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OPTIMIZATION OF DIGITAL FINANCE FOR RECIPIENTS OF SOCIAL ASSISTANCE FAMILY HOPE PROGRAM(PKH) IN WARUREJA DISTRICT REVIEWED FROM THE THEORY OF ASHABIYYAH

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Abstract
Research aims: This study aims to analyze the optimization of digital finance in the implementation of the Family Hope Program (PKH) in Warureja District, using Ibn Khaldun's Ashabiyyah theory as an analytical framework.
Design/Methodology/Approach: A qualitative field research approach was applied, involving interviews and observations with the Village Head, five PKH recipients, and one PKH facilitator in Demangharjo Village, Warureja District, Tegal Regency. Primary and secondary data were collected to gain a comprehensive understanding of the community's experiences with digital finance systems.
Research findings: The results reveal that digital finance has enhanced efficiency and transparency in the distribution of social assistance. Recipients reported faster access to aid and improved communication with facilitators, although many still struggle with using digital tools due to low digital literacy. Notably, the community's strong social cohesion (Ashabiyyah) facilitated mutual support among PKH members in adapting to technological changes. Challenges such as fear of data misuse and limited understanding of ATM/mobile banking were mitigated through collective learning and socialization activities.
Theoretical Contribution/Originality: This study offers a novel application of Ashabiyyah theory in the context of digital finance and social assistance, showing how social solidarity can support technological adaptation in rural communities.
Practitioners/Policy Implications: Findings suggest the need for local governments to invest in digital infrastructure and provide regular, community-based digital literacy training. Facilitators should adopt participatory approaches to strengthen recipient engagement. Encouraging collective learning among PKH recipients can further reinforce program success.
Research Limitations/Implications: The study is limited to a single village and does not incorporate broader Islamic references (Qur'anic verses or Hadiths). Future research should expand the geographical scope and

explore deeper religious-theoretical foundations to enrich analysis and policy recommendations.
Keywords: PKH, Digital Finance, Ashabiyyah

Introduction

Poverty remains one of the main challenges in Indonesia's social and economic development. According to data from the Central Statistics Agency (BPS) as of March 2023, the number of poor people in Indonesia reached 25.90 million, or 9.36% of the total population. This figure highlights that poverty continues to be a critical issue that must be addressed seriously and systematically. To tackle this problem, the government has launched various community empowerment programs, including the Family Hope Program (Program Keluarga Harapan or PKH). PKH is a social protection initiative that provides cash assistance to poor households (RTM) to alleviate their economic burden and break the cycle of intergenerational poverty. In efforts to reduce poverty, the Government of Indonesia and other stakeholders must develop a comprehensive approach. This necessity forms the basis for the Ministry of Social Affairs of the Republic of Indonesia to implement PKH effectively (Hidayat,2018)

Assurance at the Ministry of Social Affairs, based on poverty data collected from each region. Using this data, the Ministry sends invitations to prospective participants through PKH coordinators at the regency/city level. These invitations are still in paper form, printed by the PKH administration, and passed on to PKH facilitators at the sub-district level. The PKH facilitators then deliver and communicate these invitations to sub-districts, followed by their distribution to villages. At the village level, local units, along with PKH facilitators, verify the data by directly checking the status of households listed as prospective PKH participants. The purpose of this verification is to ensure that aid recipients are indeed from poor families. In the field, the implementation of PKH at the sub-district level is managed by a PKH Assistance Team, responsible for data verification and aid distribution to Beneficiary Families (KPM) (Jannah & Safarida, 2024).

Warureja Sub-district is one of the regions receiving PKH assistance, with a total of 5,875 beneficiaries. Given the large number of recipients, not all of them clearly understand digital finance. Several cases have emerged that require the Ministry of Social Affairs' attention, particularly the fact that many Warureja residents continue to struggle with digital financial services. Information and financial technology have revolutionized various aspects of life in the digital era, including the administration of social aid programs. By utilizing digital money, PKH has become one of the government's flagship programs in combating poverty and is currently undergoing a system transition. This change is expected to improve beneficiaries' welfare while enhancing the efficiency and optimization of aid distribution.

