



# IMPLEMENTATION OF A VIRTUAL ACCOUNT SYSTEM IN IMPROVING SCHOOL ADMINISTRATIVE PAYMENT ORDER: A CASE STUDY AT SMP ZAINUL HASAN 1 GENGGONG

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## ABSTRACT

The development of information and communication technology has driven the transformation of school financial administration through the implementation of a virtual account system to improve the orderliness of school administrative payments, efficiency, and transparency. This study aims to analyze the implementation of a virtual account system in improving the orderliness of school administrative payments at SMP Zainul Hasan 1 Genggong and identify the benefits and obstacles faced. This study used a qualitative approach with a case study type. Data were collected through interviews, observations, and documentation involving the principal, administrative staff, and parents. The results showed that the virtual account system was able to improve the orderliness of school administrative payments, as indicated by an increase in timely payments from 63% to 80%. This system also increased administrative efficiency through automatic recording and real-time verification and supported transparency in financial management. The main obstacles identified were limited digital literacy and internet access. Overall, the virtual account system made a significant contribution to improving the orderliness of school administrative payments, efficiency, and transparency in school financial administration.

## 1. INTRODUCTION

The development of information and communication technology in the era of globalization has brought significant changes to various sectors, including finance and education. Digital transformation encourages various institutions to utilize technology to improve the effectiveness, efficiency, transparency, and accountability of administrative management. (Purwani et al., 2025) One form of this transformation is seen in the development of digital payment systems that facilitate faster, more flexible, secure, and automatically documented transactions, thereby minimizing recording errors and increasing institutional operational efficiency. (Suryanto, 2025)

The urgency of digital transformation in school financial administration is increasingly important as the complexity of administrative and financial management processes in educational institutions increases. Conventional payment systems that still rely on manual recording are often prone to delays, data inaccuracies, duplication of records, and difficulties in monitoring payment status. These conditions can impact the effectiveness of financial planning, the accuracy of reporting, and the quality of administrative services provided by schools. Therefore, the application of digital technology in financial administration is no longer merely an innovation, but has become a necessity to realize more efficient, accurate, transparent, and accountable school financial management.

In the education sector, digitalization is not only related to the learning process but also encompasses school administration and financial management. Various educational institutions have begun implementing technology-based payment systems, one of which is virtual accounts, to support orderly administrative payments and improve the quality of school administrative services. (Habibah, 2022).

A virtual account is a unique payment identification number that allows each transaction to be automatically recorded in the school's banking and administration systems. This system helps reduce recording errors, speeds up payment verification, and facilitates real-time monitoring of payment data.

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Beyond facilitating transactions, virtual account systems play an important role in improving school administrative payment order, transparency, and administrative efficiency. Each student is assigned a unique payment identification number, enabling payments to be accurately tracked and automatically recorded. This feature encourages payment discipline by reducing the risk of missed or unrecorded transactions and making it easier for parents to fulfill their financial obligations on time. Furthermore, real-time transaction records support transparency by providing clear and accountable payment information for both schools and parents. At the same time, automated recording and verification processes reduce administrative workloads, minimize human errors, and improve the overall efficiency of school financial administration.

Theoretically, the implementation of a digital payment system can be explained through the Technology Acceptance Model (TAM) which states that a technology will be more easily accepted if users feel there is ease of use (perceived ease of use) and real benefits (perceived usefulness). In the context of school administration payments, virtual accounts provide convenience for parents because payments can be made at any time via ATM, mobile banking, or internet banking without having to come directly to the school. This convenience has an impact on increasing administrative efficiency because the transaction recording process is carried out automatically and in real time so as to reduce recording errors and speed up the payment verification process. (Davis, 1989) According to Kala'lembang et al. (2024) stated that perceived ease of use and perceived usefulness are the main factors that influence user acceptance of digital payment systems.

