



The Urgency Fintech and Social Media in Halal Business Development at Pesantren: Integration of using Fintech and social media for the Sustainability Halal Business in Pesantren

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ABSTRACT

The urgency of using Fintech and social media in halal business at Islamic boarding schools supports adding economic value to businesses managed by Islamic boarding schools. This study aims to analyze the use of Fintech and social media in halal businesses managed by Islamic boarding schools. In this study a field approach was used with phenomenology, data sources were obtained from several Islamic boarding schools in Central Sulawesi that manage business. The results of the study show the use of fintech and social media in halal business in the form of transaction recording, financial report analysis, decision making, market mapping, product innovation, resilience, and building and maintaining business networks at pesantren.

Kata Kunci: Halal
Bisnis, Teknologi
Keuangan, Media Sosial,
Pesantren

ABSTRAK

Keberadaan fintech dan media sosial dalam bisnis halal di pesantren merupakan hal yang mendesak dan dapat memberikan nilai tambah ekonomi pada bisnis yang dikelola oleh pesantren. Penelitian ini bertujuan untuk menganalisis penggunaan fintech dan media sosial dalam bisnis halal yang dikelola oleh pesantren. Pendekatan lapangan dengan fenomenologi digunakan dalam penelitian ini, dan sumber data diperoleh dari beberapa pesantren di Sulawesi Tengah yang mengelola bisnis. Hasil penelitian menunjukkan bahwa penggunaan fintech dan media sosial dalam bisnis halal di pesantren berupa pencatatan transaksi, analisis laporan keuangan, pengambilan keputusan, pemetaan pasar, inovasi produk, ketahanan bisnis, serta pembangunan dan pemeliharaan jaringan bisnis di pesantren.

INTRODUCTION

The urgency of using Fintech and social media in halal business at Islamic boarding schools supports adding economic value to businesses managed by Islamic boarding schools. Because pesantren is an Islamic Education Institution which is identical to the pattern of Islamic Education in Indonesia. The increasing number of Islamic boarding schools contributes to development in various aspects, which are not only in fostering the religious and moral life of the nation but also make an important contribution as agents of community development. (Listiana Mulyani et al., 2018), including community economic development.

Technological developments force society, including Islamic boarding schools that have businesses to utilize technology that can encourage the achievement of targets (MAHFUD & HAIRIT, 2017). In the digital era, access to open financial services encourages the growth of internet-based business activities. The number of mobile phone users is increasing sharply and massively all over the world. Technological innovation has an indispensable role in expanding the access of all parties to financial services, so that there are no more financial exceptions. In fact, people who do not have a formal bank account can use cellular technology to conduct transactions and there is a high interest in the use of financial technology that has emerged since 2004. (Owens, 2013).

Not only in digital transaction services, business strategies are also increasing due to a very significant increase in information and communication systems as well as technology connectivity (Garcia-Morales et al., 2018). Technology covers objectives including those related to communication and marketing activities (Abbas et al., 2019). In business, the use of social media is increasingly popular and is used for online marketing communications because of the perceived benefits that are more practical and efficient for businesses and customers (Cao et al., 2018). Marketing by utilizing social media is very important, for businesses whose resources are limited to support marketing (Tarsakoo & Charoensukmongkol, 2020), including business in Islamic boarding schools.

The use of fintech contributes significantly to the achievement of the Sustainable Development Goals (SDGs). The end of the Millennium Development Goals (MDGs) and the stipulation of the SDGs which aim to improve people's welfare as an effort to minimize poverty and inequality as well as encourage economic growth gives urgency to the importance of fintech and social media as a medium to achieve the goals of the SDGs. (Franco-Riquelme & Rubalcaba, 2021; Hinson et al., 2019; Hoang et al., 2021).

