


THE USE OF DIGITAL PLATFORMS IN FINANCING MANAGEMENT IN PRIMARY SCHOOLS

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Article Info	ABSTRACT
<p>Article history: Received May 21, 2024 Revised Jun 10, 2024 Accepted Jun 17, 2024</p> <p>Keywords: Financial Management Education Digital</p>	<p>Digital transformation in the field of education has influenced the teaching and learning process as well as the administration and financial management of schools. Financial management at the elementary school level is crucial for determining the quality of education, requiring principles of fairness, efficiency, transparency, and accountability. This study aims to analyze the use of digital platforms in financial management of elementary schools, identify the benefits and challenges faced, and find solutions to overcome these obstacles. The research method used is Systematic Literature Review (SLR). The research findings show that the implementation of digital-based financial management in schools has been widely adopted, including the use of applications, virtual accounts, and e-commerce. The benefits obtained include increased efficiency, transparency, and accuracy in fund management. However, the challenges faced include limitations in technological infrastructure, lack of understanding and skills among educators, and data security issues. Additionally, internet network factors and uneven internet literacy in the community also pose challenges. Thus, this research provides insights and guidance for schools and other stakeholders to improve the effectiveness and efficiency of financial management in elementary schools through digital technology.</p> <p>This is an open-access article under the CC-BY 4.0 license.</p> 

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INTRODUCTION

In today's digital era, the use of information technology has penetrated various aspects of life, including in the field of education. This digital transformation not only affects the teaching and learning process, but also administrative management and school

financing. Educational institutions from all levels of education ranging from preschools, schools to universities are organizational entities that in their operations require and need money (money) to mobilize all the resources they have [1]. At the primary school level, financial management is one of the important aspects that determine the quality of education. Financing management has its own section in an organization, where financing management must be held by people who are experts in this field [2]. Financing management requires the existence of several main principles, namely the principles of fairness, efficiency, transparency, and accountability [3]. The use of digital platforms in primary school finance management offers various benefits, such as increased efficiency, transparency and accuracy in fund management. In addition, financial management must continuously evolve and adapt to changes in the business environment and technology in order to effectively and efficiently meet the financial needs of the organization [4]. However, the implementation of this technology in primary schools does not always go smoothly.

Various obstacles, such as limited technological infrastructure, lack of understanding and skills of educators, and data security issues, are often a barrier. In addition, there are still other factors such as internet network factors and the ability to understand the internet that is not evenly distributed in the community [5]. There are also agencies that face the problem of financial reports that must be sent in hardcopy every quarter, which causes inconvenience compared to digital reporting [6]. Another problem faced in financial management is the large amount of financial management in private educational institutions in Indonesia which shows a lack of transparency in the financial administration system and accounting system [7]. Therefore, it is important to better understand how digital platforms can be effectively used in primary school finance management. In addition, it is also necessary to identify the challenges faced and find appropriate solutions. Based on this background, this study formulates several main questions. These questions include how digital platforms are currently used in primary school financing management, the benefits and challenges faced, and the best solutions to overcome the obstacles that arise.

This study aims to analyze the use of digital platforms in primary school financing management. In addition, this study also aims to identify the benefits and challenges faced by primary schools in implementing digital platforms for financing. With this research, it is expected to provide insights and guidance for schools. In addition, this research is also expected to help the government and other stakeholders in improving the effectiveness and efficiency of financing management in primary schools through digital technology.

Overall, the use of digital platforms in primary school financing management has great potential to improve the quality of education. However, the successful implementation of this technology is highly dependent on the readiness of infrastructure, the ability of educators and data security. Through this research, it is hoped that effective ways can be found to overcome these obstacles. This research is also expected to reveal