Most PKH beneficiaries rely heavily on this assistance to meet their basic needs. However, despite the program's clear objectives, various challenges remain in its implementation, including issues related to efficiency and transparency in aid distribution. A recurring problem is that many residents of Warureja Sub-district struggle to access their PKH cards and face difficulties checking and withdrawing aid funds through Automated Teller Machines (ATMs). Optimizing digital finance has become critically important, as it is expected to simplify transactions for PKH beneficiaries. With a better understanding of digital finance, they can access and manage their assistance more efficiently and effectively (Isgiyarta, 2015). Presidential Regulation No. 63 of 2017 on the Distribution of Non-Cash Social Assistance marked a significant step toward the digitalization of cash aid, aiming to increase financial inclusion and facilitate aid distribution. This digital transformation seeks to accelerate the aid distribution process, reduce the risk of misuse, and enhance transparency

Several previous studies relevant to this research include: (1) A study by (Meritasari et al., 2024) entitled Digitalization of E-commerce Blogspot Assistance "ToLinJo" for PKH Beneficiaries in Sumberjo Sanankulon Village, Blitar Regency showed that the team's community service improved the economic independence of PKH recipients through e-commerce digitalization, entrepreneurship training, and human resource development. This activity is expected to continue in collaboration with government policy to tackle poverty in Indonesia. (2) (Firdausi, 2020) research entitled The Effectiveness of Facilitators in the Success of the Family Hope Program (PKH) (Study in Panga Sub-district, Aceh Jaya Regency) demonstrated that the key tasks of facilitators in supporting PKH implementation have been effectively carried out, including initial meetings and follow-up actions.

(3) Malik et al. (2024) in Effectiveness of Fiscal Policy on Family Hope Program Assistance in Alleviating Poverty from a Maqashid Sharia Perspective found that PKH effectively increased household income, reduced absolute poverty, improved access to education and healthcare, and enhanced the socio-economic status of families. From a maqashid shariah perspective, PKH contributed to the protection of religion, life, intellect, progeny, and wealth, thereby supporting community welfare. (4) Habibah et al (2020) in The Role of Islamic Fiscal Policy in Poverty Alleviation Through the Family Hope Program found that PKH implementation in Ketapang Regency aligns with the objectives of social

policies by the Ministry of Social Affairs. The program positively impacted societal welfare by fulfilling basic needs (daruriyyah), complementary needs (hajiyyah), embellishments (tahsiniyyah), and completeness (kamiliyyah), all in line with Islamic principles.

(5) Novy Wahyuni (2022) in Analysis of the Effectiveness of the Family Hope Program (PKH) and Non-Cash Food Assistance (BPNT) in Poverty Reduction in Selotong Village from an Islamic Economic Perspective showed that the effectiveness of PKH and BPNT in Selotong Village was not optimal. There was a lack of target precision in aid distribution, as many impoverished individuals had not received the support despite qualifying as beneficiaries. Based on the above studies, this research differs in that it aims to explore how the application of digital finance can optimize the reception of PKH social assistance in Warureja Sub-district. By analyzing the implementation of digital systems in aid distribution, this study aims to find solutions to improve the efficiency and effectiveness of the PKH program and offer recommendations for future improvements in the social assistance distribution system. Therefore, understanding the social determinants that influence how technology is adopted in social initiatives becomes essential. At this point, Ibn Khaldun's theory of `Asabiyyah becomes relevant in explaining the importance of social solidarity as a collective force supporting the success of technology-based programs.

Literature Review

Technological changes and globalization have prompted many organizations to shift to remote work models, including the use of virtual teams (Azhari, 2024). Financial Technology (Fintech) is one of the digital transaction tools that is currently developing in society, one of its products is digital finance (Fergin et al., 2024). Digital finance is the act of acquiring, using, and allocating financial resources to economic agents, including individuals, households, businesses, and governments, through the use of digital devices and digital technologies Risman et al. (2021). Digital finance is the embodiment of the digital economy, which according to Burlacu et al., (2021), has three main characteristics that distinguish the digital economy: it is global; it emphasizes intangible assets such as connections, ideas, and information; and it is highly interconnected.

These characteristics encourage the creation of new market models for companies operating on electronic networks, in addition the digital economy is defined by the following characteristics: 1. Digital economic infrastructure becomes the main one. In recent years, ICT has developed rapidly both in the economy and in society at large. 2. Leveraging online markets. The following are the basic attributes of electronic markets: new representatives, new categories of goods and services, new commercial alliances, and new means of communication. 3. Products based on information and knowledge are accessible. Intangible goods constitute the largest part of the products currently offered in electronic markets. Agents present in the market include customers, traders, and intermediaries. 5. Modifications in the macroeconomic landscape and the process of globalization. Modifications have an impact on the macroeconomic factors of the economy, from a macroeconomic perspective. Physical boundaries are reduced by the Internet as it drives the progress of the overall globalization process. 6. The continuous and growing encroachment of the digital economy on social and economic life in the 21st century in modern society.