In several studies related to the use of fintech in Islamic boarding schools, it has been explained that the use of fintech for management and financial management (Fahlefi et al., 2022; Humaidi, 2023). and pesantren financial planning (Saifuddin & Fathony, 2022), as well as for controlling the santri's spending (Rizal et al., 2021). Has not shown the role of fintech in businesses managed by Islamic boarding schools. Then the use of social media at Islamic boarding schools so far has only been carried out as a medium of propaganda and education promotion (Fauzi, 2016; Nurmalasari & Masitoh, 2020; RIFAI, 2021), several studies showing the use of social media as a medium of promotion and sales in businesses managed by Islamic boarding schools (Rosmala et al., 2019, Navastara et al. 2022)

This study aims to determine the integration in optimizing fintech and social media in Islamic boarding schools' halal business to achieve the SDGs goals. Thus, this research will answer what factors drive the use of fintech and social media in Islamic boarding schools' halal business and how to model the integration of social media and fintech in Islamic boarding schools business to achieve the SDGs goals.

LITERATURE REVIEW

Halal Business

Public awareness around the world about the importance of consuming healthy food has become a concern for the food industry and this is evidenced by the response to consumer needs and desires. Many people are very interested in food that is produced organically without the use of various chemicals. The ethnic and religious diversity in Europe including in the United States has prompted the food industry to prepare products suitable for different groups. In addition, the increasing number of Muslim travelers in non-Muslim countries as well as the increasing Muslim population in these countries (Widyantoro et al., 2019). Demographic studies show that Islam is the religion whose adherents will grow the fastest. Collectively, demographic and economic trends show an increase in overall global and per capita purchasing power among the Muslim community which is able to stimulate the halal trade including halal food. (Armanios & Ergene, 2018).

Until now, the halal industry continues to evolve and develop, let alone technological advancements and developments, making halal not just a matter of religion. (Rahman et al., 2016) This is also the case in Indonesia, where the majority of the Muslim population encourages the food industry to prepare a variety of healthy and halal food and beverages. In general, the halal food industry is an industrial sector that is involved in processing food and beverage products in accordance with Islamic law in terms of inputs, manufacturing processes, packaging, and marketing. This industry is a large industry and is able to strengthen its relationship with the agricultural sector. (Mohd Noor et al., 2016) The halal food market is part of the global food and agriculture industry which is one of the largest industries in the world. Broadly, this global value chain includes core suppliers, manufacturing technologies, products and services, processed food manufacturers, logistics and distribution channels (Shikoh et al., 2018).

Fintech

The definition of fintech is actually very diverse. However, various experts have attempted to define fintech using their own interpretations based on the results of the studies they report. The term fintech has been used in a variety of business contexts, often inconsistently and ambiguously (Schueffel, 2016). Financial technology, known as fintech, is widely recognized as one of the most significant innovations in the financial industry, and is growing rapidly, aided in part by the sharing economy, favorable regulation, and information technology. (Kumari & Devi, 2022; Lee & Shin, 2018)

Fintech is a new technology that aims to improve and automate the delivery and use of financial services (Al-Okaily et al., 2021). Fintech can serve as an innovative reference in helping businesses to rethink their business models or even to suggest new businesses (Leong, 2018). Fintech can also refer to businesses that provide financial services using the latest technology. In addition to offering digital goods and services specifically created for the banking and financing industry, fintech is also in charge of distributing insurance. These fintechs are often referred to as InsurTechs. In addition, it may provide various third party services, such as offering technical assistance to financial service providers. Payments, wealth management, crowdfunding, lending, capital markets, and insurance services have been identified as six fintech business models (Giglio, 2022).

Social Media for Marketing

Social media is a means of communication, a source of information sharing, media for self-actualization and collaboration in cyberspace. In Indonesia, the use of social media is very high which shows that the market potential in social media is very high and this platform has become an easy instrument to communicate online between consumers and companies, or between consumers and consumers around the world at any time. The use of this platform is very appropriate for SMEs because they have limited resources such as funds, technical knowledge and so on (Rana et al., 2019).