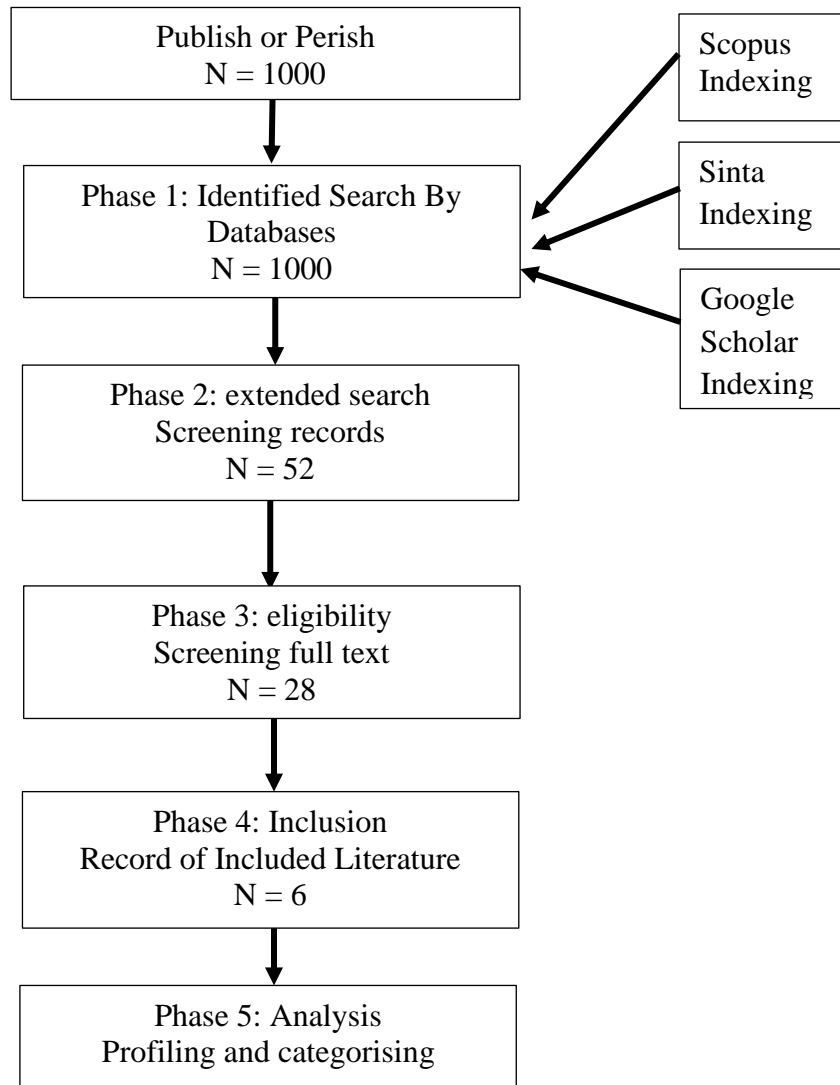
the concrete benefits of using digital platforms in primary schools. Thus, primary schools can be more confident in adopting digital technology for their financing management.

However, there is still a gap in the research regarding a comprehensive understanding of the implementation of digital platforms in the context of primary schools, particularly in developing countries. Many previous studies have focused more on higher education institutions or secondary schools, thus not providing a clear picture of implementation at the primary school level. In addition, previous studies often do not consider locally specific factors such as government policies, school culture and resource limitations. Therefore, this study aims to fill this gap by providing an in-depth and relevant analysis of the use of digital platforms in primary school financing management across different local contexts.

METHODS

This research uses a qualitative methodology based on a systematic review of the literature (SLR). SLR is defined as a research method that uses systematic reviews and meta-analyses by presenting the results using data analysis results that have been combined from various previous studies with similar topics based on academic data published in a scientific journal (method) [8]. The research data that researchers use in this study comes from scientific articles contained in national and international indexed journals. The data search uses an online-based article search system including Lens.org, Science Direct, SINTA, and the Publish or Perish application which makes it possible to get many articles as a basis for researchers to conduct research. In addition, to enrich and complement the shortcomings of some of the above applications, researchers manually collected additional data through Google Scholar.

Researchers collect data specifically on articles published in the 2019-2024 timeframe, this is done so that this research is more up-to-date. In addition to these criteria, there are other criteria, namely that the documents that become research data are complete documents in the form of scientific articles and are not proceedings and all articles are open access articles. The keywords that researchers used to obtain literature data were "The Use of Digital Platforms in Financing Management in Elementary Schools". The methodology adopted in this SLR research is described in PRISMA in the chart below.

Diagram 1. PRISMA diagram

Based on the data obtained by the researchers, there were 1000 raw data articles which were then screened several times. In the first stage, the screening of the suitability of the title and abstract was carried out, at this stage 52 suitable articles were obtained. There were 948 articles that the researchers did not use because they did not match the title of this study. Articles that are already suitable in the first stage then researchers do screening again in the second stage, this screening is based on the suitability of the article content with the research objectives. In the second stage there were 28 articles that had suitability with the objectives of this study, 22 articles were discarded because they did not have the same objectives as this study. The last stage is filtering based on the quality of the article, there are 6 articles that researchers use as research data and researchers make as material for analysis, researchers only take articles that have been indexed Sinta

1, 2, 3 and 4 and Scopus Q1, and Q2. To obtain the data, the following is the inclusion and exclusion table.