Conditional social assistance program known as Family Hope Program (PKH) is available for Beneficiary Families (KPM) who have been designated as PKH beneficiary families. The Indonesian government has implemented PKH since 2007 in an effort to accelerate poverty alleviation. The purpose of this program is to improve the quality of health, improve the level of education and improve the best quality for health services, education in Indonesia(Islam, 2019). There are several requirements for recipients of the family hope program, including; a. Having preschool-age children, aged 5-7 years, who have not entered elementary school. b. Children (aged 7-12 years) in elementary school, MI, Package A, or SDLB. c. Junior high school students, MTs, Package B, and SMLB (aged 12-15 years). d. Children without basic education aged between 15 and 18 years. including children with special needs. If a household meets the program participation requirements and all its members fulfill their commitments, then each family in the household is also entitled to receive financial support.

The process of optimizing something is referred to as making something the best or highest. Optimization involves steps to improve the village growth framework Pardede et al. (2021). The above opinion suggests that optimization is a step or method to encourage development. Therefore, with the optimization of digital finance usage, recipients of the Family Hope Program can make use of available financial technology facilities such as ATM machines, mobile banking, and other e-money applications. It is expected that with the optimization of digital finance usage, it can enhance the economic potential of the Warureja District community.

One of the economic theories in Islam aims to achieve human welfare, including material, spiritual, and moral well-being. An approach that can be used to examine Ibnu Khaldun's Ashabiyyah theory is the theory of justice.

According to Ibn Khaldun, the Ashabiyyah theory refers to verses from the Quran in the story of Prophet Yusuf AS and his brothers who told their father, found in Surah Yusuf, verse 16.

Allah Subhanahu wa Ta'ala says:

وَجَاۤءُوْٓ اَبَاهُمْ عِشَاۤءً يَّبْكُوْنَۗ

Meaning: "(Then,) they came to their father in the evening, crying." Yūsuf [12]:16

Ibn Khaldun concluded the meaning contained in the verse, which is, “There is no fear that arises in the form of aggression or hostility threatening individuals or social groups if they do not have Ashabiyyah.” Thus, in this context, the Ashabiyyah theory emphasizes social welfare and justice in wealth distribution. In the context of the Family Hope Program, digital finance can reduce dependence on manual processes and minimize costs according to the principles in the Ashabiyyah theory.

Methods

This study employs a descriptive qualitative approach with a field research type, aiming to gain an in-depth understanding of the implementation of digital finance in the Family Hope Program (PKH) in Demangharjo Village, Warureja District, Tegal Regency, and its relation to the Ashabiyyah theory. The data sources used consist of both primary and secondary data. Primary data were obtained through in-depth interviews and direct observations with relevant informants, while secondary data were gathered from official program documents, scholarly articles, journals, and other supporting literature.

The sampling technique used in this study is purposive sampling, a non-random technique that involves selecting informants based on specific criteria aligned with the research objectives (Lenaini & Artikel, 2021). The criteria for participants in this study include the Village Head of Demangharjo, who understands the policies and implementation of the PKH program; one active PKH facilitator assigned to the village; and five PKH beneficiaries who have received aid for at least two years and have experience using digital financial services.

Data collection was carried out through semi-structured interviews, participatory observation, and documentation. Interviews were used to explore participants’ experiences and perceptions regarding digital finance and social aspects of the PKH program. Observations were conducted to examine the dynamics of social interaction in the field, while documentation was used to complement the information obtained through interviews and observations.

For data analysis, the researcher adopted the Miles and Huberman model, which includes data reduction, data presentation, and conclusion drawing. Collected data were reduced by selecting relevant information, systematically presented in the form of narrative, tables, and direct quotes, and then conclusions were drawn to address the research questions. The validity of the data was ensured through source and method triangulation, as well as member checking with informants to verify the accuracy of the data. Meanwhile, the reliability of the data was maintained by documenting all research procedures systematically and engaging directly in the field. To minimize bias, the researcher maintained a neutral stance during data collection and avoided imposing interpretations that contradicted the realities encountered in the field.

Results and Discussions

The results of this study show a positive impact of the implementation of digital finance in the Family Hope Program (PKH) in Warureja District. Although in optimizing digital finance, many people have not been able to adapt well, if associated with the ashabiyyah theory, the Demangharjo community has implemented it perfectly. From interviews conducted with the Village Head, PKH recipients, and assistants, it was found that: The village head revealed that the use of digital finance can increase efficiency and transparency in the distribution of assistance, where the administrative process becomes more organized and the recording of assistance is more accurate. This has an impact on the speed of distribution, so that recipients can immediately receive assistance.