Social media marketing increases trust and brand loyalty of a company, besides social media marketing makes it easier for consumers to obtain information about company products (Srivastava et al., 2022). Social media marketing also has a positive relationship with customer trust, intimacy, and loyalty (Khoa, 2020). The use of social media by a company makes it easy for companies to build brands and increase their business activities (Sullivan & Koh, 2019).

Social media has been used to help managers promote their products and services and ensure that they are selected at the screening stage. Indirectly, social media also helps attract investors' attention during negotiations in the last stage of the venture capital process. In addition, social media helps identify individual personalities (e.g., entrepreneurs, managers, employees) through their tweets, thereby enabling cross-comparison of entrepreneurial characteristics to understand their strategy implementation. (Obschonka et al., 2017).

Sustainable Development Goals (SDGs)

The development of technology that is very fast and that supports all human activities needs to be optimized so that effectiveness is created. However, it is undeniable that it cannot be denied that this also contributes to the emergence of various kinds that have the potential to become global problems. Judging from this, there needs to be a real effort to balance technological developments with human abilities to manage them. This is an important point in the 5.0 era concept as a form of maximizing the role of humans behind the use of modern technology. (Zengin et al., 2021). The purpose of the Society 5.0 is to create a society that can take advantage of modern technology to enjoy life to the fullest so that technological developments can encourage economic growth and the welfare of society as a whole and this also contributes to the creation of the SDGs goals. (Shahidan et al., 2021).

METHODS

This research includes field research that seeks to collect data in the field by observing the scientific situation based on extensive previously made field notes. The data obtained is divided into primary data which is the main data obtained through direct interviews conducted with the business managers of the pesantren and the leaders of the pesantren. While the second data is secondary data to support primary data. This data was obtained through the search for supporting references that have a relationship with the research conducted. In the process of data analysis, the author uses a data triangulation model, which is one of the methods developed by researchers to explore and apply competent information production methods.

RESULT

Driving Factors, Utilization of Fintech and Social Media in Halal Business at Islamic Boarding Schools

The use of fintech and social media in business in Islamic boarding schools is motivated by various factors, including external and internal factors. The use of fintech is motivated by internal factors consisting of: awareness of Islamic boarding schools, especially pesantren administrators who feel the benefits of using fintech. Several administrators have benefited from the various facilities and services provided in various personal activities and have suggested that Islamic boarding schools, including Islamic boarding schools, take advantage of fintech. In addition, there is a vision of pesantren independence which is manifested in the establishment of pesantren business institutions that are able to support various internal needs of pesantren. The vision of independence is the basis that encourages and underlies the development and growth of pesantren from various aspects, so that in its activities, including in the pesantren business, effective and efficient principles are needed.

As for external factors, namely business activities that have been operating for a long time experienced obstacles, especially when the pandemic hit. The perceived obstacles greatly affect the business to develop with limited activities. One of the efforts made is by utilizing fintech in buying and selling activities both with customers and suppliers. This utilization turned out to be able to maintain business existence and provide resilience to the crisis caused by the pandemic. In addition, in order to maintain customer retention, the pesantren business seeks to provide various services and facilities in transactions. One of them is fintech services in all buying and selling activities. Another factor is the incessant digital literacy movement directing pesantren administrators, including business units, to take advantage of it. Some pesantren administrators already have knowledge related to fintech and are able to use it which then becomes an agent in improving financial literacy, especially related to fintech in the internal environment of the pesantren..

The driving factors for the use of social media are also based on internal and external factors, namely the internal aspect is the awareness of pesantren administrators about the benefits of digital marketing through social media. The use of social media for business purposes is used to market various pesantren products to prospective customers. The external factor is that the presence of a pandemic provides a large enough opportunity for the use of social media as a solution in marketing products without having to meet. In addition, the development of pesantren business also needs to be supported by increasing customers and this can be obtained by using social media. Another factor is the behavior of players in the digital market that is getting higher due to the presence of the pandemic. This has triggered pesantren to immediately become actors in the digital market. The most important thing is also related to consumer behavior towards halal products which is increasing. Pesantren products are products that have been certified halal by BPJPH, thus providing opportunities for Islamic boarding schools to market their halal products on social media.

