Implementation of Digital Literacy Movement through The Alkapay (E-Money) Program

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Keywords:	Abstract
digital literacy, e-money, AlkaPay card.	**Background:**This study aims to determine 1) the implementation of the digital literacy movement in the AlkaPay (e-money) program at SDIT Muhammadiyah Al-Kautsar Gumpang, 2) Describe the advantages of implementing the digital literacy movement through the AlkaPay (e-money) program at SDIT Muhammadiyah Al-Kautsar Gumpang, 3) Describe the obstacles to implementing the digital literacy movement through the AlkaPay (e-money) program at SDIT Muhammadiyah Al-Kautsar Gumpang **Method:**The type of research that will be used by researchers is included in descriptive research with a qualitative approach. The presence of researchers in this qualitative research, researchers act as instruments and as collectors of research data. Data collection techniques in this study use interview and documentation techniques. The validity of the data used by researchers in this study is technical triangulation. The data analysis technique used in this study, researchers use qualitative descriptive research analysis. **Result:**. Based on the results of the study, it can be concluded that the implementation of the digital literacy movement through the AlkaPay (e-money) program at SDIT Muhammadiyah Al-Kautsar Gumpang was carried out by holding socialization. The advantages of implementing the digital literacy movement through the AlkaPay program are increasing student knowledge and increasing student understanding regarding the use of AlkaPay cards, and obstacles to implementing the digital literacy movement through the AlkaPay program are that lower-class students have a low level of understanding. **Implication:**This study is the importance of integrating digital literacy in basic education to prepare a generation that is technologically literate and able to optimize the use of e-money in everyday life. The findings show that the AlkaPay program can improve students' digital knowledge and skills, but there are still challenges in terms of understanding, especially in lower grade students..

INTRODUCTION

The development of information and communication technology (ICT) which is increasingly advanced, requires everyone in Indonesia to be able to use and master technology so as not to be left behind by other nations. This has a major impact on the use of information technology today also penetrates the world of education, one of which is the innovation of information and communication technology in the learning process in class and outside the classroom. Not only that, information and communication technology is also utilized by schools in terms of development in various fields including school administration, library administration and so on. In line with technological advances, the development of the payment system has experienced dynamic changes and has changed significantly. Although cash is still more preferred to be used by the world community as a payment instrument, in line with the development of the payment system in the increasingly rapid field of technology, the cash payment model is slowly shifting to indirect payments (non-cash).

The development of technology that penetrates the world of education is also carried out in elementary schools/Islamic elementary schools in the field of entrepreneurship and administrative development through school banks, BUMS (School-Owned Enterprises) and healthy canteens where the payment process is carried out using electronic money. One of the innovations in payment instruments in the form of E-Money/electronic money emerged as an impact of rapid technological developments. E-money according to Utami & Kusumawat (2019) is an electronic payment instrument by depositing a certain amount of money in advance to the issuer, either directly or through the issuer's agents. Mukti's opinion (2019) e-money is an electronic payment instrument where the value of money is stored in certain electronic media.

In Wahyu Puspito's research (2015), electronic payment instruments such as e-money appear to have had a positive impact as an alternative payment instrument that is small (micro) and in relatively small amounts (retail). The availability of indirect payment instruments (non-cash) such as emoney can trigger people's purchasing power more optimally and have an impact on increasing the country's economy by Bank Indonesia in the payment system Pranoto & Salsabila (2018). The use of payment instruments regulated in Law Number 3 of 2004 in order to regulate and maintain the smoothness of the payment system is one of the authorities of Bank Indonesia Pranoto & Salsabila (2018). Technological advances in the field of information and communication encourage the emergence of innovations that are encouraged by Indonesian banking such as launching payment instruments in the form of electronic money (e-money) and then establishing Bank Indonesia Regulation Number 16/08/PBI/2014.

