Parents' Perception of Students on Virtual Account-Based Services

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Abstract. This study is a quantitative descriptive study that aims to determine how parents perceive students' virtual account-based services at the Al-Fityan School of Integrated Islamic Elementary School Gowa. The research method is descriptive quantitative with a population of 636 respondents with a sample of 95 respondents using a sampling technique using the probability sampling technique, namely simple random sampling. Data collection techniques used are observation, questionnaires, and documentation. The data analysis technique used is a descriptive analysis of percentages and distributions. The results showed that the perceptions of parents of students towards Virtual Account-based services belonged to the category of strongly agree in terms of the simplicity of Virtual Account-based services, clarity, and certainty of procedures/procedures for Virtual Account-based services, security of Virtual Account-based services, the openness of services. Virtual Account-based, efficient Virtual Account-based services, economical Virtual Account-based services, equitable justice in Virtual Account-based services, and timeliness in Virtual Account-based services. To achieve a good perception of Virtual Account-based services, efforts are made to increase customer satisfaction to achieve the goal of excellent service, namely to gain recognition for the quality of service that satisfies customers.

Keywords: Perception, Virtual Account-Based, Services

1. Introduction

Today the development of information technology is a challenge that must be faced by a nation (Feller et al., 2020; Howells, 2020; Sambharya, Kumaraswamy, & Banerjee, 2005; Viete & Erdsiek, 2020), including Indonesia. This view is indeed true because as we know one of the phenomena that have become worldwide and are taking place at a very high speed is the development of various breakthroughs in the field of technology. Technology has an important role in the development of mankind, especially when humans manage organizations. Moreover, if technology is conceptualized as a product or service where technology is not only a physical object but also an activity or work mechanism or work procedure as well as the knowledge needed in methods to produce certain outputs. Such conceptualization of technology implies that every administrative and management activity is a technology and requires technology (Darwis, Niswaty, & Arhas, 2021; Kamaraju & Kumar, 2015; Yongqiang & Ji, 2006).

Technology plays an important role in improving the quality of an organization (Hsu, Iriyama, & Prescott, 2016; Kotabe & Mandviwalla, 2005; Presbitero, 2021). Its use is not only as an automation process for access to information, but also creates accuracy, speed, and completeness of an integrated system, so that organizational processes that occur will be efficient, structured, and flexible. One of the supporters in the progress of the organization is the availability and development of systems in all fields. Because the system can process data appropriately, accurately, and flexibly. So that the information obtained is arranged systematically and practically. This will support the smooth running of the organization's activities in its daily activities.

The magic of science and technology encourages people to try to take advantage of technology from various aspects of life. Including in terms of service, where there is a revolution from a manual system to an online system that causes many changes with several supporting tools to implement an active and efficient service goal. Service is the process of meeting needs through the activities of others directly, (Akib & Ihsan, 2017)
But we know since the first service is certainly inseparable from a system or a procedure. Despite the lack of sophisticated equipment and lack of technology, service is still like an eternal attachment to a procedure, and also as the times and times change, service and system will evolve with several things that support it with the help of increasingly advanced technology. One of them is an administrative service system from a manual system to an online system. One example of online services is using a Virtual Account.

Virtual Account is an online-based payment system that was created to detect and detect a payment automatically by using a special account in the form of a Virtual number. Virtual Number is a very unique number, where each user has a different number. This number is a substitute for the usual bank account number. However, behind the ease of use of online-based services, there must be advantages and disadvantages that are felt by the community, especially those who have an interest in the organization (Shirahada, Ho, & Wilson, 2019; Wang & Teo, 2020). This of course will lead to many perceptions of service users (Shin & Park, 2021; Sutherland, Freberg, Driver, & Khattab, 2020). Perception is an internal process to know and evaluate the extent to which we know something. In this process, the sensitivity in a person to the surrounding environment begins to appear. The perspective will determine the impression that results from the perception process. Public perception will result in an assessment of one's attitudes, behavior, actions, even in a system that is still new in social life.