Table 1
Driving Factors for the use of Fintech and Social Media

No	Fintech	Social Media
Internal factors		
<p>Awareness of Islamic Boarding Schools The business activities carried out are aware of the need to integrate the recording of business financial transactions, analysis of financial statements and decision making with awareness in optimizing the use of fintech.</p> <p>Vision of Independence vision of independence in Islamic boarding schools, this vision becomes the basic foundation that underlies the development and growth of Islamic boarding schools, so in practice institutions at Islamic boarding schools need to carry out business activities with effective and efficient principles.</p>	<p>Awareness of Islamic Boarding Schools The business that is run requires Islamic boarding schools to develop businesses in market analysis, market mapping and business network development by utilizing social media.</p>	
External Factors		
<p>Covid-19 pandemic Business activities at Islamic boarding schools have been going on since 2017. However, global conditions with the presence of the Covid-19 Pandemic have</p>	<p>Digital Market Behavior The gap between people in Indonesia who are digitally literate in urban and rural areas is increasingly evenly distributed in the aspect of digital competitiveness. In line</p>	

become a major obstacle to business activities in general in Indonesia. This condition is also experienced in halal business activities in Islamic boarding schools. This condition forces Islamic boarding schools to look for alternatives in managing business operations, to optimize the use of financial technology, finan (fintech).

Market Growth

The development of businesses run by Islamic boarding schools has a market that needs to be maintained and improved and this is greatly assisted by optimizing the use of fintech

Digital Literacy Growth

The data for the 2021 digital literacy status report, is at 3.49 where the highest status maximum value is 5.00, this number is an increase from 2020 at 3.46.

with the digital literacy index, the East Ventures - Digital Competitiveness Index (EV-DCI) report compiled together with KIC and PwC Indonesia in 2022 also shows the same pattern.

Halal Consumer Behavior

In this aspect, Indonesia has a world Muslim population of 12.6%. Where these numbers contribute as consumers and producers of halal

Source: data processed by researchers

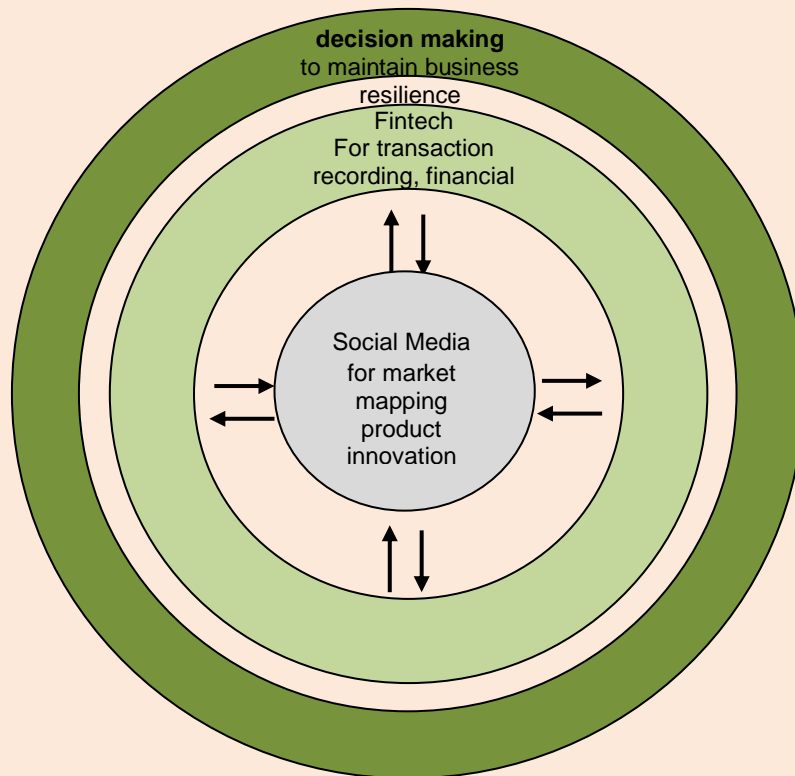
Utilization of Fintech and Social Media in the Halal Business of Islamic Boarding Schools