Based on the research results of Hidayati (2019) The e-money system in elementary schools can reduce the risk of errors and repeat work when calculating daily profits and losses by displaying a track record of transactions made by students in the canteen and at the school cooperative with the track record of BUMS officers. In the implementation of the e-money program, digital literacy has an important role where all elements implementing the e-money program must have knowledge of the steps for using e-money. The book entitled Digital Literacy Wahyu Puspito (2015) wrote, the ability to understand and utilize information in various forms from various sources so that it can be used through software is called digital literacy. digital literacy Rullyana (2018), the ability to create and share modes in different forms to create, collaboration and communication are used more effectively, in order to examine how and when good digital technology supports the process. digital literacy Khasanah & Herina (2019) should be more than just the ability to use various digital sources effectively. Bawden in the GLN Team of the Ministry of Education and Culture (2017) digital literacy fosters new understanding that culminates in information literacy and computer literacy. Based on Wahyu Puspito's research (2015) the implementation of digital

literacy can be used by utilizing digital sources as an interesting learning alternative. 4 The digital literacy movement in SD/MI can be carried out by utilizing the digital technology that has been provided such as the use of AlkaPay cards (e-money) at SDIT Muhammadiyah Al-Kautsar Gumpang as a legal means of payment. Bank Mandiri also issued the use of electronic money such as e-money, BRIZZI issued by Bank BRI, and BNI Tap Cash issued by Bank BNI.

With the ease of transactions, the reduction in transaction costs will be encouraged and ultimately can stimulate economic growth. This movement is said to be a solution to anticipate the increasing crime rate with the use of cash. By switching to non-cash transactions, crimes such as money laundering, robbery, theft can be minimized. The implementation of the digital literacy movement through the e-money program in elementary schools/Islamic elementary schools can only be found in big cities with adequate infrastructure, so that its implementation has not been felt by schools in remote villages and even disadvantaged schools. Research on the application of digital literacy through the e-money program in elementary schools is a novelty in this study. Based on this, the author is interested in conducting research on the implementation of the digital literacy movement through the AlkaPay (emoney) program at SDIT Muhammadiyah Al-Kautsar Gumpang as a form of innovation in the field of technology in this millennial era, so that it can be felt by all parties, both from schools, teachers, students and also parents of students. In today's digital era, tools are needed that can help human tasks effectively and efficiently because currently in all aspects of life demands everything to be fast and instant, with good quality. AlkaPay (e-money) as a form of digital literacy movement in SD/MI, its use is considered very helpful and easy in payment transactions and increases digital literacy insight in the world of education.

Digital literacy is very important for the development of students' skills in the digital era, the implementation of the digital literacy movement through the AlkaPay program at SDIT Muhammadiyah Al-Kautsar Gumpang has not been widely studied. Therefore, it is important to know to what extent the implementation of this program has an impact on the development of students' digital literacy skills. The main question to be answered in this study is: how is the implementation of the AlkaPay program in improving digital literacy among students of SDIT Muhammadiyah Al-Kautsar Gumpang?

Research by Setiawan (2021) found that digital literacy programs implemented in schools can improve students' understanding of the effective use of technology. In addition, research by Rahardjo (2020) revealed that e-money-based digital literacy education can help students understand digital financial transactions. However, not many have studied the specific implementation of e-money-based digital literacy programs such as AlkaPay at the elementary school level.

Several studies that discuss digital literacy and e-money, the gap that exists is the lack of research that examines the implementation of e-money-based digital literacy programs at the elementary school level, especially at SDIT Muhammadiyah Al-Kautsar Gumpang. This study is expected to fill this gap by providing deeper insight into the impact of the AlkaPay program on students' digital literacy.

METHOD

Type and Design

This type of research is qualitative research with a descriptive approach. This study aims to describe in depth the implementation of the AlkaPay program and its impact on students' digital literacy. The design of this study uses a case study, focusing on SDIT Muhammadiyah Al-Kautsar Gumpang as the object of research.

Data and Data Sources

The data used in this study are qualitative data obtained through interviews, observations, and documentation. The main data sources are students, teachers, and schools involved in the implementation of the AlkaPay program. Additional data can be obtained from archives and related documents provided by the school.

Data Collection Technique

Data collection was conducted using in-depth interview methods with students, teachers, and school management. In addition, direct observation of activities taking place in the AlkaPay program will be conducted to obtain more comprehensive data. Documentation will also be collected as reference material for further analysis.Interview Technique, in this study the researcher interviewed the Principal of SDIT Muhammadiyah AlKautsar, teachers, and the Head of the AlkaPay (E-Money) Program Implementation of SDIT Al-Kautsar Gumpang. According to (Sugiyono, 2014) Interviews are used as a data collection technique if the researcher will conduct a preliminary study to find problems that must be studied, and also the researcher wants to know things from respondents in more depth and the number of respondents is small. Interviews are a way to obtain data by facing each other directly, conversing, either between individuals and individuals, or individuals and groups (Ratna, 2011).

Data Validity

For data validity, this study will use source triangulation techniques, namely by comparing data obtained from various sources (students, teachers, and schools). This is done to ensure the consistency and validity of the data collected.