To achieve good Virtual Account-based services, according to (Daryanto, 2014) there are eight indicators that the system must have to create a good perception of service users. These indicators are simplicity, clarity, and certainty of procedures/procedures, security, openness, efficiency, economy, equitable justice, and punctuality.

Al-Fityan School Gowa Foundation is an educational institution that also utilizes online technology. Both in terms of service, finance, and public relations. This is intended to make it easier for the public to access information related to the Foundation. Al-Fityan School Gowa Foundation continues to develop itself in technological advancements, including venturing into online payment service processes, namely services using Virtual Accounts.

The SDIT Al-Fityan School Gowa unit implements this service in the even semester of 2020. This of course will cause a lot of perceptions of parents of students who are service users. Some give opinions for the pros, and some are against this system, and not many of the whole is also adjusting to the system.

Seeing the current reality, at SDIT Al-Fityan School Gowa, the Virtual Account-based payment system has been implemented well, but there are still some parents who complain about the Virtual Account-based payment. It seems that there are still parents of students who do not understand this Virtual Account-based payment procedure so they have to repeatedly ask how to pay this bill to the teachers and administrative staff who are there. This shows that the socialization of the procedures/procedures has not been carried out thoroughly by the school.

2. Method

The variable studied in this study is a single variable, namely the perception of students' parents on Virtual Account-based services at SDIT Al-Fityan School Gowa which is under the auspices of the Al-Fityan School Gowa Foundation. This research is descriptive research that seeks to describe carefully, clearly, and objectively. To measure this variable using a questionnaire instrument (questionnaire) using an ordinal scale which is based on variable indicators. (Arikunto, 2019) suggested that the population is the entire research subject, the total population in this study was 636
respondents. The sample is part or representative of the population under study or part of the subject that represents the entire population (Niswaty & Arhas, 2019). This sampling is done so that in collecting data or samples it will be relatively much shorter, lighter, and cheaper than collecting the entire population. The sample used in this study was 15% of the total population, namely 95 respondents using the Probability Sampling Technique, namely simple random sampling. The data collection techniques used in this study were observation, questionnaires, and documentation.

An activity that is quite important in the whole research process is data processing. With data processing can be known about the meaning of the data that has been collected so that the results of the study will be known immediately. The data analysis technique in this study used a descriptive statistical analysis design, for that the data analysis technique used was percentage analysis by presenting each question to determine the parents' perceptions of students' perceptions of Virtual Account-based services at the Al-Fityan School of Integrated Islamic Elementary School Gowa.

3. Results and Discussion

The data presented in this study is data obtained from the percentage of questionnaires that have been given to 95 parents of students who became the research sample which is intended to determine the parents' perceptions of students' perceptions of Virtual Account-based services at the Al-Fityan School Integrated Islamic Elementary School Gowa described as follows:

3.1 The simplicity of Virtual Account-Based Services

Based on the data analysis of each item above, regarding the perceptions of parents of students on Virtual Account-based services at the Al-Fityan School Gowa Integrated Islamic Elementary School, it can be seen the overall results for the simplicity indicator, using the percentage formula, i.e. each answer choice is presented according to a percentage. with the frequency, then the results of each table are summed and then averaged. This can be seen in the table below:

<table>
<thead>
<tr>
<th>No. Items</th>
<th>Frequency</th>
<th>Value x Frequency</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>31 57 7 0 0</td>
<td>155 228 21 0 0</td>
<td>404</td>
</tr>
<tr>
<td>2.</td>
<td>26 56 7 0 0</td>
<td>130 224 21 0 0</td>
<td>375</td>
</tr>
<tr>
<td>3.</td>
<td>34 56 0 5 0</td>
<td>179 224 10 0 0</td>
<td>404</td>
</tr>
<tr>
<td>4.</td>
<td>34 56 0 5 0</td>
<td>179 224 10 0 0</td>
<td>404</td>
</tr>
<tr>
<td>5.</td>
<td>33 56 6 0 0</td>
<td>165 224 18 0 0</td>
<td>407</td>
</tr>
<tr>
<td>Total</td>
<td></td>
<td></td>
<td>1994</td>
</tr>
</tbody>
</table>

