

## Digitalization of Madrasah Financial System in Managing Financial Transparency and Accountability

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### ABSTRACT

*This article aims to analyze the application of financial system digitization at MAN Kota Mojokerto in managing the transparency and accountability of madrasah financial management, in an effort to simplify and speed up the payment transaction process. MAN Kota Mojokerto uses the Infra digital application which allows payment of SPP, infaq, books, and other fees to be made online. Through this system, it is expected to reduce the potential for recording errors, improve operational efficiency, and ensure more transparent and accountable financial management. This article uses a descriptive qualitative method with data collection through observation, interviews, and documentation. The results show that the use of the Infra digital application makes it easier for parents to make payments, and makes it easier for the committee treasurer to monitor and report financial transactions. The implementation of digitalization has also proven effective in improving accountability, as every transaction is neatly recorded and can be accessed easily by related parties. In conclusion, the implementation of financial system digitization at MAN Kota Mojokerto has contributed greatly to realizing more transparent and accountable financial management, which has a positive impact on the quality of education management in the madrasah.*

## INTRODUCTION

In this era of globalization and digitalization, various sectors of life have undergone significant changes, including education. One of the areas that has also felt the impact of technological developments is financial management in educational institutions. Madrasahs, as part of educational institutions in Indonesia under the auspices of the Ministry of Religious Affairs, have begun to adapt by utilizing technology to improve effectiveness and efficiency in their financial management. Digitalization of madrasah financial system is the process of applying digital technology to manage madrasah finances to improve efficiency, transparency and accountability. By using this technology, madrasahs can provide financial services in a more modern way, reduce risks, and increase public trust in the management of education funds. Digitalization has become a necessity in various sectors, including in the financial management of educational institutions. (Kholid, 2023)

In the context of MAN madrasas, the main challenge is to ensure financial transparency and accountability. A well-organized financial system is one of the key elements in creating effective and efficient madrasah management. Transparency and accountability in financial management not only ensure the smooth operation of the madrasah, but also strengthen the trust of the community, parents

and other stakeholders in the educational institution. In this case, digitalization plays a very important role. (Afifah dkk., 2024) One concrete example is the implementation of a digitized financial system at Madrasah Aliyah Negeri (MAN) Mojokerto City.

Prior to the implementation of digitalization, financial management in madrasahs was generally done manually, which often led to various obstacles, such as lack of transparency, inaccurate recording, and delays in preparing reports. Manual systems are also prone to human error and data manipulation. In this case, digitization is considered a solution that can offer various benefits, ranging from speeding up the financial administration process, increasing the accuracy of records, to improving the internal control system. (Rosidah, 2022) The main objective of digitalizing the financial system is to establish a more transparent and accountable fund management system that also facilitates internal and external audits. (Masinambow dkk., 2025)

The implementation of digitalization at MAN Kota Mojokerto not only provides technical benefits, but also has a strategic impact on the management of education funds. Through the digital system, the process of recording income and expenditure can be done directly and in real-time, enabling faster decision-making based on accurate data. (Yolanda dkk., 2023) In addition, technologies such as financial applications and cloud storage facilitate data access by internal parties and stakeholders. (Tarigan dkk., 2023) This increases transparency as every transaction is automatically recorded and can be tracked at any time. Thus, digitization is not just an administrative tool, but an important element in modern and accountable financial governance.

However, the digitization process at MAN Kota Mojokerto is not free from challenges, such as the lack of technological skills among staff, the high initial cost of procuring software, and the need for intensive training. (Ngarifin dkk., 2024) Therefore, support from various parties, including the government and stakeholders, is needed to ensure the implementation of digitalization goes well. In addition to improving efficiency, the digital financial system can also be used as an example of innovation that can be applied in other educational institutions, thus forming an educational ecosystem that is more transparent, professional, and in line with the times.

Digitalization in educational institutions has become increasingly important as technology continues to evolve. Research by (Masinambow dkk., 2025) highlights that digital innovation in school management significantly improves operational efficiency and transparency. Their study emphasizes the use of digital tools to streamline administrative tasks, enhance decision-making processes, and foster better communication between stakeholders. Similarly, (Nur & Hanif, 2024) discuss how digital systems in madrasahs improve accountability and build trust among stakeholders by enabling accurate and accessible financial reporting. Despite these advancements, there remains a gap in the literature focusing on the specific application of digital financial tools in the context of madrasahs, particularly in Indonesia. This study addresses this gap by analyzing the implementation of the Infra digital application at MAN Kota Mojokerto. By exploring its practical benefits and challenges, this research contributes valuable insights into the broader discourse on digitalization in educational institutions.

