

# **Analysis of the Economic Independence of Islamic Boarding Schools Through Smart Card Digitalization Innovation (Case Study of Al-Amin Islamic Boarding School Mojokerto)**

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## **ABSTRACT**

In making economic growth almost all aspects are supported by the sophistication of information technology which is developing very rapidly. The government has made many policies to continue to spur economic growth. The economic independence of Islamic boarding schools through the advancement of digital technology at the Al-Amin Islamic Boarding School, in addition to being a place to gain knowledge, is also taught how students can become good entrepreneurs. In its implementation, it applies an entrepreneurial spirit and technological advances by innovating to support the needs of students and providing a method of student entrepreneurship based on technology and entrepreneurs that can be applied in the lives of its students. This study uses a type of field research with a qualitative approach. Data collection techniques used through observation, interviews, documentation, online data searches. The results of this study are that the economic independence of Islamic boarding schools at the Al-Amin Sooko Islamic Boarding School is implemented in the form of businesses and learning that can increase the economic independence of Islamic boarding schools. Several professional businesses such as Al Amin Mart, financing business units, refill water depots, sewing training. So that the Al-Amin Islamic Boarding School can develop both economically and also produce alumni who are able to become entrepreneurs who can benefit the community. In addition, the Al-Amin Islamic Boarding School has an innovation in economic digitalization by having a smart card. The purpose of this innovation is so that students can use it safely and comfortably, where cash is prone to the risk of being lost and so on. In the efforts made by the Al-Amin Islamic Boarding School, it can be said to be independent even though not entirely.

**Keywords:** Islamic Boarding School, Economic Independence, Smart Card

## INTRODUCTION

In the current era of globalization, almost all aspects are supported by the sophistication of technology that is developing very rapidly, starting from the fulfillment of primary needs to the use of technology to facilitate daily activities (Isbahi et al, 2022). The development of this era is marked by the existence of a non-cash or cashless payment system for reasons of speed and security in transactions (Taopik et al, 2024). In addition, information technology is a sign that in this era it is very much needed because it can advance and expand the network, including smart cards. A smart card is a card that contains a microprocessor and a memory chip or a memory chip that cannot be programmed logically. So far, the card technology that we know revolves around applications in ATMs, credit cards, GSM cards, and so on that can be used to support all kinds of human needs.

The development of smart cards has had an impact on various fields and various types of needs can be accessed using smart cards, in the health sector, transportation sector, service sector, education sector, and so on. No exception in the field of payment systems, especially electronic devices which are non-cash payment instruments using smart cards. The use of smart cards will potentially reduce the use of cash in the future and will have an impact on national economic growth. Digital financial innovation in the form of business process renewal activities, business models, and financial instruments that provide new added value in the financial services sector by involving the digital ecosystem for settling capital collection transactions, investment management, collection and distribution, insurance, market supporters, with the condition that it is in accordance with the provisions in Article 2 paragraph 1 of the Regulation of the Minister of Communication and Information Technology number 29/PER/M.KOMINFO/09/2008 concerning Certification of Telecommunication Equipment and Devices that every telecommunication equipment and device that is made, assembled, imported for trading, and or used in the territory of the Republic of Indonesia must meet technical requirements.

The level of technological progress is a major thing that must continue to be developed to continue to advance economic growth, especially in the development of the Sharia economy where global Sharia financial assets have reached US\$3.37 trillion in 2021. This figure increased by 13.8% from the previous year, which was US\$2.96 trillion, indicating the continued growth of the global Sharia financial industry despite being hit by the economic

slowdown due to the COVID-19 pandemic. Meanwhile, in Indonesia, data shows that during 2021, Sharia financial industry assets have reached IDR 2,050.44 trillion or grown by 13.82 percent year on year. With the large number of assets, it will certainly greatly support the growth of the Sharia economy in Indonesia.

