



## **Financial Governance Transformation Based on a One-Gate Payment System at the Al Khairiyah Foundation in Cirebon**

**Barnawi<sup>1✉</sup>, Andre Septa Kurniawan<sup>2</sup>, Daffa' Aurellia Athar<sup>3</sup>**

<sup>1</sup>Universitas Islam Bunga Bangsa Cirebon, Indonesia

<sup>2</sup>STIT Tihamah Cirebon, Indonesia

<sup>3</sup>Universita Negeri Yogyakarta, Indonesia

Email : barnawioke@gmail.com, andrekurniawan2608@gmail.com, dafaaaurellia@gmail.com

Received: 2025-10-28; Accepted: 2026-1-30; Published: 2026-3-12

### **ABSTRACT**

This study examines the transformation of financial governance based on the One Gate Payment System at Yayasan Al Khairiyah Cirebon to enhance efficiency, transparency, and accountability. Before implementing this system, financial management was conducted manually, leading to delays in transaction recording, difficulties in financial audits, and potential misuse of funds. This study employs a qualitative method with a descriptive-analytical approach. Data were collected through interviews, observations, and financial document analysis before and after system implementation. The findings indicate that implementing the One Gate Payment System improved transaction recording, accelerated student payment processes, and strengthened financial transparency. The system also reduced human error, although challenges remain, such as high infrastructure costs, staff digital literacy limitations, and resistance to change. To overcome these challenges, the foundation collaborated with Bank Syariah Indonesia (BSI) through the BSI School Platform and conducted training for system users. In conclusion, the One Gate Payment System positively impacts the foundation's financial governance. Regular evaluation, technological feature development, and policy strengthening are necessary to ensure the system's sustainability.

**Keywords:** *transformation, governance, finance.*

### **INTRODUCTION**

Islamic education plays a fundamental role in shaping the character, morals, and competencies of students in accordance with Islamic principles. The primary goal is not only to produce intellectually intelligent students, but also to

develop individuals who are faithful, morally upright, and trustworthy in carrying out their social responsibilities. However, amidst modern developments and the rapid digital transformation, Islamic educational institutions face increasingly complex challenges, particularly in financial governance (Abdullah, 2020).

One of the main challenges faced by Islamic educational institutions is how to manage finances effectively, efficiently, transparently, and accountably while adhering to Sharia principles (Rahman & Hasan, 2022). In practice, many Islamic educational institutions still experience obstacles in financial management, such as irregular transaction recording, delays in reporting, and a lack of integrated systems (Sari, 2021). These problems give rise to various risks, including financial leakage, budget misuse, and a decline in public, donor, and parent trust in the institution's credibility. The lack of transparency and a strong accountability system contradicts fundamental Islamic values such as amanah (trustworthiness) and adl (justice).

In the context of Islamic education, weak financial governance not only disrupts organizational performance but also hinders the achievement of educational goals that are oriented toward the welfare of the community. Therefore, a financial governance model is needed that can address modern challenges without abandoning Sharia values. As a form of innovation, the implementation of the One Gate Payment System (OGPS) is one strategic solution that can increase transparency and efficiency in the financial management of educational institutions. This system allows all financial transactions to be conducted digitally through a single payment gateway, thereby reducing direct contact between financial officers and service users and minimizing the risk of misappropriation of funds (Yunus & Nurdin, 2023). OGPS also enables real-time cash flow monitoring and automated financial reporting, ultimately strengthening institutional accountability.

In addition to OGPS, the use of digital financial management applications and online payment systems has opened up new opportunities for Islamic educational institutions to improve the effectiveness and accuracy of financial management (Aziz & Karim, 2021). With the support of information technology, financial data collection becomes faster and more accurate, while audit processes can be conducted transparently. However, the implementation of digital technology also poses its own challenges, including the need for technological infrastructure, human resource training, and ensuring that the systems used do not conflict with Sharia principles (Shihab, 2020).

Several previous studies have shown that Islamic educational institutions that have adopted digital-based financial systems have experienced significant

improvements in efficiency, transparency, and public trust (Fauzi & Latifah, 2023). The implementation of digital systems has also been proven to reduce the potential for misuse of funds and improve the quality of financial reports (Al-Kandari & Al-Qattan, 2021). This demonstrates that digital transformation in financial governance is not merely a technical necessity, but also a strategic step towards the professionalization of Islamic educational institutions.