Meanwhile, PKH recipients reported significant changes in the aid receipt process. Most of them felt an increase in the speed of distribution of the aid they received and considered communication with the facilitator quite effective even though there were some challenges in terms of understanding technology and internet connection. PKH facilitators noted that technical obstacles, such as unresponsive applications, and not understanding how to use ATM machines were often challenges. The solution that can be offered in this case is to help recipients by providing socialization and training, so that recipients can use the digital finance system better.

1. Application of the Ashabiyyah Principle in Optimizing Digital Finance for the Family Hope Program in Warureja District

Social solidarity is referred to by Ibn Khaldun with the term Ashabiyyah. Syed Farid Alatas explains that Ashobiyah means close to social cohesion, namely a feeling of togetherness in a group. Ashobiyah reflects close social ties in a community (Kertamukti et al., 2022). In a society with strong ashabiyyah, individuals feel connected and responsible for each other’s well-being. In the context of PKH, this means that beneficiaries not only receive assistance, but are also actively involved in supporting each other, creating a social network that supports the success of the program.

The principle of Ashabiyyah, which emphasizes solidarity and cooperation in society, is seen in the way the Village Head and facilitators work together to improve PKH recipients' understanding of digital finance. The increase in social interaction among recipients, as stated by the Village Head, shows that digital finance is not only an economic tool, but also a means to strengthen communities. This is in line with previous research showing that strengthening social justice can improve community welfare. In addition to solidarity, PKH members are also required to have an ethical attitude of trust (amanah), namely ethics that teach the values of honesty, trust, and not betraying. In the mandate there are three interrelated things, namely the party giving the mandate, the party being given the mandate, and the party receiving the mandate(Mulyawan & Usman, 2024).

2. Analysis of the Impact of Digital Finance on Recipients of Social Assistance for the Family Hope Program Based on Ashabiyyah Theory

Data from PKH recipients indicates that digital finance has brought positive changes in the process of receiving assistance. They feel an increase in economic independence, which is in accordance with the Ashabiyyah theory that individual success in a social context will impact the welfare of the community as a whole. The increase in income and speed in receiving their assistance also confirms that the effectiveness of the digital system will support the objectives of the PKH program, in line with research showing the benefits of digital finance for social assistance recipients.

Tabel 1
Impact of Digital Finance

Source person	The biggest challenge	Positive influence	Negative influence	Expected solution
Village head	Limited digital access	No need to queue at the village hall	Villages must provide technological facilities	Hold training in using digital fintech
PKH Companion	Inadequate infrastructure	It doesn't take much effort	Still have to direct financial transactions	Coordinate with the village
PKH Recipients	Fear of data being stolen	Fast, effective and efficient. And increase the attitude of solidarity	Forgot pin and password	Given training and increased member cohesion

Source: Processed interview results (2024)

When compared to the literature, this finding strengthens previous studies such as Rahayu (2020), which examined the implementation of E-Warong KUBE in Padangsidimpuan. The study showed that low technological literacy and lack of social awareness were major obstacles. However, compared to the community in Padangsidimpuan, the community in Demangharjo Village demonstrated strength in social aspects, namely mutual assistance among recipients, which made the process of adapting to technology smoother.

3. Strategy to Increase the Effectiveness of the Family Hope Program through Digital Finance in the Context of Ashabiyyah in Warureja District

The obstacles faced in the use of digital finance, such as understanding technology and internet infrastructure, need to be addressed through more intensive training initiatives. PKH facilitators reported that they often conduct socialization and training, which are important steps in ensuring that PKH recipients can effectively utilize the digital finance system. Marsih, a respondent from the facilitator, emphasized the importance of government support to overcome this challenge, in order to reflect the collaboration expected in the context of Ashabiyyah. Marsih also added that when training is conducted collectively and involves residents actively, the recipients of aid are able to understand and operate digital technology more quickly and effectively. Ultimately, in Ashabiyyah theory, this strategy is not just technical, but also a form of collective cooperation that strengthens social bonds within the community.

Thus, these results and discussions indicate that optimizing digital finance in the Family Hope Program not only increases the efficiency and transparency of aid distribution, but also strengthens social solidarity in society, in accordance with the principles of Ashabiyyah. This is similar to previous research conducted by Rahayu, (2020) entitled Evaluation of the implementation of E-Warong KUBE PKH in Padangsidimpuan Tenggara District which shows that the implementation of E-Warong KUBE has not been optimally implemented, including the lack of awareness of PKH members regarding the responsibilities of E-Warong KUBE which causes E-Warong KUBE to not be said to be successful in improving the joint economy and the lack of understanding of PKH members in using technology, especially in the use of swipe machines.

