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Strengthening Educational Financial Governance through the Implementation of the adminara.id Digital Platform at SMA Muhammadiyah 2 Semarang

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Abstract

SMA Muhammadiyah 2 Semarang still manages education payments manually using a cash book and handwritten receipts, which is prone to recording errors, slow to recapitulate, and low in transparency. This community service program aimed to strengthen school financial governance through the implementation of, and training on, the adminara.id digital payment platform. The program ran in five stages from May to September 2026 and involved school leaders, administrative staff, teachers, and parents. Data were collected through an initial survey, a parent survey, observation, and a post-training evaluation questionnaire, and were analyzed descriptively and qualitatively. The initial survey showed low effectiveness of the existing system (1 of 5) and high urgency of digitalization (5 of 5), with most parental complaints concerning unclear payment status and proof of payment. After a socialization session for about 50 parents and hands-on training for teachers and operators, all evaluation aspects were rated high (4.50–4.90 on a 5-point scale), with usefulness the highest. All respondents, none of whom had used a digital financial application before, found the platform easy to operate, although continued assistance is still needed. Thus, adminara.id was well accepted as a solution for digitizing school financial governance. Standard operating procedures, periodic technical assistance, and post-go-live monitoring are recommended.

Keywords: *adminara.id, digital transformation, education payment platform, school financial governance, technology acceptance*

INTRODUCTION

Digital transformation in the education sector has become a priority agenda in supporting the achievement of the Sustainable Development Goals (SDGs), particularly Goal 4 on quality education and Goal 9 on industry, innovation, and infrastructure (UNESCO, 2016). The rapid development of information technology requires educational institutions, including secondary schools, to adopt digital systems in various aspects of their governance, including financial management (Prasetyo & Trisyanti, 2018). In the Indonesian context, digital transformation in education has been discussed both in terms of its policy implications and its challenges and opportunities (“Transformasi Digital dalam Pendidikan Indonesia,” 2024; “Transformasi Digital dalam Pendidikan: Tantangan dan Peluang,” 2024). Universitas Negeri Semarang, as a higher education institution carrying out the *Tri Dharma* (three pillars) of higher education, takes part in this agenda through community service programs that focus on strengthening the capacity of educational institutions. Financial governance is a crucial component of educational provision. Orderly, transparent, and accountable payment management not

only maintains a school's financial health but also builds the trust of parents and guardians (Mulyasa, 2019). The national education management standard mandates recording, reporting, and supervision that can be properly accounted for (Kementerian Pendidikan, Kebudayaan, Riset, dan Teknologi [Kemendikbudristek], 2023). However, many schools still rely on manual recording using cash books and handwritten receipts, which makes them prone to recording errors, slow in recapitulation, and difficult to audit (Abidin et al., 2023; "Implementasi Sistem Informasi Berbasis Odoo," 2025). Previous studies and community service programs have responded to this problem by developing web-based school payment and financial management information systems ("Implementasi Aplikasi Sistem Informasi Pembayaran SPP," 2023; "Pengembangan Sistem Informasi Manajemen Keuangan," 2024).

SMA Muhammadiyah 2 Semarang, located at Jalan Wonodri Sendang Raya No. 1, Semarang Selatan District, Semarang City, is a partner school facing this problem. The school has 53 active students in three study groups managed by two financial administration staff members, with payment transactions occurring approximately four times per month, covering tuition fees (SPP), student worksheets (LKS), and other activities. Based on an initial survey conducted in February 2026, the principal rated the effectiveness of the existing financial system at only 1 out of 5, while the urgency of digitalization was rated 5 out of 5, or very urgent.

The initial survey also identified three main groups of problems. In terms of management and administration, manual recording was prone to errors, recapitulation took three to five working days, and no real-time data were available. In terms of social and community relations, the transparency of payment information was low, no automatic notifications were available, and parents had to come to the school in person to confirm payments. In terms of technology and human resources, there was no integrated system and the digital literacy of the staff was still limited. More than 70 percent of parents' complaints were related to unclear payment status and the lack of valid proof of payment. A follow-up survey of parents and guardians in August 2026 reinforced these findings: the average satisfaction with the existing payment mechanism was only 3.6 out of 5, the clarity of billing information was the lowest-rated aspect at 3.33, and four out of six respondents had experienced discrepancies or errors in payment records.