In addition to increasing efficiency, the virtual account system also supports transparency in school financial management because every transaction is automatically recorded in the school's banking and administration systems. Digitally documented payment data facilitates more accurate and accountable monitoring, financial reporting, and administrative audits. Thus, digitizing the payment system not only facilitates service delivery but also supports more orderly and transparent school administration. (Nasution et al., 2022)

Zainul Hasan 1 Genggong Middle School is one of the educational institutions that implements a virtual account-based payment system in its school administration. Prior to this system's implementation, the payment process was manual, leading to various challenges, such as payment queues, administrative delays, the risk of recording errors, and slow financial reporting (Wahyuni et al., 2026). After implementing virtual accounts, administrative payments became more practical and organized because each student had a unique virtual account number that could be automatically monitored by the school.

However, the implementation of digital payment systems does not always run optimally. Several obstacles such as low understanding of digital technology among some parents, limited internet access, and the user adaptation process to the new system remain challenges in implementing virtual account-based administrative payments (Tomatala, 2025). These conditions indicate that the implementation of digital payment systems is not only related to the use of technology, but also concerns user readiness and overall school administration management.

For this reason, a study is needed regarding the implementation of virtual accounts in school administration management to analyze its contribution to improving payment order and identifying supporting and inhibiting factors for implementation. The results of this study are expected to be used as evaluation material in the development of digital payment systems in the school environment.

Although extensive research has been conducted on the implementation of virtual accounts in educational institutions and Islamic boarding schools (pesantren), most previous studies have focused on transaction efficiency, user satisfaction, and the quality of administrative services. Meanwhile, prior research has not examined how virtual account implementation contributes to improving school administrative payment order as part of effective school financial management. Yet, orderly payments are a crucial aspect supporting smooth administration, financial planning, and the sustainability of educational services.

Furthermore, most previous studies have primarily examined virtual account systems from the perspective of transaction efficiency, user satisfaction, and service quality using a quantitative approach. However, attention to how virtual account implementation contributes to improving the orderliness of school administrative payments, particularly in secondary schools with high administrative complexity,

remains very limited. Furthermore, research exploring the implementation process, user adaptation, and the various challenges faced by schools and parents in adopting virtual account systems is also rare. Therefore, this study seeks to fill this gap through an in-depth qualitative analysis of the implementation of a virtual account system in improving the orderliness of school administrative payments at Zainul Hasan 1 Genggong Middle School.

This research is important because orderly administrative payments are one of the factors influencing the effectiveness of financial management and the smooth running of educational services in schools. The implementation of virtual accounts is not only related to ease of transactions but also has the potential to improve payment discipline, record-keeping accuracy, and transparency of financial administration. Therefore, a study is needed to provide an understanding of how virtual account systems contribute to orderly administrative payments, particularly in Islamic boarding school-based educational institutions characterized by complex administrative management.

This research focuses on examining not only virtual accounts as a digital payment medium but also as an instrument for establishing administrative order, transparency in financial management, and the effectiveness of school administration services in Islamic boarding school-based educational institutions through a qualitative case study approach. Unlike previous research, which primarily utilized a quantitative approach and focused on transaction convenience and user satisfaction, this study emphasizes the implementation process and user experience in adapting digital payment systems within the school environment. (Mubarok, 2025)

This study also provides an empirical overview of the experiences of schools and parents in adapting to the digitalization of the administrative payment system. Therefore, this study aims to analyze the implementation of a virtual account system to improve the orderliness of school administrative payments at Zainul Hasan 1 Genggong Middle School and identify the benefits and challenges encountered during its implementation.

## **2. METHODS**

This research uses a qualitative approach with a case study. The qualitative approach was chosen because the research aims to gain an in-depth understanding of the processes, dynamics, and changes that occur in the implementation of a virtual account-based payment system in school financial management. Through this approach, researchers can explore the experiences, perspectives, and challenges encountered by implementers during the digitalization of school administrative payments. Although this research focuses on qualitative data, quantitative data, in the form of payment order percentages before and after the implementation of virtual accounts, is used as supporting evidence to strengthen the interpretation of the research results (Creswell & Creswell, 2018)

The research used a case study because it focused on one specific location: Zainul Hasan 1 Genggong Junior High School, which has implemented a virtual account-based payment system in collaboration with Bank Syariah Indonesia (BSI). The case study approach allowed researchers to describe in detail the transition process from a manual payment system to a digital one, including the supporting and inhibiting factors in its implementation. (Yin, 2018)