This study aims to analyze the process of implementing financial system digitalization at MAN Kota Mojokerto, identify the challenges and obstacles encountered during the digitalization process, and evaluate its impact on transparency and accountability in financial management. In addition, this study also aims to provide practical recommendations for other educational institutions looking to adopt similar systems.

## METHODS

This research uses a qualitative approach with a case study method to explore in depth the processes, challenges, benefits, and impacts of implementing digitalization of the financial system at MAN Kota Mojokerto. This madrasah was chosen as the research location because it has implemented digitalization, providing a real picture of the transition from manual to digital systems. The research subjects involved the madrasah head, treasurer, financial administration staff, and madrasah committee who play a direct role in financial management (Arif, 2025). Data were collected through various techniques, such as in-depth interviews with semi-structured questions to explore the implementation process, constraints, and benefits of digitalization; direct observation of the use of financial software; and document analysis, including financial reports and transaction records before and after digitalization (Tojiri dkk., 2023).

Data were analyzed thematically through steps such as data reduction to sort out relevant information, categorization based on main themes such as transparency and accountability, and drawing conclusions from the patterns found. (Shobri, 2024) To ensure the validity and reliability of the data, the triangulation method was used by comparing the results of interviews, observations, and documents, as well as conducting member checks with informants to validate the researcher's interpretation. This study aims to identify the impact of digitalization on financial management, both in terms of efficiency and transparency, and provide recommendations for other educational institutions that want to adopt a digital financial system (Husnullail dkk., 2024).

Additionally, this study emphasizes the importance of a multi-faceted data collection approach to gain comprehensive insights. In-depth interviews were conducted with key stakeholders, including the madrasah head, treasurer, and financial staff, to gather firsthand accounts of the implementation process, challenges faced, and the perceived benefits of digitalization. Direct observation was used to track the integration of financial software into daily operations and assess its impact on workflow efficiency. Document analysis further helped by reviewing both manual and digital financial records to understand improvements in financial reporting accuracy and transparency. These combined methods provide a rich and detailed understanding of how digitalization has transformed financial management at MAN Kota Mojokerto.

## RESULTS AND DISCUSSION

### Findings of Financial System Digitalization at MAN Kota Mojokerto

The digitization of the financial system at MAN Kota Mojokerto revealed significant improvements in operational transparency and efficiency. The application of the Infra Digital platform allowed parents to make payments for tuition, alms, books, and other fees online. The system recorded every transaction in real-time, simplifying the process for parents and the committee treasurer (Arif & Sulistianah, 2019). Additionally, financial records were systematically stored and could be accessed easily by authorized parties, reducing errors associated with manual documentation. The transition to digital payments improved accuracy and reduced processing times, while automated notifications decreased the incidence of late payments. Observations showed that the system minimized potential errors in manual bookkeeping and enhanced the tracking of funds. Despite its success, some challenges were noted, such as the need for training for administrative staff to utilize the new system effectively and the initial costs of implementing digital infrastructure. Impact of Infra Digital Implementation, the implementation of Infra Digital had several significant impacts, including increased accessibility for parents through digital payments, real-time monitoring of financial transactions, reduction in manual errors with enhanced data accuracy, and improved audit efficiency due to digital records

## **Madrasah Financial System**

The madrasah financial system is a framework designed to manage all aspects of finance in the madrasah environment, including income, expenditure, recording, reporting, and financial audits. This system aims to ensure that funds are managed efficiently, transparently and accountably to support the sustainability of madrasah operations and improve the quality of education services. (Rusdiana & Wardija, 2022) The various sources of income managed in this system include tuition payments, donations and government assistance, while expenditures are used for operational purposes, facility maintenance and teacher honorarium payments. (Rahmanto, 2019) The madrasah financial system is run manually, using simple tools such as cash books, paper documents and tables in basic applications such as Microsoft Excel. All income such as tuition fees, donations or assistance, as well as operational expenses, namely, stationery purchases, facility repairs, and teacher honorariums are recorded manually using ledgers or paper documents. (Gumilar dkk., 2017) Financial reporting is made on a monthly or annual basis, summarizing all income and expenditure records. The process is time-consuming because the records must be checked one by one to ensure there are no errors. (Wibowo, 2020)

Financial documents, such as receipts, notes, and transfer receipts in manual systems, are usually physically stored in folders or filing cabinets. This storage has a high risk of loss or damage due to age, fire, or other disasters. (Tarmizi, 2024) In the audit process, both internal and external, document examination takes longer because it must be done manually and in detail. In addition, this manual system is prone to errors or data manipulation because there is no digital trail that can be used for validation/verification. (Kurniawan, 2019) This kind of financial system has several obstacles, namely:

1. Recording Errors: Human errors are common, such as recording the wrong amount or skipping certain transactions.
2. Lack of Transparency: There is no adequate mechanism to check finances in real-time.
3. Slow and Inefficient: Manual processes take a long time to record, calculate, and compile reports.
4. Risk of Data Loss: Data that is only stored in physical form is easily lost or damaged.
5. Difficult to Access: Financial data is difficult to access by parties who need information quickly, such as the madrasah head or school committee. (Yochanan dkk., 2024)

One example of manual system practices is in the recording of tuition fees, where student payments are made manually in the cash book without any verification mechanism to ensure all transactions are recorded. In addition, the use of operational funds is usually done by giving cash to the operational department, which then records expenses manually in a book without an organized tracking system. (Sisi, 2022) Effective financial management is crucial in maintaining the stability and sustainability of madrasah operations. Inefficient manual methods often present challenges such as potential recording errors, delays in reporting, and lack of transparency. To overcome this, innovation is needed, one of which is through the application of digital technology. Digitalization allows the process of recording and reporting finances to be carried out more quickly, accurately and securely, thus supporting more professional and organized madrasah financial management.

## **Digitization of Financial Systems**

This digitization of the financial system brings positive impacts in the form of more effective supervision and higher transparency. All transactions are well recorded and directly accessible, ensuring that nothing is missed or hidden in the financial reports. This makes the use of madrasah funds more accountable, and increases public trust in the financial management of the madrasah. (Raman dkk., 2024) In addition to increasing transparency, the implementation of digital systems also strengthens accountability in financial management. Every transaction recorded in the system will have a clear digital trail, which makes it easy to trace. (Arwani & Priyadi, 2024) With the automatic recording feature, human errors in recording and reporting can be minimized. In addition, any changes

or transactions that occur can be easily traced, making it easier for the madrasah to verify and account for the use of existing funds.

The implementation of digital systems also makes it easier for external parties, such as auditors or supervisory agencies, to conduct examinations of madrasah financial reports. Reports generated through the digital system are easier to access and examine, which speeds up the audit process. It also ensures that the use of madrasah budgets is in accordance with applicable regulations, thus avoiding potential misuse or mismanagement of funds. (Nur & Hanif, 2024) With a more transparent and accountable system, the public, including parents and other interested parties, can directly monitor how funds are used. This, of course, increases public trust in madrasah financial management, as they can clearly see how the budget is managed and used in accordance with correct and transparent principles. (Prihanarko & Hidayati, 2023)

The implementation of digitalization in the financial system also has a positive impact in terms of time and cost efficiency. Previously, the process of recording and preparing financial reports took quite a long time because it was done manually. (Hariyani & Prasetio, 2021) In addition, reports that have been prepared often have to be revised due to errors in recording. With a digital system, recording becomes faster and more automated, which relevantly reduces the time needed to complete financial reports. In addition, digitization also plays a role in reducing operational costs associated with financial management, such as spending on paper, ink, and physical document storage. With reports stored in digital format, the archiving process becomes easier and more cost-effective. This, of course, brings greater efficiency in the management of madrasah financial administration. (Utari & Harahap, 2024)

Although the implementation of a digital financial system at MAN Kota Mojokerto brings various benefits, there are some challenges that must be overcome. One of the obstacles is the lack of human resources (HR) who have the skills to use digital technology. Some administrative staff who are not familiar with the digital system need to be given training in order to maximize the use of the technology. In addition, software procurement and training costs require considerable initial investment. However, despite these challenges, the long-term benefits of digitalization are far greater. The benefits are not only in terms of operational efficiency, but also in creating more transparent and accountable financial management, which will ultimately have a positive impact on the progress of madrasah in the long run. (Permatasari & Huda, 2024)

### **Digitalization Implementation in MAN Kota Mojokerto**

One of the most obvious benefits of digitizing the financial system at MAN Kota Mojokerto is the increased transparency in fund management. Previously, madrasah financial reports were prepared manually with formats that were often inconsistent and difficult to access by interested parties. The reports were usually only accessible to certain parties such as the madrasah head or treasurer, which resulted in limited oversight of finances and increased the risk of budget misuse. (Anggraini, 2020; Arif, 2024) However, with the implementation of a digital-based financial system, every financial transaction, both income and expenditure, will be recorded automatically in an integrated application. (Ihsan & Siregar, 2024) This system allows wider access for interested parties, such as madrasah principals, school committees, and even parents, to access financial reports openly and clearly. Moreover, financial reports can now be generated in real-time, allowing monitoring of the madrasah's financial condition at any time. With this transparency, the potential for misuse of funds can be minimized, and all parties involved can verify the use of madrasah funds more easily. (Studi dkk., 2024)