Source: Research Results Recapitulation of Answers to Questions No.1 to No.5

To find out the perceptions of parents of students towards Virtual Account-based services at the Al-Fityan School Gowa Integrated Islamic Elementary School, seen from the simplicity indicator, the percentage formula is used as follows:
The results of the data analysis above show that the perceptions of parents of students for the simplicity indicator are in the category of strongly agree with the results obtained by 83.95 percent which are in the 81%-100% category. This is reviewed with the simplicity of the service process, namely easy and uncomplicated services.

3.2 Clarity and Certainty of Virtual Account-Based Service Procedures/Procedures

Based on the results of the data processing above regarding the items contained in the Clarity and Certainty of the Virtual Account-Based Service Procedures/Procedures, then overall to find out the results of the achievements of the Clarity and Certainty of the Procedures/Procedures for Virtual Account-Based Services can be seen in table 2:

<table>
<thead>
<tr>
<th>No. Items</th>
<th>Frequency</th>
<th>Value x Frequency</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>6</td>
<td>37 57 0 1 0</td>
<td>185 228 0 2 0</td>
<td>415</td>
</tr>
<tr>
<td>7</td>
<td>38 57 0 0 0</td>
<td>190 228 0 0 0</td>
<td>418</td>
</tr>
<tr>
<td>8</td>
<td>38 57 0 0 0</td>
<td>190 228 0 0 0</td>
<td>418</td>
</tr>
<tr>
<td>Total</td>
<td></td>
<td></td>
<td>1251</td>
</tr>
</tbody>
</table>

Source: Research Results Recapitulation of Respondents' Answers No. 6-8

To find out the perceptions of parents of students towards Virtual Account-based services at Al-Fityan School Gowa Integrated Islamic Elementary School, seen from the Clarity and Certainty Indicators of the Procedures / Procedures for Virtual Account-Based Services, the percentage formula is used as follows:

\[ \% = \frac{n}{N} \times 100 \]

\[ \% = \frac{1994}{5 \times 5 \times 95} \times 100 \]

\[ \% = \frac{1994}{2375} \times 100 \]

\[ = 83,95 \% \]

The results of data analysis show that for indicators of clarity and certainty of the existence of procedures/procedures, they strongly agree with the results obtained by 87.78 percent which are in the 81%-100% category. Based on the results of the research, regarding the clarity and certainty of the procedures/procedures, parents of students think that the Virtual Account-based payment procedures/procedures have been
conveyed clearly through socialization by the school orally and in writing. Virtual Account-based payment procedures/procedures have also been socialized through various social media such as Whatsapp, the school's official Facebook account, and also through the official website of Al-Fityan School Gowa.

### 3.3 Virtual Account-Based Service Security

Based on the results of the data processing above regarding the items in the Virtual Account-Based Service Security indicator, overall to find out the results of the Virtual Account-Based Service Security indicators, see the table below:

<table>
<thead>
<tr>
<th>No. Items</th>
<th>Frequency</th>
<th>Value x Frequency</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>9</td>
<td>26  59  10  0  0</td>
<td>130  236  30  0  0</td>
<td>396</td>
</tr>
<tr>
<td>10</td>
<td>36  59  0  0  0</td>
<td>180  236  0  0  0</td>
<td>416</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td></td>
<td></td>
<td><strong>812</strong></td>
</tr>
</tbody>
</table>