Indonesia, which is the largest Muslim country in the world, has great potential for global Islamic financial growth with abundant natural resources that must also be balanced with superior human resources in increasing the development of the Indonesian Islamic economy. Indonesia has several sectors that can be used as components of Islamic economic growth, one of which is Islamic boarding schools, where based on data from the Ministry of Religion (Kemenag), the number of Islamic boarding schools in Indonesia was 26,975 units as of April 2022 with the number of students reaching 1.64 million students in Islamic boarding schools throughout Indonesia as of September 2022. This is certainly able to support the government in improving the economy through Islamic boarding schools and the government continues to make efforts to improve the economy, including efforts to develop the economic independence of Islamic boarding schools which have a very important role in building a strong national economic base.

In encouraging the creation of economic growth in Indonesia through Islamic boarding schools, there are three prerequisites for the progress of Islamic boarding school economic and financial businesses with a modern economic and business management approach. First, tenacity and resilience. Second, strengthening business networks/relations. Third, strengthening knowledge and empowerment of Islamic boarding school economics through the halal value chain ecosystem. The development of Islamic boarding school economic independence is part of the strategy for developing the sharia economy in Indonesia in realizing inclusive growth. BI has included the role of Islamic boarding schools in one of the pillars of the blueprint for developing the Sharia economy and finance, namely strengthening the Sharia economy through an institutional improvement program, one of which is through the economic independence of Islamic boarding schools. The program for developing Islamic boarding school independence is expected to encourage Islamic boarding schools as the main drivers in the halal value chain ecosystem. In addition, synergy and linkage with MSMEs and corporations also need to be carried out continuously to further strengthen the role of Islamic boarding schools in developing the halal value chain ecosystem.

Islamic boarding schools have three potentials in terms of economic independence, namely the potential of students, the potential of the entire Islamic boarding school community, and the potential of zakat and waqf of the community. With the potential it has, the religious educational institution can create economic independence and build the nation. Maximizing this potential will enable Islamic boarding schools to achieve business independence while helping to improve the welfare of the surrounding community. Independent Islamic boarding schools at least have a professional business to support the operation of Islamic boarding schools and focused and systematic teaching and learning units, so that the impact of the wider presence of Islamic boarding schools can be part of the solution. reducing poverty and unemployment for the benefit of society.

Efforts to continue to create good economic independence growth through Islamic boarding schools have been widely promoted, Islamic boarding school economic independence is part of the strategy for developing Sharia economics in Indonesia in realizing inclusive growth, one of which is in the Al-Amin Islamic Boarding School located in Sooko District, Mojokerto Regency, which has approximately 500 students and 100 administrators and asatidz. In addition to being a place to gain knowledge, Al-Amin Islamic Boarding School also teaches how students can become good entrepreneurs in its implementation by applying an entrepreneurial spirit and technological advances by innovating to support the needs of students and providing a method of student entrepreneurship based on technology and entrepreneurs that can be applied in the lives of students by establishing a mini supermarket to meet the needs of students and administrators of the Boarding School called Al-Aminmart, under the control of the Al-Amin Islamic Boarding School Cooperative. In Al-Aminmart, students are taught to process transactions selling products and so on where the profits from Al-Aminmart will later be returned to the students to support the needs of the boarding school. In terms of payment, Al-Amin Islamic Boarding School uses a special smart card that can be used by students to make transactions in all matters, both to meet needs and to pay tuition fees.

Al-Amin Islamic Boarding School also has several businesses managed by students, including the production of refillable gallon water drinks that are sold and also has a national standard futsal field that is rented to the public, and female students are trained to sew and make hijab brooches. This is done to increase the insight of the students so that they can become entrepreneurs when they graduate from the Islamic boarding school. Of the thousands of students who graduated, several alumni who are members of the Fossil Alam organization (Al

Amin alumni friendship forum) have businesses such as cafes, printing, agriculture, and so on. Meanwhile, Al-Amin Islamic Boarding School also has an area of approximately 100 square meters which is used for planting fruits and vegetables managed by the scout organization where the results are enjoyed together by the students, these are learning efforts at Al-Amin Islamic Boarding School Sooko Mojokerto.

