nasabah Bank Syariah di DKI Jakarta. *Jurnal Akuntansi Dan Manajemen*, 14(1), 23–35.
- Fajrianti. (2020). Peningkatan Mutu Pelayanan Kesehatan di Rumah Sakit Dengan Six Sigma. *Educatioanl Journal: General and Specific Research*, 15(3), 111–122.
- Fatimah, S., & Suib, M. S. (2019). Transformasi Sistem Pembayaran Pesantren Melalui E-Money di Era Digital (Studi Pondok Pesantren Nurul Jadid). *Jurnal Ekonomi Dan Bisnis*, 20(2), 96–108.
- Josephine. (2020). Nilai-Nilai Budaya Pesantren Salaf dalam Mendidik Karakter Santri Perspektif KH. Hasyim Asy'ari. *Jurnal Akuntansi dan Manajemen*, 2(2), 5–24.
- Kanedi. (2020). Sistem Pelayanan untuk Peningkatan Kepuasan Pengunjung pada Perpustakaan Arsip dan Dokumentasi Kota Bengkulu. *Eksis: Jurnal Riset Ekonomi Dan Bisnis*, 4(1), 37–46.
- Khairunnas. (2022). Strategi Pemimpin dalam Meningkatkan Mutu Pondok Pesantren Zuhijjah Muara Bulian. *JMiE (Journal of Management in Education)*, 6(2), 83–90.
- Minan, A. K. (2022). Strategi Pengelolaan Kekayaan Menggunakan Wealth Management dalam Upaya Mengembangkan Sarana dan Prasarana di Pondok Pesantren Sunan Drajat. *Evaluasi: Jurnal Manajemen Pendidikan Islam*, 6(1), 29–37.
- Nadiyah, A. H. Z. (2021). E-bekal sebagai Media Kontrol Belanja Santri Pondok Pesantren Nurul Jadid. *Jurnal Aplikasi Teknologi Informasi Dan Manajemen (JATIM)*, 2(1), 23–34.
- Nadiyah, N., Syafiih, M., Dianita, D., Arifah, M. (2021). Pemahaman Aplikasi E-Bekal bagi Wali Asuh Santri sebagai Upaya Pencegahan Penyalahgunaan Uang Belanja Santri di Pesantren. *GUYUB: Journal of Community Engagement*, 2(1), 126–140. <https://doi.org/10.33650/guyub.v2i1.2087>
- Putra, R. R. C., & Firmansyah, A. (2022). Activity Based Costing dalam Penentuan Biaya Pendidikan Per Siswa pada Madrasah Aliyah Pondok Pesantren X Pacitan. *Akuntansiku*, 1(1), 1–9.
- Putri, R. K. (2021). Analisis kualitas pelayanan pendidikan terpadu berbasis pondok pesantren. *Jurnal Akuntansi Dan Manajemen*, 5(1), 67–78.
- Ridwan. (2021). Peran Pesantren dalam Menumbuhkan Minat Wirausaha. *Jurnal Al-Hikmah: Jurnal Pendidikan dan Pendidikan Agama Islam*, 3(1), 71–88.
- Rizal. (2021). Strategi Pengelolaan Belanja Santriwati Nurul Jadid Wilayah Al-Hasyimiyah. *Trilogi: Jurnal Ilmu Teknologi, Kesehatan, dan Humaniora*, 2(3), 375–381.
- Rizal, S. S. (2021). Strategi Pengelolaan Belanja Santriwati Nurul Jadid Wilayah Al-Hasyimiyah. *TRILOGI: Jurnal Ilmu Teknologi, Kesehatan, Dan Humaniora*, 2(3), 375–381.
- Sahabuddin, S. (2022). Kepemimpinan Pendidikan Perspektif Manajemen Pendidikan. *Educatioanl Journal: General and Specific Research*, 2(2), 106–107.

- Setyaningsih, D. (2022). Implementasi Manajemen Strategi dalam Meningkatkan Mutu Pendidikan. *Pedagogika*, 13(1), 24-34.
- Sukma, M. (2015). Lembaga Pendidikan Pembentukan Karakter. *Al-Tadzkiyyah: Jurnal Pendidikan Islam*, 8(1), 85-103.
- Ulumiyah, N. H. (2018). Meningkatkan Mutu Pelayanan Kesehatan dengan Penerapan Upaya Keselamatan Pasien di Puskesmas. *Jurnal Administrasi Kesehatan Indonesia*, 6(2), 149-155.
- Wulandari. (2022). Implementasi Manajemen Keuangan lembaga Pendidikan Pondok Pesantren di Masa Pandemi Covid-19. 3(1), 106-118.
- Wulandari, S. (2020). Meningkatkan mutu Pelayanan Kesehatan dengan Penerapan Upaya Keselamatan Pasien di Puskesmas. 6(2), 149-155. <https://doi.org/10.20473/jaki.v6i2.2018.149-155>