Source: Research Results Recapitulation of Respondents' Answers No. 9-10

To find out the perceptions of parents of students towards Virtual Account-based services at the Al-Fityan School Gowa Integrated Islamic Elementary School, seen from the Virtual Account-Based Service Security Indicators, the percentage formula is used as follows:

\[
\% = \frac{n}{N} \times 100
\]

\[
\% = \frac{812}{2 \times 5 \times 95} \times 100
\]

\[
\% = \frac{812}{950} \times 100
\]

\[
= 85.47 \%
\]

The results of the data analysis above show that the Virtual Account-Based Service Security indicator is in the category of strongly agree with the results obtained by 85.47 percent, which is in the range of values of 81% - 100%. Based on the results of the study, regarding the security of student data, respondents believed that the identities of students would be kept confidential and their security would also be guaranteed by both the bank and the school. Even at the bank, the service officer does not know the identity of the student, for example, the address or phone number of the student, the officer only knows the name and the student's identification number.

### 3.4 The openness of Virtual Account-Based Services

Based on the results of the above data processing regarding the items in the Virtual Account-Based Service Openness indicator, overall to find out the results of the Virtual Account-Based Service Openness indicator, it can be seen in the table below:
Table 4
Respondents’ Answers for Virtual Account-Based Service Openness Indicators

<table>
<thead>
<tr>
<th>No. Items</th>
<th>Frequency</th>
<th>Value x Frequency</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>5</td>
<td>2</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>4</td>
<td>2</td>
<td>2</td>
<td>2</td>
</tr>
<tr>
<td>3</td>
<td>2</td>
<td>3</td>
<td>3</td>
</tr>
<tr>
<td>2</td>
<td>2</td>
<td>4</td>
<td>4</td>
</tr>
<tr>
<td>1</td>
<td>2</td>
<td>5</td>
<td>5</td>
</tr>
</tbody>
</table>

Source: Research Results Recapitulation of Answers to Question No. 11

To find out the perceptions of parents of students towards Virtual Account-based services at the Al-Fityan School Gowa Integrated Islamic Elementary School, seen from the Virtual Account-Based Service Security Indicators, the percentage formula is used as follows:

\[
\% = \frac{n}{N} \times 100
\]

\[
\% = \frac{410}{475} \times 100
\]

\[
\% = \frac{410}{475} \times 100
\]

= 86.31 %

From the results of the data analysis above, it shows that the Virtual Account-Based Service Openness indicator is in the category of strongly agree with the results obtained 86.31 percent, which is in the range of values of 81% - 100%. Based on the results of the study, regarding the transparency of information delivery before making Virtual Account-based payments, parents of students think that before making a Virtual Account-based payment process, the delivery of information will be given clearly, and when using an online site to make a payment, the nominal input must match the billing information that has been displayed. Because the bill paid is less or more, the transaction will automatically fail.

3.5 Efficient Virtual Account-Based Service

Based on the results of the above data processing regarding the items in the Efficient Virtual Account-Based Service Indicator, then overall to find out the results of the Efficient Virtual Account-Based Service Indicator, it can be seen in the table below:

Table 5
Respondents’ Answers for Efficient Virtual Account-Based Service Indicators

<table>
<thead>
<tr>
<th>No. Items</th>
<th>Frequency</th>
<th>Value x Frequency</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>5</td>
<td>2</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>4</td>
<td>2</td>
<td>2</td>
<td>2</td>
</tr>
<tr>
<td>3</td>
<td>2</td>
<td>3</td>
<td>3</td>
</tr>
<tr>
<td>2</td>
<td>2</td>
<td>4</td>
<td>4</td>
</tr>
<tr>
<td>1</td>
<td>2</td>
<td>5</td>
<td>5</td>
</tr>
</tbody>
</table>