This research was conducted at Zainul Hasan 1 Genggong Junior High School, which is under the auspices of the Zainul Hasan Genggong Islamic Boarding School Foundation. The location was selected purposively, considering that the school had been using a virtual account system for more than five years, had adequate administrative data, and involved various parties who understood financial management before and after the implementation of payment digitization. This research was conducted for three months, from February to May 2026. During this period, researchers collected data through interviews, observations, and documentation to obtain comprehensive information regarding the implementation of the virtual account system in improving the orderliness of school administrative payments. The determination of informants in this study used a purposive sampling technique, namely the selection of informants based on their level of knowledge and involvement in managing school financial administration

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The research informants consisted of 1 principal, namely Nun Jordan, 1 administrative officer, namely Ustadz Yusuf, and 3 parents of students, namely Mrs. Toyani, Mrs. Yana, and Mrs. Iin who actively use the virtual account system in school administration payments. The selection of informants was carried out purposively based on their level of knowledge and involvement in the implementation of the virtual account-based payment system, the principal was chosen because he played a role in making policies related to the digitalization of school administration payments, while the administrative officers were chosen because they were directly involved in the process of managing and verifying student payments and parents of students were chosen because they were users of virtual account services who directly experienced the benefits and obstacles in using them, these informants were chosen to obtain a comprehensive picture of the implementation of the virtual account system in improving the order of school administration payments.

The data collection process in this study was carried out systematically through several stages. The first stage was to determine research informants using a purposive sampling technique based on their level of knowledge and involvement in the implementation of the virtual account system. The second stage was to develop research instruments in the form of interview guidelines, observation sheets, and documentation formats tailored to the research focus. The third stage was to collect data through in-depth interviews, field observations, and documentation studies. The fourth stage was to check and verify the data through source and method triangulation to ensure the validity of the data obtained. The final stage was to organize, group, and analyze the data so that it could be used to answer the research focus regarding the implementation of the virtual account system in improving the orderliness of school administrative payments.

Data collection techniques included in-depth interviews, observation, and documentation. Semi-structured interviews, lasting 45–60 minutes with each informant, allowed researchers to more flexibly gather information regarding the implementation of the virtual account system for school administration payments.

Direct observations were conducted to observe the payment process, from parent payments to transaction verification by the school. Furthermore, observations were conducted to identify any technical challenges that arose during the implementation of the digital payment system. Documentation was conducted by collecting and reviewing relevant documents, such as school financial reports, evidence of virtual account transactions, student administrative payment recaps, and standard operating procedures (SOPs) for school financial management.

The research instruments used included interview guidelines, observation sheets, and documentation. These three instruments were used to help researchers obtain complete data that corresponds to field conditions regarding the implementation of the virtual account system in managing school administration payments. Data analysis in this study used the interactive analysis model from Miles and Huberman, which includes data reduction, data presentation, and drawing conclusions. Data reduction was carried out by selecting, summarizing, and grouping data from interviews, observations, and documentation according to the research focus. Furthermore, data presentation was carried out by organizing the data into thematic categories, such as the condition of the payment system before the implementation of the virtual account, the process of implementing the virtual account, obstacles in implementing the system, and the impact of the implementation of the virtual account on the orderliness of student administration payments. The final stage was drawing conclusions by identifying important patterns from the analyzed data so that they could answer the research focus.

The validity of the data in this study was tested using source and method triangulation techniques. Source triangulation was conducted by comparing information obtained from the principal, administrative staff, and parents. Meanwhile, method triangulation was conducted by comparing data from interviews, observations, and documentation. The use of these two techniques aims to increase the trustworthiness and validity of the data so that the research results can reflect the actual conditions in the

field regarding the implementation of the virtual account system in managing school financial administration.

### 3. RESULTF AND DISCUSSIONS

#### Implementation of the Virtual Account System for School Administration Payments at Zainul Hasan 1 Genggong Middle School

Zainul Hasan 1 Genggong Middle School has implemented a virtual account-based payment system in collaboration with Bank Syariah Indonesia (BSI). Each student is assigned a unique virtual account number so that each payment can be automatically identified by the system. Parents or guardians can make payments via ATMs, mobile banking, internet banking, or the BSI BYOND app (Widya & Aini, 2021).