This issue is not limited to the Demangharjo village community; residents of Padangsimpuan Tenggara also struggle to use ATM machines properly. However, the key difference is that the Demangharjo village community demonstrates strong solidarity, as described in Ibn Khaldun's theory of Asabiyyah. They actively assist fellow members who experience difficulties using ATM machines while maintaining their responsibilities within the community. Addressing this technological challenge requires a new breakthrough, such as providing specialized assistance through regular training sessions on ATM usage, mobile banking, and other digital financial applications.

4. Practical Implications of the Findings

a) For Village and Regional Governments

The findings of this study emphasize the importance of fostering stronger cross-sector collaboration to improve the provision of technology facilities and regular training for aid recipients. The government should prioritize investment in technological infrastructure, such as internet connectivity and access to digital devices, to ensure that the implementation of digital finance is inclusive. Moreover, integrating digital literacy programs within community development strategies can enhance the ability of recipients to adapt to technological advancements. By facilitating these efforts, local governments can significantly improve the effectiveness and reach of social assistance programs like PKH. This can also help build a more resilient community, where technological challenges are addressed collaboratively, in line with the Ashabiyyah theory of collective responsibility.

b) For PKH Facilitators:

PKH facilitators play a crucial role in ensuring that aid recipients effectively use the digital finance system. To maximize the effectiveness of training, facilitators should adopt a more participatory and community-based approach. This would involve organizing regular, interactive training sessions that cater to the diverse needs of recipients, especially those with limited technological knowledge. Facilitators should also foster a sense of solidarity among community members, empowering them to support one another in navigating digital systems. This approach will ensure that all recipients, regardless of their technical skills, are equipped to access and manage the financial aid they receive. Additionally, training sessions should be tailored to overcome specific barriers, such as fears about data privacy or lack of familiarity with digital tools like ATMs or mobile banking.

c) For PKH Recipients:

The findings highlight the importance of building collective awareness and fostering a spirit of mutual assistance (gotong royong) in overcoming technological barriers, as emphasized in the Ashabiyyah theory. PKH recipients should be encouraged to engage with one another and share knowledge and experiences related to the use of digital technology. By strengthening social networks and emphasizing the value of collective effort, recipients can help one another overcome challenges, such as difficulties in using digital finance tools. This sense of community solidarity can improve not only the technical adaptability of individual recipients but also the overall success of the Family Hope Program (PKH). As such, encouraging collaboration and mutual support among aid recipients is essential in ensuring long-term sustainability and the achievement of program goals.

Conclusion

The Family Hope Program (PKH) is a form of government social concern aimed at reducing poverty and improving the welfare of society. Along with technological advancements, this program has undergone a transformation, one of which is the utilization of digital finance in the distribution of aid. The use of financial technologies such as ATMs, mobile banking, and e-money applications aims to accelerate and simplify the distribution of aid to PKH recipients. However, despite the great potential of digital finance to improve efficiency and transparency, challenges related to technological understanding among some aid recipients remain. Therefore, to achieve the success of this program, it is necessary to optimize the use of financial technology facilities and foster social solidarity so that technology can be accepted and fully utilized. In this regard, the principle of social solidarity in Ibn Khaldun's Ashabiyyah theory serves as an important foundation for creating strong collaboration among the community.

This research shows that the implementation of the Ashabiyyah principle in Demangharjo Village has yielded positive results. The community, which has a strong sense of solidarity, supports each other in the process of adapting to digital technology, accelerating their understanding and utilization of digital finance. However, this study also has limitations, including a lack of in-depth discussion of the Ashabiyyah theory and a shortage of references to relevant Quranic verses and Hadiths.

The main findings of this research are: first, the optimization of digital finance usage in Demangharjo Village despite challenges in technology understanding; second, the importance of social solidarity reflected in the Ashabiyyah principle to support aid recipients in overcoming technological barriers; and third, the role of training and socialization in accelerating the understanding of digital financial technologies. Recommendations for policy and practice include the need for local and regional governments to enhance cross-sector collaboration in providing technological facilities and conducting regular training for PKH recipients. Additionally, PKH facilitators are advised to adopt a participatory, community-based approach in training, while PKH recipients are encouraged to build collective awareness and cooperation to support one another in overcoming technological barriers.

This research opens opportunities for further studies on the application of Ashabiyyah theory in the context of digital finance, taking into account relevant Quranic verses and Hadiths as theoretical foundations. Furthermore, additional research on the impact of digital finance implementation on the social welfare of society, particularly social aid recipients, is necessary. The findings of this study are expected to contribute significantly to the understanding of how Ashabiyyah theory can be applied in a modern context and provide practical guidance for the government, PKH facilitators, and aid recipients in achieving the success of the PKH program.

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