Source: Research Results Recapitulation of Answers to Question No. 12-13

To find out the perceptions of parents of students towards Virtual Account-based services at Al-Fityan School Gowa Integrated Islamic Elementary School, seen from the Efficient Virtual Account-Based Service Indicators, the percentage formula is used as follows:
The results of the data analysis above show that the Efficient Virtual Account-Based Service indicator is in strong agreement with the results obtained at 82.84 percent, in the range of values of 81% - 100%. Based on the results of the research, regarding efficient Virtual Account-based services which include repeating the completeness of files and service requirements only on matters directly related to services. Parents of students think that they have never been asked to repeat the completeness of the files by service officers such as repeating the Virtual Account number. Then the parents of students have also never been asked for files or conditions that are not related to Virtual Account-based payments such as ID cards or Student Cards. Parents of students are only asked to mention the Virtual Account number and also prepare the payment according to the bill.

### 3.6 Economical Virtual Account-Based Service

Based on the results of the above data processing regarding the items in the Economical Virtual Account-Based Service indicator, overall to find out the results of the Economical Virtual Account-Based Service indicator, see the table below:

#### Table. 6 Economical Virtual Account-Based Service Indicators

<table>
<thead>
<tr>
<th>No. Items</th>
<th>Frequency</th>
<th>Value x Frequency</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>14</td>
<td>13</td>
<td>0 10 0 65 288 0 20 0</td>
<td>373</td>
</tr>
<tr>
<td>15</td>
<td>14</td>
<td>0 10 0 70 284 0 20 0</td>
<td>374</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td></td>
<td></td>
<td><strong>747</strong></td>
</tr>
</tbody>
</table>

**Source:** Results of the Recapitulation of Answers to Questions No. 14 to No. 15

To find out the parents' perception of students' Virtual Account-based services at the Al-Fityan School Gowa Integrated Islamic Elementary School, seen from the Economical Virtual Account-Based Service Indicators, the percentage formula is used as follows:

\[
\% = \frac{n}{N} \times 100
\]

\[
\% = \frac{747}{2 \times 5 \times 95} \times 100
\]

\[
\% = \frac{747}{950} \times 100
\]

\[
= 78.63\%
\]
based services that are economical and include the imposition of fees that are set fairly and do not cause anxiety, parents of students think that the administrative costs in the Virtual Account-based payment process are still within reasonableness and do not cause anxiety, especially when compared to the process which is very easy like now.

3.7 Equitable Justice in Virtual Account-Based Services

Based on the results of the data processing above regarding the items contained in the Equitable Justice indicator in Virtual Account-Based Services, then overall to find out the results of the achievements of the Equitable Justice indicator in Virtual Account-Based Services, it can be seen in the table below:

<table>
<thead>
<tr>
<th>No. Items</th>
<th>Frequency</th>
<th>Value x Frequency</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>16</td>
<td>19 4 3 2 1</td>
<td>5 4 3 2 1</td>
<td>385</td>
</tr>
<tr>
<td>17</td>
<td>16 6 7 12 0</td>
<td>5 4 3 2 1</td>
<td>384</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>769</strong></td>
<td></td>
<td><strong>385</strong></td>
</tr>
</tbody>
</table>

Source: Results of the Recapitulation of Answers to Questions No.16 to No.17

To find out the perceptions of parents of students towards Virtual Account-based services at Al-Fityan School Gowa Integrated Islamic Elementary School, seen from the Equitable Justice Indicators in Virtual Account-Based Services, the percentage formula is used as follows:

\[
\% = \frac{n}{N} \times 100
\]

\[
\% = \frac{769}{2 \times 5 \times 95} \times 100
\]

\[
\% = 80.94\%
\]

The results of the data analysis above show that the fairness indicator in Virtual Account-based services is in the agree on category with the results obtained 80.94 percent, in the range of 61% - 80%. Based on the results of the study, regarding equitable justice in Virtual Account-based services, and includes equal treatment and equitable reach. Parents of students argue that in making Virtual Account-based payments there is always equality of treatment in getting services. They also feel that there is no discrimination in getting services or when they want to submit complaints related to existing problems, whether making payments through banks directly, through online sites, or at school there is always the same service for everyone. Parents of students also feel that even distribution of reach or coverage in obtaining Virtual Account-based payment services has been provided.