Based on the description above, the formulation of the problem that will be discussed in this study is, first, What are the forms of economic independence of Islamic boarding schools in Al-Amin Sooko Mojokerto Islamic boarding school. Second, How is the economic independence of Islamic boarding schools through the innovation of smart card digitalization at Al-Amin Sooko Islamic Boarding School Mojokerto. The purpose of this study is to analyze the forms of economic independence at Al-Amin Sooko Islamic Boarding School Mojokerto, as well as to analyze the economic independence of Islamic boarding schools through the innovation of smart card digitalization at Al-Amin Sooko Islamic Boarding School Mojokerto.

## **METHODS**

The researchers use a type of field research or field research, namely research in the field or field research. Field research (field study), namely direct research conducted in the field or with informants. This study describes and explains activities in the implementation of digitalization innovation through smart cards at the Al Amin Sooko Mojokerto Islamic Boarding School in an effort towards the economic independence of the Islamic boarding school.

The research approach used by the researcher is qualitative, namely data collection in a natural setting to interpret the phenomena that occur where the researcher is the key instrument. In conducting case study research, researchers can interact continuously with the theoretical issues studied and with the data collected. In the Case Study on the Analysis of Islamic Boarding School Economic Independence Through Smart Card Digitalization Innovation (Case Study of Al-Amin Sooko Islamic Boarding School Mojokerto). The researcher correlates the relevant theories used in this study and then makes adjustments to what has been found in the field.

The researcher assumes that using this case study can help explain the realities faced in the field and can also help researchers interact directly with research subjects on the Analysis of Islamic Boarding School Economic Independence Through Smart Card Digitalization

Innovation (Case Study of Al-Amin Sooko Islamic Boarding School, Mojokerto). The location of this research is at Al-Amin Sooko Islamic Boarding School, Mojokerto. The subjects of this research are the administrators, business unit managers, and students of Al-Amin Sooko Islamic Boarding School, Mojokerto.

The data collection techniques used are interviews, observations, and documents. Obtaining data in various ways is called triangulation. The reason for using triangulation is that there is no perfect data collection method and cannot be perfectly perfect. The use of triangulation is very useful, but at the same time very expensive. In many qualitative studies, researchers usually use triangulation techniques in the sense of interviews and observations. The study of Analysis of Islamic Boarding School Economic Independence Through Smart Card Digitalization Innovation uses data analysis techniques in the form of data reduction, data presentation, and conclusion.

Data reduction is the process of collecting research data, where researchers can find any time to get a lot of data if researchers can apply observation methods, interviews or various documentation related to the research subject. Data reduction is carried out to review all field notes obtained through interviews, observations, and documentary studies to be summarized later.

Next is the presentation of data is a collection of structured information that provides the possibility of concluding. This step is done by presenting a collection of structured information that provides the possibility of concluding. This is done because the data obtained during the qualitative research process is usually in narrative form, so it requires simplification without reducing its content. Data presentation is done to be able to see the overall picture or certain parts of the overall picture.

The last is the conclusion drawing or verification, the conclusion is a further analysis of data reduction, and data presentation so that the data can be concluded and researchers still have the opportunity to receive input. Temporary conclusions can still be re-tested with data in the field by reflecting, researchers can exchange ideas with colleagues, and triangulation, so that the truth of science can be achieved. In conclusion, the data collected has a certain meaning in it about strengths, weaknesses, opportunities, and challenges.

## RESULTS AND DISCUSSION

### General Overview of Al-Amin Sooko Islamic Boarding School, Mojokerto

Al-Amin Islamic Boarding School in Mojokerto is an Islamic boarding school which is located in the district of Sooko Mojokerto Regency, Al-Amin Islamic Boarding School was founded in the year 2000 the founders include KH Mas'ud Yunus. He is a prominent cleric and also the Mayor of Mojokerto for the 2013-2018 period, who is the founder and Chairman of the Al-Amin Education and Social Association. The next founder is KH Muthoharun Afif, who is also the Caretaker of the Sabilul Muttaqin Mojokerto Islamic Boarding School, and KH Abdul Aziz, the Caretaker of the Al-Khodijah Islamic Boarding School, Mojokerto.