In response to these problems, the community service team of Universitas Negeri Semarang carried out a program to strengthen educational financial governance through the implementation of the adminara.id digital platform at SMA Muhammadiyah 2 Semarang. adminara.id is a cloud-based education payment management system that provides automatic payment recording, digital proof of payment, a parent portal, a real-time monitoring dashboard, automatic notifications, and integrated financial reporting ("Sistem Pembayaran SPP pada SMK," 2024). The program aimed to (1) assist the school in adopting a digital platform to replace manual recording, (2) improve the capacity of administrators and teachers in managing bills and monitoring payment status, and (3) evaluate user acceptance of the platform within the school environment.

The contribution of this program lies in the application of a digital solution tailored to the partner's actual needs through two platform adjustments, namely support for a single parent account covering more than one child and a simplified interface based on a mobile-first approach. In addition, this article presents an evaluation of platform acceptance from the perspective of school users, so that it can serve as a practical reference for other schools with similar characteristics and limitations, particularly those whose educators still have limited digital literacy (Novitasari & Fauziddin, 2022; Putra et al., 2023).

METHOD

The community service program was conducted at SMA Muhammadiyah 2 Semarang from February to September 2026. The target participants included school leaders, administrative staff or operators, teachers and homeroom teachers, and parents or guardians. The program was designed in five stages, namely preparation and needs assessment, implementation and training, monitoring and evaluation, reporting and dissemination, and post-implementation evaluation, as presented in Table 1.

Table 1. Stages of the community service program

Stage	Scope of Activities	Status
Stage 1 (Months 1–2)	Preparation and needs assessment: survey of existing conditions, internal kickoff, drafting of the Implementation Agreement, development of survey instruments, ethical clearance, and coordination with the platform provider.	Completed
Stage 2 (Months 3–6)	Implementation and training: platform configuration, migration of historical data, training for staff/operators and teachers, socialization to parents, and pilot testing.	Conducted
Stage 3 (Months 5–7)	Monitoring, evaluation, and strengthening: assistance, evaluation of indicators, and development of standard operating procedures (SOP) for digital financial management.	Ongoing
Stage 4 (Months 7–8)	Reporting and dissemination: final report, scientific article, documentation video, and intellectual property registration of the user guide module.	Ongoing
Stage 5 (3 months after the program)	Post-implementation evaluation of the sustainability of platform use.	Planned

Data were collected through an initial survey of school leaders, a survey of parents and guardians, observation of activities, and a post-training evaluation questionnaire distributed to training participants. The evaluation questionnaire used a 1–5 Likert scale and measured four aspects, each with four items: understanding of the training material, ease of use of the platform, usefulness of the platform, and intention to use and sustainability. It was complemented by open-ended questions on the need for further assistance, obstacles encountered, and suggestions for improvement. Because this activity was a program evaluation focusing on the meaning and experiences of participants, the data were analyzed descriptively and qualitatively. Likert scores were used to describe response tendencies and were grouped into three categories: low (1.00–2.33), moderate (2.34–3.66), and high (3.67–5.00). Responses to the open-ended questions were analyzed thematically and triangulated with observation notes.

RESULTS AND DISCUSSION

Initial Condition of School Financial Governance

The initial condition of financial governance at SMA Muhammadiyah 2 Semarang was captured through the initial survey of school leaders and the survey of parents and guardians. Payment management was still carried out manually using cash books and handwritten receipts. All transactions for tuition fees, student worksheets, and other activities were recorded on payment cards or books and then recapitulated periodically. This pattern led to three main problems: recording errors and discrepancies, recapitulation that took three to five working days, and limited information available to parents. The survey of parents and guardians in August 2026 showed an average satisfaction with the existing payment mechanism of 3.6 out of 5. The clarity of billing information was the lowest-rated aspect at 3.33, followed by the accuracy of payment records at 3.50, the ease of knowing payment status and the ease of communicating with the school at 3.67 each, and the speed of receiving proof of payment at 3.83. Tracing the respondents' experiences revealed that four out of six parents had experienced recording discrepancies, such as being billed after having already paid, receiving duplicate bills for the same amount, or payments being considered unpaid. Other problems included payment books that had not been validated, especially for payments made by bank transfer, and misspelled student names on payment receipts. These findings confirm that the root of the problem was weak reconciliation between payments and manual records, making the need for an integrated system highly relevant.