3.8 Timeliness in Virtual Account-Based Services

Based on the results of the above data processing regarding the items in the Time Punctuality indicator in Virtual Account-Based Services, then overall to find out the results of the achievements of the Virtual Account-Based Services Punctuality indicator, can be seen in the table 8:
Table 8
Punctuality Indicators in Virtual Account-Based Services

<table>
<thead>
<tr>
<th>No. Items</th>
<th>Frequency</th>
<th>Value x Frequency</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>18</td>
<td>16</td>
<td>316</td>
<td>396</td>
</tr>
<tr>
<td>19</td>
<td>30</td>
<td>232</td>
<td>403</td>
</tr>
<tr>
<td>20</td>
<td>24</td>
<td>284</td>
<td>600</td>
</tr>
<tr>
<td>Total</td>
<td>1399</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Source: Results of Recapitulation of Answers to Questions No. 18 to No. 20

To find out the parents’ perceptions of students’ Virtual Account-based services at the Al-Fityan School Gowa Integrated Islamic Elementary School, seen from the Punctuality Indicators in Virtual Account-Based Services, the percentage formula is used as follows:

\[
\% = \frac{n}{N} \times 100
\]

\[
\% = \frac{1399}{3 \times 5 \times 95} \times 100
\]

\[
\% = \frac{1399}{1425} \times 100
\]

\[
\% = 98.17\%
\]

From the results of the data analysis above, it shows that the Punctuality in Virtual Account-Based Services is in the category of strongly agree with the results obtained 98.17 percent, in the range of values of 81% - 100%. Based on the results of the study, regarding timeliness in Virtual Account-based services and including punctuality. Parents of students think that the school always provides Virtual Account-based payment services at the promised time, namely on the 1-10th of each month. Then in making payments based on Virtual Accounts it doesn’t take a long time and it makes it very easy for parents of students who have a lot of busyness.

Based on the data scores, regarding the perceptions of students’ parents towards Virtual Account-based services at the Al-Fityan School Gowa Integrated Islamic Elementary School, it was obtained:

The total score obtained is 7941 (n)
The number of scores that should be (5 \times 20 \times 95 = 9500 (N)

From this data, the percentage of score testing is carried out as follows:

\[
\% = \frac{n}{N} \times 100
\]

\[
\% = \frac{7941}{9500} \times 100
\]

\[
\% = 83.58\%
\]
By using the criteria as stated by Arikunto, the percentage of achieving a score of 83.58 percent is in the range of 81% - 100% or is in the category of strongly agree. Thus, the perception of parents of students is in the category of strongly agreeing to Virtual Account-based services at Al-Fityan School Gowa Integrated Islamic Elementary School

**Discussion**

Provide logical and scientific analysis of findings Perception is a process by which individuals organize or interpret their sensory impressions to give meaning, description, or understanding to the environment around them. Virtual Account-based services are services that utilize technology to make it easier for students to pay tuition fees. The new Virtual Account-based payment system was implemented by the Al-Fityan School Gowa Foundation in the 2018-2019 school year with a gradual process in each unit. The SDIT Al-Fityan School Gowa unit applies this service in the even semester of 2020. This of course will cause a lot of perceptions of parents of students. Some give pro opinions, and some are against this system.

This study tries to answer the main problem, namely how the perceptions of parents of students towards Virtual Account-based services at SDIT Al-Fityan School Gowa. After the research data is presented, it can be seen that the parents’ perceptions of the Virtual Account-based services are classified as strongly agree based on their opinions (Daryanto, 2014) that good service can be measured based on eight aspects, namely as follows:

### 3.1 Timeliness in Virtual Account-Based Services

The implementation of Virtual Account-based payment services at SDIT Al-Fityan School Gowa must meet timeliness indicators. This timeliness principle can be interpreted by the availability of Virtual Account-based payment services at the promised time and Virtual Account-based payments do not take a long time.