**Table 1.**  
**Data on Students of Al-Amin Islamic Boarding School in 2023**

<b>Student</b>	<b>MTS</b>	<b>MA</b>	<b>Total</b>
Male	174	149	323
Female	69	100	169
Amount	243	249	492

Source: Al-Amin Islamic Boarding School (2023)

Based on the table above, the number of students in Al-Amin Islamic Boarding School has 492 students consisting of 323 male students and 169 female students, while based on the level of education, namely at MTS there are 243 students consisting of 174 male students and 63 female students and at MA the number of students is 249 consisting of 149 male students and 100 female students. The data above does not include new students because, at the time of the research, it had not officially accepted new students and was still in the registration stage.

### Identification Forms of Economic Independence of Islamic Boarding Schools at Al-Amin Sooko Islamic Boarding School, Mojokerto

Al-Amin Islamic Boarding School apart from being an Islamic boarding school that teaches its students to study religious knowledge, the Islamic boarding school Al-Amin Islamic Boarding School also teaches its students to be able to play an active role in improving the economy by following what is written in the objectives of establishing the Islamic Boarding School Al-Amin Islamic Boarding School namely developing Islamic boarding school economy based on sharia. Al-Amin Islamic Boarding School has several economic potentials, all of which are managed by KOPONTREN Al-Amin (Islamic Boarding School Cooperative). The establishment of KOPONTREN Al-Amin began with the desire of the management of Al-Amin Islamic Boarding School to develop the finances of the Islamic boarding school and help



the economy of the management and employees of Al-Amin Islamic Boarding School Mojokerto.

Based on the interview results above, KOPONTREN Al Amin has 5 types of business units, namely:

a. Al Amin Mart



**Figure 1.**  
**Al Amin Mart**

Al-Amin Mart is a mini market of Al Amin Islamic boarding school in Mojokerto. It provides the needs of the students of Al Amin Islamic Boarding School. Some of the items sold at Al Amin Mart include snacks and drinks, learning books, bathing necessities, reading books, medicines, uniforms, crafts made by students, stationery, etc.

b. Financing

It is an activity of distributing funds owned by cooperatives, both from savings and capital, which aims to meet member demand for the needs needed by members. Since 2006 until now, the financing available at KOPONTREN Al-Amin is Ba'i Bitsaman Ajil financing, because it is considered more effective and the capital is returned along with the agreed margin/profit sharing.

Ba'i Bitsaman Ajil Financing is a financing system with a sale and purchase agreement where the customer needs goods (tools or business targets) and the cooperative provides the goods. Then the customer buys it at the cooperative with installment payments, with the amount and duration of the installments determined based on the agreement of both parties. The Ba'i Bitsaman Ajil financing policy is that the margin is determined at the time of the agreement when the financing has been approved, the amount of the margin is 1.2% of the amount of financing submitted by the customer. The



Ba'i Bitsaman 'Ajil financing mechanism, is the same as Murabahah Financing, only the payment is in installments.

c. Catering

Catering is a business unit that serves students and administrators for large-scale food needs so that they can be accommodated properly and the results will be beneficial for KOPONTREN Al Amin.

d. Food Court Al Amin Islamic Boarding School



**Figure 2.**

**Food Court of Al Amin Islamic Boarding School**

Food Court which is located at the Al Amin Islamic Boarding School is a special culinary place that sells food and drinks that are different from what students usually eat when they get their food allowance at the Islamic boarding school dormitory. This food court is managed by the Islamic boarding school administrators and the Islamic boarding school student council.

b. Al Amin Islamic Boarding School Refill Water Depot



**Figure 3.**

**Al Amin Islamic Boarding School Refill Water Depot**

The refill water depot at the Al Amin Islamic Boarding School is one of the supporters of the needs of the students with an electronic depot owned through a direct well source at the Al Amin Islamic Boarding School. The refill water depot at the Al Amin Islamic Boarding School is one type of business in the Islamic boarding school to meet the drinking water needs of the students so they don't have to buy it outside.