Data Analysis

The collected data will be analyzed using thematic analysis, where researchers will identify the main themes that emerge from interviews, observations, and documentation. This data analysis process will be carried out inductively, by connecting existing findings to answer research questions.

RESULT

Implementation of the Digital Literacy Movement through the AlkaPay Program.

Gema Rullyana's research (2018) on the implementation of digital literacy in schools requires the development of programs that are integrated with the curriculum. Students need to be trained in digital literacy skills, teachers need to be trained to increase their creativity and school leaders support and facilitate the digital literacy movement in schools. 7 The implementation of the digital literacy movement in schools is expected to encourage all school residents, especially students, to support the 21 basic skills, namely (a) Critical Thinker, students are encouraged to think critically and are able to solve problems by being given problems in learning, being encouraged to ask questions, and trying to find solutions to problems by searching for various information via the internet; (b) Communicator, students are trained to understand and communicate ideas. After understanding what is learned, students are encouraged to share ideas that have become ideas as they have obtained through literacy activities using digital media; (c) Collaborator, the ability to work together in doing work with other people, therefore with digital literacy students are trained to work together with other people, other groups, other fields, by sharing information and experiences via smartphones with social media in them; (d) Creator, the ability to be a creator is very necessary to produce high quality work.

Astini's research (2019) Developing learning in the 21st century that requires students to have skills, knowledge and abilities in the fields of technology, media and information, learning and innovation skills and life and career skills. The explanation of 21st

century learning according to (BSNP: 2010) is as follows: (a) Critical Thinking and Problem-Solving Skills, able to think critically, laterally, and systemically, especially in the context of problem solving; (b) Communication and Collaboration Skills, able to communicate and collaborate effectively with various parties; (c) Creativity and Innovation Skills, able to develop their creativity to produce various innovative breakthroughs; (d) Information and Communications Technology Literacy, able to utilize information and communication technology to improve daily performance and activities; (e) Contextual learning skills, able to carry out contextual independent learning activities as part of personal development, and (f) Information and media literacy skills, able to understand and use various communication media to convey various ideas and carry out collaborative activities and interactions with various parties.

Research by Ida Safitri, Sufyarma Marsidin, and Ahmad Subandi (2020) digital literacy movement is identical to critical and creative thinking patterns. School residents are sensitive to developing information, are not easily influenced by unhealthy issues, are able to select and sort quality information, and become wise individuals in using digital media. Thus, if this digital literacy movement becomes a culture in certain schools, it will have an impact on life.

Chrisda Pradheeta's research (2019) multimedia-based school literacy movement in elementary school, one of which is e-money, has been implemented for five years. In accordance with what was said by the principal and also the class teacher who said the same thing. E-money in elementary school is one way for Muhammadiyah 1 Elementary School to transact and at the same time introduce students to literacy using media. In implementing the multimedia-based school literacy movement in Muhammadiyah 1 Elementary School, Ketelan Surakarta, cooperation is needed between class teachers, principals, employees, students and even parents of students to realize the goals of multimedia literacy. Parents are one of the important elements in the subject of school socialization.

Eni Hidayati's research (2019) E-Money is a payment system without using cash, but electronically stored on a server or chip. The value of electronic money is the value deposited from the user to the issuer or manager of the e-money. The e-money usage system must go through several stages, including 1) students must be registered as e-money members, 2) Inputting student personal data into the e-money card. 3) filling the e-money balance, 4) determining student snack limits. 5) students can use it as a transaction tool. Based on the statement above, it can be concluded that the implementation of the digital literacy movement through the AlkaPay program at SDIT Muhammadiyah Al-Kautsar 9 Gumpang was carried out by conducting socialization to parents of students through the WhatApp group and socialization and demonstration of students directly through class teachers and the AlkaPay team.

The advantages of implementing the digital literacy movement through the AlkaPay program.

Eni Hidayati's research (2019) E-money also has several advantages including the following: 1) transactions become more efficient, 2) a means of implementing digital literacy, 3) implementing a queuing culture for students, 4) auditing financial data becomes easier, 5) e-money cards are equipped with student data, 6) Students can easily check their balances. Ika Fajar's research (2018) Supporting Factors: supporting factors for GLS at SD Muhammadiyah 1, the first is having a sufficient budget for the implementation of GLS, secondly the school has a solid literacy team. The school literacy team is a team formed to support the success of GLS. At SD Muhammadiyah 1, all elements of the school are mobilized so that all school residents have an obligation to implement GLS. However, the main driving team is the principal, head of the library, Deputy Curriculum, and teachers. The

third supporting factor is the support from all parties, both schools, parents, and the community. Based on the interview results, it can be concluded that the advantages of implementing the digital literacy movement through the AlkaPay (e-money) program at SDIT Muhammadiyah Al-Kautsar Gumpang are increasing students' knowledge and improving students' understanding of the use of AlkaPay cards.