In general, based on research results, parents of students who are users of Virtual Account-based payment services at SDIT Al-Fityan School Gowa regarding timeliness think that the school always provides Virtual Account-based payment services at the promised time, namely on 1-10 Every month. Then in making payments based on Virtual Accounts it doesn't take a long time and it makes it very easy for parents of students who have a lot of busyness.

### 3.2 Clarity and Certainty of Procedures/Procedures for Virtual Account-Based Services

The implementation of Virtual Account-based payment services at SDIT Al-Fityan School Gowa must meet the principles of clarity and certainty of procedures/procedures. The principle of clarity and certainty of these procedures/procedures can be interpreted with clarity of procedures/procedures regarding both technical and administrative requirements, and clarity that there are officials who receive user complaints if there is customer dissatisfaction regarding Virtual Account-based payment services.

In general, based on research results, parents of students who are users of Virtual Account-based payment services at SDIT Al-Fityan School Gowa regarding the clarity and certainty of procedures/procedures think that the Virtual Account-based payment procedures/procedures have been conveyed clearly through socialization the school orally and in writing. Virtual Account-based payment procedures/procedures have also been socialized through various social media such as WhatsApp, the school's official Facebook account, and also through the official website of Al-Fityan School Gowa. Then the parents of students also know for sure that there is a special official provided by the school which aims to receive complaints from parents of students when problems occur when making payments based on Virtual Accounts. In addition, the handling of
complaints when problems occur when making payments based on Virtual Accounts is also carried out properly.

3.3 The openness of Virtual Account-Based Services

The implementation of Virtual Account-based payment services at SDIT Al-Fityan School Gowa must meet the principle of transparency. This principle of openness can be interpreted by the delivery of information that is given clearly before making the Virtual Account-based payment process takes place.

In general, based on research results, parents of students who are users of Virtual Account-based payment services at SDIT Al-Fityan School Gowa regarding the delivery of information before making Virtual Account-based payments think that before making a Virtual Account-based payment process, the delivery of information will be given clearly. For example, information regarding the nominal amount of the student's education fee bill will be stated clearly and when using an online site to make a payment, typing the nominal must match the billing information that has been displayed. Because the bill paid is less or more, the transaction will automatically fail.

3.4 Virtual Account-Based Service Security

The implementation of Virtual Account-based payment services at SDIT Al-Fityan School Gowa must comply with security principles. This security principle can be interpreted by providing security for user data, and the convenience of parents of students when making payments based on Virtual Accounts.

In general, based on research results, parents of students who are users of Virtual Account-based payment services at SDIT Al-Fityan School Gowa regarding the security of student data argue that the identities of students will be kept confidential and their security will also be guaranteed by the bank. As well as the school. Even at the bank, the service officer will not know the identity of the student more deeply, for example, the address or phone number of the student, the officer only knows the name and also the student's identification number.

3.5 The simplicity of Virtual Account-Based Services

The implementation of Virtual Account-based payment services at SDIT Al-Fityan School Gowa must meet the principle of simplicity. The principle of simplicity can be interpreted as a service process that is easy to understand and uncomplicated.

In general, based on research results, parents of students who are users of Virtual Account-based payment services at SDIT Al-Fityan School Gowa regarding the service process that is easy to understand and the uncomplicated thing that Virtual Account-based payment services can be carried out easily and not complicated. Moreover, using online sites such as mobile banking and internet banking which can be accessed anywhere and anytime as long as the internet network is adequate, the online site used to make Virtual Account-based payments also functions well, and there are no obstacles in operating the site when making payments during the network. adequate internet and bank network.