Needs Analysis and Platform Adjustment

The needs analysis was conducted through discussions with the school, involving the principal, the vice principal for curriculum, and administrative staff, to map the existing payment business processes. These discussions resulted in two concrete adjustments to the adminara.id platform. First, multi-child support per account was added so that a single parent account can cover more than one child, accommodating families with more than one child enrolled at SMA Muhammadiyah 2

Semarang. Second, the interface was simplified using a mobile-first approach so that the platform can be comfortably accessed directly from a mobile phone, considering that most parents are not accustomed to complex applications. The partner's platform account was configured and activated at <https://smamuh2smg.adminara.id/>. The initial configuration covered the account structure and basic settings, followed by preparation for the migration of student, class, and fee data. These adjustments show that the success of technology adoption in schools is determined not only by the completeness of features but also by the fit between those features and the users' context, as well as the ease of device access (World Bank, 2021, 2023).

Socialization for Parents and Guardians

The socialization of the plan to adopt adminara.id as the official payment platform was held face-to-face at the school on 18 July 2026 and was attended by approximately 50 parents and guardians. The session introduced the new payment flow, the features of the parent portal, and the digital proof-of-payment mechanism, while also collecting direct input from parents. The previous survey showed that parents' willingness to use a digital portal was quite high, with the most desired features being payment history, digital proof of payment, online payment, and billing notifications. This socialization served as a bridge between the technological needs of the school and the readiness of users on the parents' side.

Platform Training for Teachers and Operators

Training on the use of the platform for teachers and operators was held in September 2026, after being postponed due to room renovation at the partner school. The training material was arranged sequentially to ensure that all main functions were understood, starting from an introduction to the platform and the role of each user, managing student bills, recording incoming payments, and monitoring student payment status, to recapitulation and report preparation. The training was conducted hands-on using each participant's own device and concluded with a simulation of the complete workflow, in which a bill is created, a payment is recorded, the payment status changes, and a report is generated. The emphasis of the training was adjusted to the user's role. Operators were directed to bill management and payment recording, while teachers and homeroom teachers were directed to monitoring their students' payment status. This approach is in line with the school's need for a clear separation of duties and, at the same time, accelerates mastery of the platform by each user group.

Post-Training Evaluation of Platform Acceptance

The evaluation of platform acceptance was carried out through a questionnaire distributed at the end of the training session. Respondents consisted of school leaders, homeroom teachers, and subject teachers, all of whom stated that they had never used a digital financial application before. A summary of the response tendencies for the four aspects is presented in Table 2. In general, all aspects fell into the high category.

Table 2. Summary of platform acceptance evaluation responses

Aspect	Focus of Assessment	Mean	Category
Understanding of training material	Managing bills, recording payments, monitoring status, reading reports	4.50	High
Ease of use	Ease of operation, clarity of steps, navigation, readability of status	4.60	High
Usefulness of the platform	Speed, accuracy, transparency, ease of reporting	4.90	High
Intention to use and sustainability	Interest in use, support for sustainability, willingness to learn, recommendation	4.70	High
Overall mean		4.67	High

For the understanding of the training material, responses were in the high category with a mean of 4.50. Participants reported the best understanding of bill management and of reading recapitulation reports, each with a score of 4.60. This result indicates that the sequence of material and hands-on practice helped participants grasp the platform's workflow even though they were using it for the first time. Ease of use obtained a mean of 4.60. The items on the ease of operating the platform and the ease of viewing student payment status were the highest, at 4.80. This finding is noteworthy because

none of the participants had used a digital financial application before. The perceived ease of use indicates that the simplified mobile-first interface and menu arrangement contributed to lowering the initial adoption barriers for novice users (Davis, 1989; Venkatesh & Davis, 2000).