The implementation of a virtual account system is an effort to digitize school financial management and improve the quality of administrative payment services. Prior to this system's implementation, payments were made manually by visiting the school in person and recorded in a cash book or student payment card. This system was deemed ineffective due to its time-consuming nature and potential for recording errors.

Implementation of a payment system based on virtual account at Zainul Hasan 1 Genggong Middle School, this can be seen through the payment procedure documents and proof of administrative transactions.



Figure 1 VA Payment Method



Figure 2. Proof of VA Transaction

Based on the results of the interview with the administration section, it was stated "In its implementation, we use a virtual account system that is directly connected to the bank so that every student payment can be detected automatically and more easily monitored by the school." (Ustadz Yusuf) From the interview, it was shown that the virtual account system helps the school in monitoring payments more effectively because every transaction is automatically recorded in the school's banking and administration system.

This condition can be seen in the implementation of virtual accounts at Zainul Hasan 1 Genggong Middle School which helps the school in recording payments automatically and more orderly. (Millah, 2024)

From an administrative efficiency perspective, digitizing payments through virtual accounts reduces the need for manual record-keeping because transaction data is directly integrated with the banking system. This accelerates payment verification, data recapitulation, and the preparation of school financial reports. Transparency is achieved because each student has a unique virtual account number, allowing all transactions to be clearly traced and automatically documented. This system allows schools to monitor payments in real time and minimizes the risk of recording errors or administrative data manipulation.

The virtual account system implemented at Zainul Hasan 1 Genggong Middle School simplifies the school's administrative payment process, speeds up transaction recording, and facilitates monitoring of student payment status by the school. These findings align with those of Setiawan (2025), who found that using virtual accounts can improve the effectiveness of financial administration and simplify the payment process.

**Level of Administrative Payment Orderliness Before and After Virtual Account Implementation**

Before the virtual account system was implemented, administrative payments were still handled manually. Parents had to come to the school to make payments, and then staff recorded the transactions in a payment book and student administration card. This process often presented challenges, such as delays in registration, payment queues, and difficulty checking student payment status.

The payment recapitulation process also takes a relatively long time because officers must review payment data individually before compiling financial reports. As a result, monitoring student payments cannot be done quickly and in real time. After implementing virtual accounts in collaboration with Bank Syariah Indonesia (BSI), each student has a unique payment number, allowing transactions to be automatically identified. This system makes it easier for schools to monitor payment status because transaction data is directly recorded and linked to the banking system.

**Table 1 Comparison of Administrative Payment Orderliness Before and After Virtual Account Implementation**

Indicator	Before VA Implementation	After VA Implementation
	2019	2025
Number of Students	618	657
Pay on Time	381	503
Late Payment	237	154
Payment Order Percentage	63%	80%

Based on school administrative data, data before the implementation of virtual accounts were obtained from school administrative archives in 2019, the last period of use of the manual payment system. Meanwhile, data after the implementation of virtual accounts were obtained from school administrative data in 2025, after the virtual account system was fully implemented in managing administrative payments. The difference in the number of students in the two periods is due to changes in the number of students each year. Therefore, the research analysis focused on the percentage of payment order as the main indicator to see changes that occurred after the implementation of the virtual account system.

The increase in on-time payment rates demonstrates that the implementation of the virtual account system makes it easier for parents to make school administration payments. This system allows payments to be made anytime and from anywhere through available banking services without having to visit the school in person. This ease of access encourages parents to make payments according to the specified schedule, thereby minimizing late payments. Furthermore, each student has a unique virtual account number, reducing the risk of payment errors and streamlining the payment process.

In addition to simplifying the payment process, the virtual account system also supports automatic payment recording. Every successful transaction made by a student's guardian is immediately recorded in

the school administration system, eliminating the need for manual recording. This system also enables real-time payment verification, meaning payment status can be determined immediately after a successful transaction. This allows schools to immediately monitor incoming payments without having to wait for confirmation from guardians. Furthermore, payment transparency is increased because billing and payment data can be accessed and monitored more clearly and accurately by relevant parties, reducing the potential for errors and discrepancies in school financial administration.