Table 1. Inclusion and Exclusion Criteria

Criteria Type	Criteria Type	Inclusion	Exclusion
Publication Type	Journal article	√	
	Proceedings		√
	Books		√
	Report		√
Access	Free access	√	
	Limited access		√
Publication Period	2019-2024	√	
Place of Publication	All over the world	√	
Research Methods	Qualitative	√	
	Quantitative	√	
	R&D	√	

The last stage that researchers do is the data analysis stage, at this stage the 6 articles that become the database of this research are analyzed for content. The following articles were used as research data:

Article Title	Journal Name	Year of Publication of Indexed Article	
Education Financing Management Based on Information and Communication Technology	Scientific Journal of Education and Learning	2022	Sinta 3
Utilization of Information Systems in School Financing Management	Journal of Education Management	2023	Sinta 4
Education Financing Management in Improving the Quality of Education at Madrasah Aliyah Imam Muslim Serdang Bedagai	INTIQAD: Journal of Religion and Islamic Education	2021	Sinta 4
Education Financing Management in Improving the Quality of Islamic Education Institutions	Edumaspul: Journal of Education	2020	Sinta 4
Training and Workshop on Digital-Based Education	AKM: Action to the Community. Journal of community service	2023	Sinta 4

and Financial Management
in Schools

Implementation of Education Financing Management (Case Study of Mts Darul Khair Masing, Kec. Batui, Kab. Banggai, Central Sulawesi)	Tadbir: Journal of Islamic Education Management	2019	Sinta 4
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RESULTS AND DISCUSSION

A. Implementation of the Digital Platform in Education Financing Management

The application of digital-based financing management in the article is carried out by utilizing information technology-based information systems, such as the ARKAS application provided by the government. The utilization of this information system aims to simplify the process of inputting payment and expenditure data, accelerate performance, and increase accuracy in financial transactions so that it can support the effectiveness and efficiency of an activity [9]. The use of the ARKAS application has a positive and significant effect on the accountability of financial statements [10]. In addition, the application of the latest technology-based information systems is also used as a tool to simplify and improve the existing financial management system, so as to increase accountability and transparency in school financial management. In addition to the applications provided by the government, several educational institutions also have information systems in which there are various menus including those for managing finance and education financing at the institution.

Other applications used in financial management provided by the Ministry of Religious Affairs, especially for Madrasahs, are EDM and e-RKAM, using these applications madrasahs can manage BOS funds and other funds more transparently because they can be accessed directly and tiered from the Madrasah internal level, the Ministry of Religious Affairs office at the Regency / City, to the Ministry of Religious Affairs at the central level [11]. Apart from the various types of financial management applications facilitated by the government both by the Ministry of Education, Culture and Higher Education and the Ministry of Religious Affairs, there are still many ways that can be used by educational institutions to digitize their financial management. The way that can be used is to build an internal information system.

The information system used by schools to manage finances and education financing has collaborated with banks so that all types of education financing carried out can run online through m-banking or digital wallets. In its application, educational institutions that have implemented digital-based financing management use Virtual Account as a payment system. By using this Virtual Account, payments will run more easily so that transactions, identification of funds, recording systems and accuracy of reports run faster [12]. In addition, by collaborating between educational institutions and

banks, educational institutions can also apply the e-money system so that students can use the service not only to pay tuition fees but also to shop within the educational institution [13]. The implementation of digital-based education financing can also use the Qris barcode digital wallet payment application [14]. Another application used by educational institutions, especially in Madrasahs, is the third-party application IDN Network, the use of this application makes payment of education funds can be done in various ways such as bank transfers, e-wallets and e-commerce [15].

B. Benefits, constraints and challenges in using digital platforms in education financing management

The use of digital platforms in education finance management, especially those in schools, has several benefits, including first, making data efficiency and accuracy more secure. The use of digital platforms in education finance management significantly improves data efficiency and accuracy, reduces human error, and enables fast and timely data access [16]. Digital platforms also facilitate better financial recording and reporting, thus helping schools to budget and monitor expenditure more effectively [17]. Secondly, transparency and accountability, digital platforms increase transparency in the management of education funds by providing real-time financial data, which can be accessed by various stakeholders such as foundations, governments and communities [18].

In addition to being easily accessible by stakeholders, the digital system can also be audited in real time [19]. This transparency supports accountability, reduces the potential for misuse of funds, and increases public trust in educational institutions. With more transparent financial supervision and control, the risk of corruption can be minimized. Third, there is ease of access and reporting. With a digital platform, the financial reporting process becomes easier and faster. Financial information can be accessed anytime and anywhere, allowing various stakeholders to monitor the efficient and effective use of funds. This simplifies the financial audit and evaluation process, and minimizes human error in reporting [20].

In addition, the platform reduces operational costs associated with manual methods, such as printing and distribution costs of physical documents. Fourth, there is ease of oversight and control, The digital platform facilitates oversight and control over the allocation and use of education funds, thereby improving the effectiveness of financial management. The system allows for more accurate and real-time monitoring of budgets and expenditures, which helps in ensuring funds are used in accordance with planning. In addition, integrated financial management allows for more efficient planning, organization, accounting, implementation, supervision and accountability. Fifth, operational cost savings, the implementation of a digital platform can reduce operational costs associated with manually managing financing. In addition to saving on printing and document distribution costs, automation of administrative processes also reduces the need for labor for repetitive administrative tasks.