### **Identification of Islamic Boarding School Economic Independence through Digitalization Innovation of Smart Cards at Al-Amin Sooko Islamic Boarding School, Mojokerto**

Al Amin Islamic Boarding School has a digitalization innovation in realizing the economic independence of Islamic boarding schools, namely with a smart card, which is a smart card used by students at Al Amin Islamic Boarding School to be able to make transactions. This is a breakthrough that is different from other Islamic boarding schools. The explanation regarding the smart card at Al Amin Islamic Boarding School is as follows:

a. Smart Card of Al-Amin Islamic Boarding School



**Figure 4.**

#### **Smart Card of Al-Amin Islamic Boarding School**

Smartcards can be used as transaction tools in Islamic boarding schools not only, to improve the quality of the digital economy, it is also supported by innovation with an e-buy transaction program online, in the learning process there is technological innovation in the form of the Al Amin digital learning system as a learning medium, library and management information system so that it can educate students to continue to develop in the advancement of future technology.

b. Smart Card Specifications for Al-Amin Islamic Boarding School

Al Amin Islamic Boarding School in using smart cards not just forms but with several specification processes that embed chips in them, so that they can store

information electronically. Its 'smart' ability will be seen when using this card in special tools. Such as tap machines or vending machines. When applied, information about the card will be directly visible on the device screen and provide the intended access.

In general, the combination of a chip and a card presents an electronic data process on a particular device used. In the device, data is transmitted to the information center where the smart card is released. Then provide output in the form of a display of the latest card information and open access to the services desired by the user.

The smart card can be used as a member card or employee card. The electronic identity will be information that is read on a special tool or machine, such as an entrance gate or attendance machine. So that students and employees do not need to record attendance manually.

c. Smart Card Function at Al-Amin Islamic Boarding School

The functions of smart cards at Al-Amin Islamic Boarding School include:

- a) Education Tuition Payment
- b) Payment at Al Amin Mart
- c) Foodcourt payment
- d) Learning Absences.

d. The form of digital innovation for economic independence at the Al-Amin Islamic Boarding School

Al-Amin Islamic Boarding School has a digitalization innovation in the form of a smart card that has special specifications that can be used by students at Al-Amin Islamic Boarding School to make transactions. With this smart card, students are taught to be able to utilize the advancement of digital technology properly. Students can easily make transactions at Al-Amin Islamic Boarding School. In addition to being easy, students can also be safe without having to store money in special places or student dormitories. Everything has been modified so that students focus on studying. Students at Al-Amin Islamic Boarding School can also be directly trained for independence with financial management as a report or summary to parents about what and where the students' money is used to meet their needs at Al-Amin Islamic Boarding School.

## **Analysis of Forms of Economic Independence of Islamic Boarding Schools at Al-Amin Sooko Islamic Boarding School, Mojokerto**

Based on the theory of Economic Independence, it is a person's ability to act and manage their economy and not depend on the fulfillment of economic needs from others. Based on the data found by researchers in this research process, Al-Amin Islamic Boarding School has several business units managed by KOPOTREN which can meet the needs of students without depending on the needs of outside parties by having a business unit, Al-Amin Islamic Boarding School can be said to be an independent Islamic boarding school like water. Although not yet fully able to use funds from Al Amin Mart's profits, at least the profits generated can support the needs of Al-Amin Islamic Boarding School in its efforts to foster the economic independence of Islamic boarding schools and not depend on outside parties with hijab making training, the results of which can be sold and used by the students themselves considering that the hijab is one of the main needs of female students who are used every day by making their hijab will certainly reduce the cost of consumption of the needs of students and students can have provisions that can be used after graduating from Al-Amin Islamic Boarding School.

In the theory of economic independence of Islamic boarding schools, namely Islamic boarding schools can have professional businesses to support the operations of Islamic boarding schools and learning and teaching units that are directed and systematic so that the impact of the presence of Islamic boarding schools more broadly can be part of the solution to eradicating poverty and unemployment to improve the welfare of society (Arwani, 2022). In this case, Al-Amin Islamic Boarding School has several professional businesses such as Al Amin Mart, financing business units, refill water depots, sewing training, and so on so that Al-Amin Islamic Boarding School can develop both economically and also produce alumni who can become entrepreneurs who can benefit the general public.