Based on this background, this study aims to examine the technology-based financial governance transformation in the context of Islamic educational institutions, using the Al Khairiyah Foundation in Cirebon as a case study. Specifically, this study has three main objectives:

1. To analyze the implementation of a technology-based financial system (One Gate Payment System) in the financial governance of the Al Khairiyah Foundation in Cirebon.
2. To identify the benefits, obstacles, and success factors of implementing a digital financial system in Islamic educational institutions.
3. To formulate a technology-based financial governance transformation model that aligns with the principles of Islamic educational management and Sharia values.

Theoretically, this research is based on three main theoretical frameworks. First, Islamic Educational Management Theory emphasizes the importance of managing institutions in a planned, directed manner, and based on Islamic values (Mulyasa, 2017). Second, Financial Governance Theory highlights the principles of efficiency, effectiveness, transparency, and accountability in public financial management (Mahmudi, 2019). Third, Digital Transformation Theory explains the shift in management systems from conventional methods to technology-based systems to improve organizational performance (Al-Kandari & Al-Qattan, 2021).

By integrating these three theories, this research is expected to provide a theoretical contribution to the development of a digital financial governance model in Islamic educational institutions. Practically, the research results are expected to serve as a reference for managers of foundations, madrasas, and Islamic schools in designing financial systems that are more transparent, accountable, and aligned with Sharia principles. Furthermore, this research is expected to strengthen public trust in Islamic educational institutions as professional, trustworthy, and adaptive to technological developments.

## **METHOD**

This research uses a qualitative approach with a case study method. This approach was chosen because it aligns with the research objective, which is to

deeply understand the process of technology-based financial governance transformation in Islamic educational institutions. A qualitative approach allows researchers to explore the complex nature of social realities and explore the meaning behind the experiences of educational actors involved in the digital financial system. The case study method was used to examine the phenomenon contextually, in-depth, and comprehensively (Yin, 2014; Creswell, 2018).

The research was conducted at the Al Khairiyah Foundation in Cirebon, an Islamic educational institution that has implemented the One Gate Payment System (OGPS) in its financial management. The location was selected purposively, based on the consideration that this foundation represents a model Islamic educational institution undergoing digital transformation in its financial management and has a relatively complex organizational structure.

The research informants consisted of the foundation's leadership, principal, treasurer, financial administration staff, teachers, as well as representatives of parents and donors. They were selected using a purposive sampling technique, with the consideration that these informants possess knowledge and experience relevant to the phenomenon being studied (Sugiyono, 2019). This approach enabled the researchers to obtain in-depth and meaningful data from individuals who truly understand the context of financial management transformation at the institution.

Research data was obtained through three main techniques: in-depth interviews, participant observation, and documentation study. Semi-structured interviews were conducted with key informants to gain an understanding of policies, practices, and their perceptions of the implementation of the OGPS system. Observations were conducted to directly observe financial transaction processes, interactions between employees, and the use of digital applications in financial operational activities. Meanwhile, documentation studies were conducted on financial reports, internal guidelines, foundation policies, and digital transaction data to complement and validate the data from interviews and observations.

The data collection process was conducted over three months (April–June 2025). Throughout the study, researchers were present in the field to build rapport with informants, understand the institutional social context, and simultaneously triangulate data. All collected data was then analyzed using the interactive model of Miles, Huberman, and Saldaña (2014), which includes three main stages: data reduction, data presentation, and conclusion drawing and verification. The analysis was conducted cyclically and continuously from the initial data collection stage to the final interpretation stage.

To ensure data validity, this study applied the four validity criteria of Lincoln and Guba (1985): credibility, transferability, dependability, and confirmability. Credibility was maintained through triangulation of sources, methods, and time; while member checking was conducted to ensure the accuracy of the researcher's interpretation of the information provided by the informants.

Transferability was ensured by providing detailed contextual descriptions so that the research results could be applied to other educational institutions with similar characteristics. Dependability was achieved through audits of the research process by academic advisors and experts in Islamic education management, while confirmability was ensured through systematic documentation of the entire research process and results to ensure they were free from the researcher's personal anonymity.

Furthermore, this study adheres to the ethical principles of qualitative research, namely respecting informants' rights and confidentiality of personal data. All informants participated voluntarily and provided informed consent. The data obtained was used solely for academic purposes and was kept confidential during and after the research process. Through this procedure, the research is expected to yield a comprehensive understanding of technology-based financial governance transformation in Islamic educational institutions. Analysis of the field findings is aimed at developing a conceptual model that explains how the implementation of a digital financial system can strengthen the principles of transparency, accountability, and Sharia values in Islamic education management.