This allows for a more efficient allocation of resources, so that funds can be used for other purposes that better support educational activities [21]. The use of digital technology in education and financial management helps schools, teachers and students adjust to the fast-paced times, improving their readiness to face future challenges. It also improves the digital skills of students and educators, which in turn improves the overall quality of education [22].

In addition to the various benefits obtained by implementing a digital platform in education financing management, there are also obstacles and challenges faced by educational institutions that implement it. Some of these obstacles are part of what each educational institution continues to strive to improve. Some of these obstacles and challenges include. First, the relatively high development costs. Developing and implementing a digital platform requires a large initial investment. This includes the cost of technology infrastructure, software, hardware and human resource training. For schools with limited budgets, these costs can be a significant burden. The implementation requires long-term commitment from various parties to ensure the sustainability of using the platform. Secondly, there are limited human resources. Not all educational institutions have adequate human resources to operate and maintain digital platforms. Limited knowledge and competence in the use of digital technology can hinder effective implementation. Many schools may face a shortage of trained human resources to operate and manage digital platforms[23].

Training and capacity building are needed to ensure that all parties can use the system effectively. Third, infrastructure limitations, In some areas, especially remote areas, limited access to technology and the internet is a major obstacle to implementing digital platforms. Not all educational institutions have adequate access to the internet and the hardware needed to operate digital platforms. Inadequate information technology infrastructure in some schools hampers the digitization process. Fourth, there is resistance to change. Some stakeholders may show resistance to change and innovation, especially if they are not familiar with technology. Changing organizational culture and work habits from manual to digital systems requires significant time and effort. This change may also require additional resources for staff training and capacity building.

The implementation of digital-based financing management not only still has many obstacles, but there are also challenges that overshadow its implementation. The challenges arise from several factors, some of the challenges that must be faced by educational institutions to implement digital-based financing management include. First, there is no guarantee of data security. Digital financial data management faces cybersecurity challenges, including the threat of hacking and data leakage. Digital platforms must ensure that sensitive financial information is protected from cyber threats, which requires additional investment in security technology and data protection protocols. This challenge requires good data protection and management measures to prevent data leakage or misuse. Second is the need for system integration, the integration of digital platforms with existing systems. Systems that differ in terms of format and

technology may require significant adjustments to operate in synergy. This requires careful planning and additional resources to ensure all systems can operate without technical constraints. Continued use of digital platforms also requires ongoing support and maintenance.

Thirdly, there is no long-term commitment regarding maintenance and updates, education institutions must ensure the platform is always updated and well-maintained to accommodate technological developments and the needs of educational institutions is a challenge. This includes software updates, security upgrades, and continued training for users to ensure the platform functions optimally. This challenge in maintenance and updating requires long-term commitment from various parties. Fourth, the need for capacity building, the implementation of digital platforms makes it necessary to make continuous efforts to develop the capacity of human resources through training and education, so that they are able to operate and utilize digital platforms optimally. In addition, adaptation to new technologies also requires significant time and effort for both administrative staff and educators in schools. This cultural change and technological adaptation may require additional resources for staff training and capacity building. Fifth, there is still a lack of supporting policies and regulations. In order to implement digital-based financing management, supporting policies and regulations are needed to ensure that the implementation of digital platforms can run smoothly. Regulations on data protection, information security, and operational standards must be clear and consistently applied. These policies must also support the development of infrastructure and human resources to ensure successful implementation.

CONCLUSION

The application of digital-based financing management has been very much in educational institutions, both schools and boarding schools. In its application, there are various applications that can be used such as school information systems, ARKAS, EDM, -RKAM, IDN Network, and payments using Virtual Accounts or e-money or e-wallets. In addition, there is also an android application that can be used by utilizing Qris scans to make payments. The implementation of digital financing management is not only to make payments for tuition fees or monthly education fees, but can also be used to make transactions when students shop or make transactions in the school canteen.

Overall, while there are many benefits of using digital platforms in education finance management, such as improved efficiency, accuracy, transparency and cost savings, there are also significant obstacles and challenges. High implementation costs, limited human resources and infrastructure, and resistance to change are some of the key barriers that need to be overcome. In addition, challenges in data security, system integration, and platform maintenance require special attention. With careful planning, adequate training and strong policy support, education institutions can be better equipped

to adopt digital platforms to improve efficiency and transparency in education financing management, ensuring sustainable and impactful implementation success.

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