Based on the results of an interview with Nun Jordan as the Principal of Zainul Hasan 1 Genggong Middle School, he stated:

"The implementation of virtual accounts has a positive impact on the orderliness of school administrative payments. With an integrated system, schools can monitor student payments more quickly and accurately, thereby minimizing late payments. Furthermore, it's easier for parents to make payments because they can do so anytime through digital banking services."

Research results show that the implementation of virtual accounts contributes to improved orderliness in payment administration because the process of recording, verifying, and monitoring payments can be done more quickly, accurately, and well-documented. The use of virtual accounts can improve the accuracy of payment data and expedite the process of identifying students who have and have not made payments (Adi et al., 2026).

The improved orderliness of payments is also influenced by the ease of access provided by the virtual account system. Parents can make payments 24/7 via ATM, mobile banking, or internet banking without having to come to school and queue at the payment counter. Furthermore, each student has a unique virtual account number, allowing the system to automatically identify payments. This facilitates schools' real-time payment status monitoring, expedited transaction verification, and reduced the likelihood of delays and administrative errors.

### **Benefits of Implementing Virtual Accounts for Schools and Students' Guardians**

#### **Benefits for Schools**

Based on research findings, implementing virtual accounts offers various benefits for schools, particularly in terms of financial administration efficiency. Every payment transaction is recorded automatically, eliminating the need for manual recording by administrative staff. This accelerates payment verification, financial reporting, and student payment administration oversight.

In addition to increasing efficiency, the implementation of virtual accounts also strengthens transparency and accountability in school financial management. Transparency is achieved because each student has a unique virtual account number, allowing each transaction to be clearly identified. All payment data is stored in the system and can be traced back if necessary. Digital record-keeping minimizes the risk of data loss and recording errors. This finding aligns with Sagitha (2025), who stated that digitizing financial transactions through an integrated system can improve data accuracy, strengthen transaction transparency, and support financial management accountability through automated recording mechanisms and systematically documented audit trails.

#### **Benefits for Student Guardians**

For parents, the implementation of virtual accounts makes it easier to make school administration payments. Parents no longer need to come to school in person, as payments can be made through ATMs, mobile banking, or the BYOND BSI app. This convenience provides flexibility in time and place when making payments.

Based on the results of an interview with one of the student's guardians, he stated:

"Since using a virtual account, it has become easier for me to pay school fees because I don't have to come directly to school. Payments can be made via mobile banking at any time, and after paying I immediately get proof of the transaction so I am more confident that the payment has been received." (Toyani) The research findings show that the acceptance of the virtual account system by parents can be explained through the Technology Acceptance Model (TAM). The Perceived Ease of Use aspect is seen from the ease of paying school administration fees via mobile banking without having to come directly to school, thus providing flexibility of time and place for users. Meanwhile, the Perceived Usefulness aspect is

reflected in the perceived benefits, namely a faster payment process, ease of obtaining proof of transactions, and increased order and transparency of administration because each transaction is automatically recorded in the system. This finding is in line with the research of Ramadhani and Purwanto (2025) which states that perceived ease and perceived benefits are important factors in the acceptance of digital payment technology.

Sharia financial education plays a crucial role in increasing the utilization of digital financial services and Islamic banking inclusion in the community (Maula Nasrifah 2025). Zainul Hasan 1 Genggong Middle School has made it easier for parents to pay for education fees through online banking transactions. (Rahman, 2023)

Furthermore, guardians can obtain proof of payment immediately after a successful transaction. This transaction proof provides assurance that the payment has been received by the system and recorded in the school administration. This increases guardians' comfort and trust in the payment services provided by the school. Easy, fast, and organized payment services can increase user comfort and satisfaction (Wahab, 2022). These findings indicate that guardians' acceptance of virtual accounts can be explained by the Technology Acceptance Model (TAM) proposed by Davis (1989). Users accept the technology because of perceived ease of use, namely the ability to make payments anytime without having to come to school, and perceived usefulness, in the form of savings in time and transaction costs.