## **RESULTS AND DISCUSSION**

Good financial governance is a crucial pillar for the development of Islamic educational institutions because it directly impacts the effectiveness of decision-making and budget distribution. The more financial receipts, the greater the potential for recording errors and misuse of funds. Therefore, implementing a One Gate Payment System (OGPS) is a strategic solution to minimize these risks. In this concept, all of an institution's financial flows are consolidated through a single transaction channel that is managed digitally and centrally. Every transaction – both receipts and expenditures – is automatically recorded through an online system that can be audited at any time.

The main principles of OGPS are integration, transparency, and efficient managerial control. This system involves multiple parties in verifying incoming funds and monitoring transactions through a secure digital platform. This makes financial management easier to control, reduces the risk of irregularities, and

significantly improves time and energy efficiency. The OGPS system also reflects the application of good governance principles in the financial management of Islamic educational institutions, namely transparency, accountability, and efficiency. These principles align with Islamic values such as amanah (trustworthiness) and adl (fairness), which demand that all forms of fund management be conducted honestly and responsibly.

The transformation of financial governance at the Al Khairiyah Cirebon Foundation began under Barnawi's leadership, which prioritized good governance-based management reforms, from administration to finance. In the initial stages, all financial transactions were still conducted manually using handwritten receipts, which were then copied to computers in different formats at each unit. This process was time-consuming and labor-intensive, and potentially led to recording errors. In response, the foundation began developing a digital financial system. Several third parties, including application developers and banking institutions, were contacted for collaboration. After more than a year of intensive discussions, the foundation finally partnered with Bank Syariah Indonesia (BSI) through the BSI School Platform product, which includes the Edupay service, which is integrated with the Tihamah Smart Card application. This system allows parents to monitor transaction history, Islamic tuition payments, and pocket money balances through an Android-based application.

Before the transformation, the manual system presented challenges such as reporting delays, input errors, and audit difficulties. The foundation's chairman emphasized that the primary goal of this digitalization was to improve financial efficiency and accountability. The implementation process was carried out in stages through planning, outreach, financial staff training, and technical assistance. Although some staff experienced difficulties adapting, continuous training successfully improved their competency in operating the digital system. After the implementation of the OGPS, significant changes occurred. All transactions are now recorded automatically and can be accessed in real time, financial reports are prepared quickly and accurately, and internal audits have become easier to conduct. According to the foundation's treasurer, recording errors have decreased dramatically and work efficiency has increased because the system is able to generate reports automatically without lengthy manual input processes.

The foundation's OGPS implementation strategy includes three elements: (1) internal and external outreach to all relevant parties, (2) partnership with BSI to ensure the security of digital transactions, and (3) strengthening the technology infrastructure and providing training for staff. Periodic evaluations are conducted to monitor the system's effectiveness, while technical

improvements are made immediately if any issues are identified. The main obstacles in the implementation process are low digital literacy among staff, resistance to change, and limited network infrastructure. To address these issues, the foundation conducts intensive training, promotes the benefits of the digital system, and provides technical collaboration with BSI. Furthermore, the data security system is strengthened through routine backup mechanisms and authorization-based access restrictions.

The digital transformation through OGPS has had a significant impact on financial transparency, efficiency, and accountability at the Al Khairiyah Cirebon Foundation. With this system, all transactions are centralized and recorded automatically, thereby reducing the risk of data manipulation and misuse of funds. In terms of transparency, the system allows all parties—foundation administrators, financial staff, and student guardians—to access clear, real-time transaction information. This increases stakeholder trust in the institution. Efficiency is increased because the digital system replaces manual processes that were previously time-consuming and error-prone. Meanwhile, accountability is strengthened through digital record-keeping that is easily auditable and verifiable at any time.

The positive impact is also felt by the guardians of the students. Through the Tihamah Smart Card application, parents can monitor their children's bills and payment history online, and even set daily transaction limits. One guardian stated that this system is very helpful because payments that previously had to be made at three locations can now be made through one portal. Besides being more practical, this system also provides a sense of security because all transactions are recorded and can be monitored directly. In general, the implementation of the OGPS makes the foundation's financial management more modern, transparent, and professional. The reporting process is now faster, audits are more accurate, and financial oversight is easier. This system also strengthens public trust in the foundation by demonstrating a commitment to the principles of good governance and public accountability.

However, several improvements need to be addressed to optimize this system. First, human resource capacity building needs to be carried out continuously through regular training. Second, strengthening network infrastructure and technological devices is necessary to ensure system stability. Third, developing automated financial analysis features and strategic reporting dashboards can be the next innovation to support data-driven decision-making.

With these steps, the One Gate Payment System-based financial governance transformation will not only become an instrument for administrative digitalization, but also a concrete manifestation of the modernization of Islamic

education management based on the values of efficiency, transparency, and Sharia justice.