At MAN Kota Mojokerto, financial management is divided into two main sections, namely the general treasurer and the committee treasurer. The general treasurer is responsible for the overall financial management of the school, including budget allocations and recording receipts and

expenditures. Meanwhile, the committee treasurer has specific duties related to financial aspects that are more directly related to students, such as tuition payments, infaq, book fees, and other needs that support students' educational activities at the school. This function is vital because it is directly related to the smooth operation and welfare of students during their education. To facilitate the management of transactions and payments, MAN Kota Mojokerto utilizes an application called Infra digital. This application is designed to make it easier for parents to make payments digitally, without the need to come directly to the school. By using Infra digital, the process of paying tuition fees, infaq, book fees, and other fees becomes more efficient and transparent. Parents can access this application anytime and anywhere, so there are no more time or distance constraints that hinder smooth payments. In addition, this application also makes it possible to provide automatic notifications to parents regarding bills that must be paid, thus reducing the possibility of late payments.

Another advantage of using the Infra digital application is its ability to provide detailed and easily accessible financial reports. Committee treasurers can easily monitor every transaction that occurs, ensure that every payment is properly recorded, and avoid recording errors that often occur in manual systems. This makes financial reporting and auditing easier, which is important for maintaining transparency and accountability in fund management. With neatly organized data, schools and committees can quickly take the necessary steps in case of errors or discrepancies in payments. In addition to simplifying payment transactions, the use of Infra digital also improves the quality of service to parents and students. They no longer need to stand in long lines or wait long to make payments at the school counter. This faster and more practical payment process also reduces the possibility of complaints or dissatisfaction from parents regarding administrative issues. With a more sophisticated and efficient system, parents feel more valued, as their needs for easy access and transparency are well met.

On the other hand, the Infra digital application also has a positive impact on schools in terms of financial management. With an integrated digital system, the committee treasurer can exercise tighter control over the flow of incoming and outgoing funds. This allows the school to better plan the budget, prioritize expenditures that are really needed by students, and avoid waste. This more structured financial management is expected to improve the quality of education at MAN Kota Mojokerto, because existing funds can be used more precisely. The implementation of the Infra digital application at MAN Kota Mojokerto has had a major impact in terms of convenience, efficiency, and transparency in financial management, especially with regard to student payments. With a more modern and integrated system, both the school, committee, parents, and students can feel the real benefits. The use of digital technology is certainly a step forward in supporting better education management, as well as providing a more comfortable experience for all parties involved. In the future, it is hoped that applications like Infra digital can continue to be developed and utilized more optimally to advance the education system in Indonesia.

The findings align with studies emphasizing the benefits of digitalization in educational financial management. For instance, (Nur & Hanif, 2024) highlighted how digital tools improve accountability and build trust among stakeholders. The implementation at MAN Kota Mojokerto mirrors these results, demonstrating enhanced transparency through real-time financial monitoring. The challenges faced, such as the need for staff training, were consistent with (Rosidah, 2022), who noted that technological adoption in educational institutions often requires capacity building. Additionally, the initial cost of digital infrastructure aligns with findings by (Masinambow dkk., 2025), which underline the necessity of long-term investment in digital tools for sustainable outcomes.

The results indicate that adopting digital financial systems not only improves efficiency but also enhances the institutional reputation by fostering trust among stakeholders. Furthermore, the improved transparency can serve as a benchmark for other educational institutions aiming to modernize their financial practices. The automated notifications and easy accessibility of digital

reports address challenges cited in earlier studies about delays and inaccuracies in manual systems (Rahmanto, 2019). Moreover, these advancements are pivotal in establishing accountability, as described by (Prihanarko & Hidayati, 2023), where the visibility of fund usage strengthens public trust in educational governance.

## **CONCLUSION**

The digitization of the financial system at MAN Kota Mojokerto through the use of the Infra digital application is able to improve the transparency and accountability of financial management. The system simplifies the process of paying tuition fees, infaq, and other fees digitally, which reduces the possibility of recording errors and speeds up transactions. With more structured and easily accessible financial reports, the school can conduct stricter supervision, ensuring the targeted use of funds. The implementation of digitalization not only improves administrative efficiency, but also provides a better experience for parents and students, and encourages more transparent and accountable fund management in the madrasah environment. Digitalization of financial systems is no longer an option, but an urgent need for madrasahs that want to improve transparency and accountability of financial management. MAN Kota Mojokerto has shown that implementing digitalization not only improves efficiency, but also strengthens public trust. This step is expected to inspire other educational institutions to implement a better and more modern financial system. To address existing challenges, institutions should invest in comprehensive training programs for administrative staff, develop partnerships with technology providers for affordable solutions, and continuously evaluate the system to adapt to emerging needs. The implementation at MAN Kota Mojokerto sets a precedent for future digitalization initiatives, ensuring that the educational sector keeps pace with technological advancements while maintaining financial integrity and accountability.

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