**The Impact of Virtual Accounts on the Transparency and Effectiveness of School Financial Administration**

The implementation of virtual accounts has a positive impact on the transparency and effectiveness of school financial administration. All payment transactions are automatically recorded in the system, making it easier for schools to monitor the flow of student administrative payments.

In addition to increasing transparency, the virtual account system also supports the effectiveness of administrative services because payment verification can be carried out in real time without requiring re-registration by administrative staff. This accelerates the preparation of financial reports and facilitates the monitoring of student payment arrears. These findings indicate that virtual accounts function not only as a digital payment facility but also as a more accountable and efficient financial administration tool. Digitizing payments can increase transparency and accountability in school financial management (Nasution 2022).

The following are changes to the administrative payment process before and after the implementation of the virtual account system at Zainul Hasan 1 Genggong Middle School.

**Table 2 Comparison of Administrative Payment Processes Before and After Virtual Account Implementation**

No	Before VA	After VA
1	Payment must come to school	Online payments
2	Payment queue	No need to queue
3	Manual verification	Automatic verification
4	Risk of losing evidence	Digital transaction proof
5	Monitoring is done manually	Monitoring is done in real time
6	Data recapitulation takes a long time	Automatic data recapitulation

Compared to the previous manual payment system, the implementation of virtual accounts has significantly improved the management of school financial administration. Prior to virtual accounts, payment processes often resulted in queues because parents had to come directly to the school, and staff had to manually record payments. Transaction verification also took longer and risked recording errors or lost proof of payment. After implementing virtual accounts, all transactions are recorded in real time and can be traced back through transaction history (audit trail). Furthermore, schools can monitor outstanding payments more quickly and accurately because the system automatically identifies students who have and have not made payments.

**Obstacles and Efforts to Overcome the Implementation of Virtual Accounts**

Despite its numerous benefits, the implementation of virtual accounts still faces several challenges. Based on interviews, the most frequently encountered obstacle is the lack of understanding among some students' guardians regarding the use of digital banking services. Furthermore, internet network issues sometimes hinder transaction processing and access to payment applications. Another obstacle is the

adaptation process that school administration staff must undergo when using the new system. The transition from a manual to a digital system requires adjustments in data management and financial administration procedures. To address these challenges, the school has taken various measures, including educating parents about virtual account payment procedures, providing payment tutorial videos, and providing assistance to users experiencing transaction difficulties. Furthermore, the school has partnered with Bank Syariah Indonesia to help resolve various technical issues that arose during the virtual account system's implementation. The main challenges in implementing digital technology are low user digital literacy and limited access to technology. Therefore, education and mentoring are crucial factors in supporting the successful implementation of virtual account-based payment systems (Ellyani 2025).

This research was limited to one Islamic boarding school-based educational institution, so the results cannot be generalized to all educational institutions. Further research could be conducted at several schools or Islamic boarding schools using a comparative approach.

#### 4. CONCLUSION

Based on the research results, it can be concluded that the implementation of the virtual account system at SMP Zainul Hasan 1 Genggong has succeeded in improving the orderliness of school administration payments, as demonstrated by an increase in the percentage of on-time payments from 63% to 80%. This system also has a positive impact on administrative efficiency through automatic transaction recording, faster verification, and ease of financial reporting, while simultaneously enhancing the transparency and accountability of school financial management as each transaction is recorded in real-time and can be traced clearly. Additionally, the implementation of the virtual account provides ease for the students' guardians in making payments without having to come to school, although there are still challenges such as low digital literacy and limited internet access. Therefore, it is recommended that the school continue to enhance the socialization and assistance for guardians in using the digital system and strengthen cooperation with banking institutions to address technical challenges, while the guardians are expected to improve their understanding of using digital banking services so that the payment process can run more effectively and smoothly. Based on the research results, the implementation of a virtual account system has been proven to improve payment order, administrative efficiency, and transparency in school financial management. To support the sustainability of the system's implementation, schools need to conduct outreach and digital literacy training for parents or guardians to ensure optimal use of digital payment services. Furthermore, adequate internet infrastructure support, provision of technical assistance services for users, and regular evaluation of the payment system are necessary to ensure the effectiveness and sustainability of virtual account use in school administration.

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