## CONCLUSION

This study concludes that the One Gate Payment System (OGPS)-based financial governance transformation at the Al Khairiyah Foundation in Cirebon has brought significant changes to the effectiveness, efficiency, and transparency of the financial management of Islamic educational institutions. Prior to the implementation of this system, financial management was carried out manually through paper records and simple spreadsheets, which potentially led to errors, delayed reporting, and the risk of financial leakage. The implementation of OGPS in collaboration with Bank Syariah Indonesia (BSI) through the BSI School Platform (Edupay) and the Tihamah Smart Card application has successfully created an integrated, accountable, and real-time financial system. All transactions are now automatically recorded in a digital system that can be accessed by various parties securely and transparently. This makes reporting and auditing processes faster, more accurate, and more accountable. Institutionally, this system strengthens the principles of good governance in financial management, namely transparency, accountability, and efficiency. From an operational perspective, efficiency is increased because the digital system reduces reliance on manual recording and speeds up transaction processing. From a social perspective, the implementation of OGPS has increased the trust of the community, parents, and donors in the integrity of the institution. This transformation also reflects the synergy between Islamic values and technological innovation in educational management. The principles of trust and fairness, which underlie Islamic finance, are effectively implemented through an honest, transparent, and auditable financial system. Thus, the OGPS is not only an instrument for administrative digitization, but also a form of moral and managerial reform in the governance of modern Islamic educational institutions.

## REFERENCES

- Abdullah, A. (2020). *Islamic education management: Principles and practices*. Jakarta: Prenadamedia.
- Al-Kandari, A., & Al-Qattan, A. (2021). *Digital transformation in education: Challenges and opportunities*. Arab Open University Press.
- Aziz, A., & Karim, N. (2021). Technology adoption for financial efficiency in Islamic schools. *Education and ICT Journal*, 3(3), 101-115.

- Barnawi, B., Ulfiah, U., Fauzi, I. K. A., & Rostini, D. (2023). Strategic Management of Continuous Professional Development of Madrasa Supervisors Ministry of Religion Republic of Indonesia. *AL-ISHLAH: Jurnal Pendidikan*, 15(1), 383-390.
- Creswell, J. W. (2018). *Qualitative inquiry and research design: Choosing among five approaches* (3rd ed.). Thousand Oaks, CA: Sage Publications.
- Fauzi, M., & Latifah, N. (2023). Digital transformation in Islamic educational finance governance. *International Journal of Islamic Education Management*, 4(2), 211-224.
- Lincoln, Y. S., & Guba, E. G. (1985). *Naturalistic inquiry*. Beverly Hills, CA: Sage Publications.
- Mahmudi. (2019). *Akuntabilitas dan good governance sektor publik*. Yogyakarta: UII Press.
- Miles, M. B., Huberman, A. M., & Saldaña, J. (2014). *Qualitative data analysis: A methods sourcebook* (3rd ed.). Thousand Oaks, CA: Sage Publications.
- Mulyasa, E. (2017). *Manajemen pendidikan Islam*. Bandung: PT Remaja Rosdakarya.
- Puri, R., Inah, T., Barnawi, B., & Amirudin, A. (2023). Implementasi Pendidikan Karakter Melalui Program 3S (Salam, Sapa, Senyum) dan Tahsin di SDN 1 Cigadung. *Permata: Jurnal Pendidikan Agama Islam*, 4(1), 16-29.
- Rahman, M., & Hasan, F. (2022). Financial accountability in Islamic educational institutions. *Journal of Islamic Management Studies*, 8(2), 45-56.
- Sari, D. (2021). Challenges in managing financial transparency in Islamic schools. *Al-Tarbiyah Journal*, 5(1), 89-101.
- Shihab, Q. (2020). *Etika keuangan Islam dalam lembaga pendidikan*. Jakarta: Pustaka Al-Falah.
- Sugiyono. (2019). *Metode penelitian kualitatif, kuantitatif, dan R&D*. Bandung: Alfabeta.
- Winarti, W., Barnawi, B., & Athar, D. A. (2023). Kedisiplinan Santri Pondok Pesantren Madinatunnajah Kota Cirebon. *Journal of Islamic Education Counseling*, 3(2), 165-176.
- Yin, R. K. (2014). *Case study research: Design and methods* (5th ed.). Los Angeles, CA: Sage Publications.
- Yunus, M., & Nurdin, A. (2023). Implementation of One Gate Payment System in educational institutions. *Indonesian Journal of Educational Technology*, 12(1), 55-70.