Business activities at Islamic boarding schools have experienced disruptive innovation as a whole, especially in the aspect of business structure, intermediation technology to marketing sales models to consumers. This is generally influenced by Financial Technology (Fintech). The decision to utilize financial technology is due to the fact that so far financial management in Islamic boarding schools has been in the manual category, which has created obstacles to the financial management of Islamic boarding schools and businesses managed by Islamic boarding schools. These obstacles are (1) financial bookkeeping of Islamic boarding schools, (2) bookkeeping of financial units in santri organizations (3) bookkeeping of business finances managed by Islamic boarding schools. The role of Fintech can replace the role of manual financial management, while the role of fintech in Islamic boarding schools is as follows: (1) making it easier for Islamic boarding schools to see the flow and turnover of Islamic boarding schools, especially in businesses managed by Islamic boarding schools. (2) facilitate the pesantren in taking policies on the financial management of the pesantren. (3) as an effective and efficient measure and utilization of cash and business capital in Islamic boarding schools.

Conventional product sales and marketing such as advertising in mass media (newspapers, tabloids or magazines) or electronic media (television and radio) even with websites require no small amount of money, generally these media are less attractive to some business actors, including businesses managed by Islamic boarding schools. Islamic boarding schools, the presence of social media other than as a communication medium, can also be used to introduce, sell and market products, along with the role of social media in businesses run by Islamic boarding schools, (1) Reducing very high promotion and marketing costs (2) As a sales medium and marketing, (3) As an effective communication medium in business activities.

The following is the integration of social media and fintech in business:

Image 1
Integration of social media and fintech relations in business



The picture above shows the role of using social media in increasing the use of fintech in various business activities. The arrow pointing to social media shows the low use of social media as a digital marketing business which will have an effect on the low use of fintech. The arrows pointing to fintech indicate that the high use of social media will increase the use of fintech in business activities. The high and low use of social media will of course also affect the purpose of the use of social media which has an effect on the low benefits of using fintech. The use of these two components certainly aims to facilitate business actors in maintaining the existence and sustainability of businesses which aim to maintain business resilience. In the concept offered, it can then contribute directly to the goals of the SDGs.

Analysis of the Integration of Fintech and Social Media Utilization in Islamic Boarding Schools to achieve sustainable development

The results of the research on optimizing the integration of the use of fintech and social media in Islamic boarding schools to achieve business continuity. shows that the integration relationship between the use of fintech and social media is highly dependent on optimizing the use of both.

This gives an indication that the optimization of the use of social media in the aspect of market mapping, with the aim of seeing market demand trends has implications for the business strategy of Islamic boarding schools in compiling and developing products. This is then integrated into the use of fintech as a medium for evaluation, decision making, development and investment of funds in business development. The use of social media is also optimized as a source of information in developing resilience strategies to build and maintain business networks.

CONCLUSION

This study shows the forms of utilizing financial technology and social media at several Islamic boarding schools in Central Sulawesi that are able to contribute to the achievement of SDGs

The driving factors for the use of fintech and social media in the Islamic boarding school business consist of internal factors in the form of awareness of Islamic boarding schools on the importance of sustainable business activities and the vision of independence that exist in Islamic boarding schools, then external factors in the form of the Covid-19 pandemic, market growth, digital market behavior, market growth, digital, and customer behavior.

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