Usefulness of the platform obtained the highest mean, 4.90. The items on increased transparency of payment information for parents and guardians and on the ease of recapitulating and reporting school finances achieved a perfect score of 5.00, while faster recording compared with manual methods and reduced risk of recording errors obtained 4.80. These scores directly address the problems identified in the initial condition, in which the clarity of billing information and the validity of proof of payment were the main complaints of parents. Intention to use and sustainability obtained a mean of 4.70. Willingness to recommend the platform to others scored 5.00, and support for the school to continue using the platform scored 4.80. Interest in using the platform in daily tasks scored 4.40, and willingness to learn further features scored 4.60. This pattern shows a strong commitment to the sustained use of the platform within the school.

Despite the high ratings of the platform, all participants still expressed a need for further assistance: some needed occasional assistance when facing problems, while others needed intensive assistance. The material that most needed to be deepened was payment recording and platform settings, followed by bill management and recapitulation and reporting. From the open-ended questions, most participants did not report significant obstacles; one participant mentioned signal or network problems when accessing the platform, and one participant associated the need for intensive assistance with mastering the features comprehensively. Suggestions for development included adding an online financial journal feature, while general feedback on the training was positive, such as the view that the activity went well and was satisfying.

Discussion

Overall, the evaluation results show that the adminara.id platform was well accepted by users at the school. This pattern is consistent with the Technology Acceptance Model, which positions perceived usefulness and perceived ease of use as the main determinants of the intention to use a technology (Davis, 1989; Venkatesh & Davis, 2000). In this program, perceived usefulness emerged as the highest-scoring aspect, indicating that users see this digital solution as a real answer to the school's administrative and financial transparency problems. The high perceived ease of use among novice users further underlines the importance of a simple interface design and mobile-based access in the school context.

Viewed through the four-level training evaluation framework, this program has reached the reaction and learning levels, in which participants responded positively and understood the training material (Kirkpatrick, 1994). The behavior and results levels cannot yet be fully concluded because real payment transactions through the platform were not yet fully running at the time of the evaluation. Therefore, post-implementation indicators such as the percentage of digitally recorded transactions, recapitulation time, the number of parental complaints, and the adoption rate of the parent portal need to be measured during the monitoring and evaluation stage.

The finding regarding the need for further assistance is an important note for the sustainability of the program. A single training session proved sufficient to build initial understanding but did not eliminate the need for reinforcement, especially in the payment recording and platform settings functions. This need underlines the importance of developing SOPs for digital financial management, providing periodic technical assistance, and providing a user guide module that users can access at any time. In addition, minor technical constraints such as network issues need to be anticipated by ensuring adequate internet connectivity at the school and providing a temporary recording mechanism that remains integrated with the platform.

The limitations of this program lie in the nature of the evaluation, which was based on the experience of the training session and therefore did not yet measure the operational impact comprehensively, as well as the possibility of a novelty effect that may have made users' assessments very positive at this early stage. Nevertheless, the consistency between the initial problems, the features prepared, and user responses indicates that the direction of implementation is in line with the partner's needs. A follow-up evaluation after full go-live will provide a more complete picture of the platform's impact on the efficiency, accuracy, and transparency of school financial management.

CONCLUSION

The implementation of the adminara.id digital platform at SMA Muhammadiyah 2 Semarang was successfully accepted as a solution for strengthening school financial governance. The post-training evaluation showed high ratings in all aspects, namely understanding of the material (4.50), ease of use (4.60), usefulness (4.90), and intention to use (4.70) on a 5-point scale. Usefulness ranked highest, with transparency of payment information and ease of recapitulation and reporting reaching perfect scores, which directly addresses the main complaints identified in the initial condition. All participants, who had never used a digital financial application before, considered the platform easy to operate, showing that a simple, mobile-first interface is effective in lowering initial adoption barriers. Nevertheless, all participants still required further assistance, particularly in payment recording and platform settings. Therefore, it is recommended that the school develop SOPs for digital financial management, carry out periodic technical assistance, complete the platform user guide module, and prepare a post-go-live monitoring mechanism to measure the platform's impact on efficiency, recording accuracy, and the transparency of services to parents.

DECLARATION OF GENERATIVE AI

The authors declare that no generative AI or AI-assisted technologies were used in the writing process of this manuscript.

CONFLICTING INTEREST STATEMENT

The authors states that there is no conflict of interest in the publication of this article.

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