Obstacles to implementing the digital literacy movement through the AlkaPay program.

Sadani Haryo's research (2019) The obstacles faced by SD Muhammadiyah 1 Surakarta in efforts to instill a culture of literacy in lower grades include insufficient book collections, lack of student awareness to maintain and care for books, students who are not yet fluent in reading and writing, and several students who have "special" characters in the form of refusing orders so that they require special treatment. The solutions taken by SD Muhammadiyah 1 Surakarta in overcoming obstacles in efforts to instill a culture of literacy in lower grades include collaborating with the Regional Archives and Library Service and parents of 10 students, conducting home visits, and always reminding students to love, maintain, and care for reading books which are school facilities. Eni Hidayati (2019) Disadvantages of using e-money at SD Muhammadiyah 1 Surakarta 1) has not collaborated with the bank. How to overcome this is parents must come to school to top up the balance, 2) there is a power outage. How to overcome this is BUMS officers record the e-money number and the number of student snacks, 3) students' e-money cards are lost. How to overcome this is to buy at BUMS for IDR 25,000 and provide the e-money number, then the data will be the same as the lost card, 4) there is only one computer as a server. How to overcome this is to prevent the server computer from experiencing errors.

Research by Ika Fajar (2018) factors that inhibit schools in implementing the School Literacy Movement Policy at SD Muhammadiyah 1 Surakarta, including: The location of the school is not very large so that the library facilities are not large enough for the very large number of students (24 classes), the interest in reading for some students is still low. Increasing the collection of books in the reading garden and class reading corner so that students can read books without having to go to the library, and Holding new program innovations to improve students' literacy skills

Based on the interview results, it can be concluded that the obstacles to implementing the digital literacy movement through the AlkaPay (e-money) program at SDIT Muhammadiyah Al-Kautsar Gumpang are that lower-grade students have a low level of understanding. The solution to the obstacles to implementing the digital literacy movement through the AlkaPay (e-money) program at SDIT Muhammadiyah Al-Kautsar Gumpang is that the school conducts repeated socialization and demonstrations of the use of AlkaPay cards.

CONCLUSION

Novelty and Contribution

This study offers an important contribution to the development of digital literacy in elementary schools, especially through the e-money-based AlkaPay program. The novelty of this study lies in the implementation of a digital literacy program that combines the concepts of financial and digital literacy in the context of elementary school education, which has not been widely explored in previous studies. By identifying methods of socialization and demonstration of the use of AlkaPay that directly involve parents and students, this study provides an applicable implementation model for schools that want to integrate digital literacy into their curriculum. This study also adds insight into the challenges faced in implementing digital literacy, especially for lower grade students who may require a different approach to understanding technology.

Limitation and Future Study

Although this study makes an important contribution to the field of digital literacy, there are several limitations that need to be considered. First, this study is limited to one school, namely SDIT Muhammadiyah Al-Kautsar Gumpang, so the results obtained cannot be generalized to other schools with different conditions and characteristics. Second, this study did not explore in depth the long-term impact of implementing the AlkaPay program on students' digital skills. Further research can expand the scope of the study by involving more schools and comparing results at various elementary school levels. In addition, further research can further examine the effectiveness of using e-money technology in improving students' financial and digital literacy, as well as its impact on their financial behavior and habits.

Implications

Based on the results of this study, it is recommended that schools continue to improve the socialization and demonstration of the use of AlkaPay, especially for lower grade students, by using more interesting methods such as visual media or game-based learning. In addition, it is important to involve parents in the digital literacy process by providing training on the use of AlkaPay at home. This program should be implemented gradually, with modules that are appropriate to the age and cognitive development of students. Schools can also collaborate with institutions or companies that have experience in digital and financial literacy to hold workshops for students and parents. The implications of this study are the importance of integrating digital and financial literacy in basic education as an effort to prepare a generation that is technologically and financially literate, as well as opening up opportunities for further research that evaluates the long-term impact and implementation of the program in other schools.

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