In theory, the best step to achieve economic independence for Islamic boarding schools is by having Islamic boarding school business units. The types of business units that can be developed by Islamic boarding schools are generally classified into four large groups, and based on the data found by researchers, Al-Amin Islamic Boarding School is very much in line with the theory with several business units and learning provided to students, including:

- a. Financing services in this case, Al-Amin Islamic Boarding School has a goods financing program at KOPONTREN which can be used by the extended family of Al-Amin Islamic Boarding School.

- b. Trade in this case, Al-Amin Islamic Boarding School has a modern retail store called Al Amin Mart and also has a food court that can be used by students and the community.
- c. Water purification, furniture in this case Al-Amin Islamic Boarding School has a refill water depot which comes from a well around the Islamic boarding school to meet the needs of the students of Al-Amin Islamic Boarding School.

### **Analysis of Islamic Boarding School Economic Independence Through Smart Card Digitalization Innovation at Al-Amin Sooko Islamic Boarding School, Mojokerto**

In this case, the Al-Amin Islamic Boarding School has created a smart card which the students use to:

- a. Payment of Education Tuition Fees where payment of tuition fees is mandatory for students who previously paid in cash can now use a smart card. Of course, in this case, Al-Amin Islamic Boarding School can use technology well, and with the presence of a smart card, it can save time, such parents having to be present to deposit pocket money and pay tuition fees, now it is no longer necessary.
- b. Payment at Al Amin Mart. In this case, Al-Amin Islamic Boarding School can make cash payment time more efficient and also overcome human error in terms of payment at Al Amin Mart with this smart card, transactions become easy and safe.
- c. Foodcourt payment. In this case, Al-Amin Islamic Boarding School can make cash payment time more efficient and also overcome human error in payment at Al Amin Mart with this smart card, transactions become easy and safe.
- d. Learning Attendance. In this case, the ease of attendance is included as a step towards a technologically advanced Islamic Boarding School.

Based on the theory of digital economy, Al-Amin Islamic Boarding School through smart cards makes one-to-one transactions mature by using internet initiatives as a means of exchange where students deposit cash or transfer to the Islamic boarding school which is used for students while studying at Al-Amin Islamic Boarding School, but in theory, as the digital economy changes the global economy, it allows small industries to become micro industries with the elasticity and dynamics they have. In this case, Al-Amin Islamic Boarding School is still focused on the Islamic boarding school environment so its impact has not been felt by the wider community, but the presence of alumni who have businesses can be a breath of fresh air for the economy.

In the theory of cashless transactions, changes in ideas or innovations are caused by interactions between individuals through interpersonal networks. Al-Amin Islamic Boarding School has a good, safe, and comfortable innovation for students where cash is prone to the risk of being lost and so on so with the presence of smart cards at Al-Amin Islamic Boarding School, students' cash can be turned into digital form and will be safe to use, easy, effective and efficient where students no longer need to think about storing safe money but only need to manage finances so that they can be sufficient and appropriate during use at Al-Amin Islamic Boarding School.

## **CONCLUSION**

Al-Amin Islamic Boarding School Sooko Mojokerto has forms of business and learning that can increase the economic independence of Islamic boarding schools, several professional businesses such as Al Amin Mart, financing business units, refill water depots, sewing training, and so on so that Al-Amin Islamic Boarding School can develop both economically and also produce alumni who can become entrepreneurs who can benefit the general public. Al-Amin Islamic Boarding School implements steps for the economic independence of Islamic boarding schools such as the afterlife remaining the main thing, not forgetting worldly affairs, trying to behave well according to norms, trying not to do damage, being creative, starting with a big vision that Allah approves of, gets used to giving rather than receiving, avoids consumptive debt, and prays.

Al-Amin Islamic Boarding School has an innovation in digitalizing the economy by having a smart card, students can use it safely and comfortably when their own money is prone to the risk of being lost and so on, so with the smart card at Al-Amin Islamic Boarding School, students' cash can be converted into digital form and will be safe to use, easy, effective and efficient, where students no longer need to think about storing money safely but need to manage their finances so that they can be sufficient and appropriate while being used at Al-Amin Islamic Boarding School.

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