For now, Virtual Account-based payment services, after looking at the perceptions of parents of students on Virtual Account-based payment services that have just been implemented at SDIT Al-Fityan School Gowa, it can be concluded that Virtual Account-based payment services can meet the principle of simplicity.
3.6 Efficient Virtual Account-Based Service

The implementation of Virtual Account-based payment services at SDIT Al-Fityan School Gowa must meet the efficient principle. This efficient principle can be interpreted by preventing file diversity and service requirements are limited to matters directly related to Virtual Account-based payments.

In general, based on the research results, parents of students who are users of Virtual Account-based payment services at SDIT Al-Fityan School Gowa regarding file disputes and service requirements only on matters directly related to the opinion that parents of participants have never been asked to dispute the completeness of the files. by service personnel such as repeating the Virtual Account number. Then the parents of students have never been asked for requests or requirements that are not related to Virtual Account-based payments such as ID cards or Student Cards. Parents of students are asked to state the Virtual Account number and also prepare the payment according to the bill.

3.7 Equitable Justice in Virtual Account-Based Services

The implementation of Virtual Account-based payment services at SDIT Al-Fityan School Gowa must meet the principle of equitable justice. The principle of equitable justice can be interpreted as equal treatment and equal reach in obtaining services.

In general, based on the results of research, parents of students who are users of Virtual Account-based payment services at SDIT Al-Fityan School Gowa regarding equality of treatment and equitable coverage argue that in making payments based on Virtual Accounts there is always equal treatment in obtaining services. Parents of students also feel that there is no discrimination in getting services or when they want to submit complaints related to existing problems, whether making payments through banks directly, through online sites, or at school there is always the same service for everyone. Parents of students also feel that even distribution of coverage or coverage in obtaining Virtual Account-based payment services has been provided. For example, by providing an online site that can always be used anywhere and anytime as long as it is in a location that is reached by the internet network.

3.8 Economical Virtual Account-Based Service

The implementation of Virtual Account-based payment services at SDIT Al-Fityan School Gowa must meet economic principles. This economic principle can be interpreted by imposing a fee that is set fairly and does not make all users nervous.

In general, based on the results of research, parents of students who are users of Virtual Account-based payment services at SDIT Al-Fityan School Gowa regarding the imposition of fees that are set fairly and do not cause anxiety thinks that administrative costs in the Virtual Account-based payment process are still within reasonable and It doesn't make you nervous, especially when compared to a very easy process like now. However, it is different when you want to pay tuition fees for more than one month, the administrative fee will be multiplied by the number of months to be paid. Moreover, if you want to make a payment through an online site and a bank used by the respondent outside the BSM bank, the respondent will be charged an additional fee of Rp. 6500 per transaction. This is what makes some parents of students disagree. For example, if the student's parents want to pay tuition fees for more than one month, the student's parents must log in repeatedly to make repeated transactions and they also have to pay administrative fees repeatedly.
4. Conclusion

Based on the results of research on the perceptions of parents of students on Virtual Account-based services at the Al-Fityan School Gowa Integrated Islamic Elementary School, it can be categorized as strongly agree, this can be seen from each indicator result, namely the perceptions of parents of students regarding the simplicity of service-based Virtual Accounts whose results are strongly agree, Perceptions of parents of students on Virtual Account-based services related to the certainty and clarity of payment procedures/procedures whose results are strongly agree, Perceptions of parents of students on Virtual Account-based services related to security which results strongly agree, Perceptions of parents of students on Virtual Account-based services are related to openness which the results strongly agree, Perceptions of parents of students on Virtual Account-based services are related to efficiency which results strongly agree, Perceptions of people Parents of students towards Virtual Account-based services are related to economics which the results agree, Parents' perceptions of Virtual Account-based services are related to equitable justice which results are agreed, and Parents' perceptions of students' Virtual Account-based services are related to timeliness the result is strongly agree. So it can be concluded that the parents of students agree on the Virtual Account-based payment service which has just been implemented at the Al-Fityan School Gowa Integrated Islamic Elementary School.

References


