

# Digital Transformation of Islamic Boarding School Financial System; Formulation, Implementation and Evaluation

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**ABSTRACT.** The purpose of this study is to investigate the design, implementation and evaluation of the digitalization of the financial system at Al-Amin Preduan Islamic boarding school in Sumenep. The data were gathered from key informants i.e. the Board of Kyais, finance officers, students, and their parents, using a qualitative descriptive approach. Secondary data came from institutional documents. The findings show that the Kyai Council was consulted during the development of the digital financial system, which took into account both payment and economic needs. The transformation included the development from the Pondok Payment Application (APIP) to the Al-Amien Financial System (AFS). Implementation involved cashless transactions via interbank transfers, facility provision in each unit, and financial restrictions on students' daily allowances. Santri's parents also participate in monitoring through the Student Information and Administration Systems. The evaluation process includes regular meetings by the financial supervision team and field studies to enhance technological efficiency and adaptation.

**Keywords:** *Digital Financial System, Cashless Transactions, Pondok Payment Application (APIP) Student Information, and Administration Systems.*



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## INTRODUCTION

The Pesantren (Islamic Boarding School) Digitalization program was started by the Indonesian Ministry of Religious Affairs in early 2024 to incorporate digital technology into the financial system and other areas of Pesantren management. Gus Yaquut, Minister of Religious Affairs, launched the program, which emphasizes the value of digitization in the pesantren setting as a means of boosting security, accountability, and efficiency in the administration of Santri monies (Abidin & Sirojuddin, 2024; Aryati & Suradi, 2022; Halomoan et al., 2023). This

background demonstrates the urgent need for a more secure and user-friendly financial management system, particularly to protect Santri's pocket money, lower the chance of losing it, and give her parents access to monitoring (Arifin et al., 2023; Hastasari et al., 2022). Because it can address the growing complexity of financial management issues and the growing number of students in Indonesia's varied pesantren, financial digitalization in pesantren is an important topic (Widyastuti et al., 2023).

Pesantren, as one of the oldest Islamic educational institutions and having a unique method of educating students, plays an important role in character building and the formation of Islamic values in Indonesia. However, financial management in weighing institutions often faces its challenges, especially concerning the traditional financial system that still uses the cash method (Priyanta et al., 2024). According to Sa'adah (2017), although Islamic Boarding Schools have shown their effectiveness in introducing disciplinary values, optimal financial management in modern environments still requires a more modern system to balance the aspects of financial supervision and security (Amaroh et al., 2024; Idris et al., 2024; Riinawati et al., 2024). Along with the growing need for secure and structured financial management, biometric technology, such as fingerprints and barcode ID cards, is a potential solution that is expected to overcome some of the obstacles that often arise in financial systems, such as money loss and limited spending control (Nurudin, 2023b).

Previous research, as revealed by Rusmawati (2013), has highlighted the importance of good financial governance in creating a productive learning environment (Damayanti et al., 2023). However, the existing literature is still limited to the financial systems of public schools and has not discussed much about non-monetary transaction systems in Pesantren (Badrudin et al., 2021; Sarfraz et al., 2018; Widjaja et al., 2022). Studies related to the use of technology in Santri financial management are also still limited, especially in the use of biometric technology. Thus, this research seeks to fill this void by examining the implementation of a biometric-based non-cash financial system at Pondok Pesantren Al-Amien Prenduan. The use of this technology is not only to increase the security of financial transactions, but also to provide better control for Santri's parents over their children's spending. This is very important considering that several studies mention that good financial management will have a positive impact on the behavior and financial discipline of Santri in the future (Farisulhaq, 2023b).

The objective of this study is to evaluate the effectiveness of implementing a non-cash transaction system using fingerprints and barcode ID cards in a pervasive environment, specifically to help students manage their finances in a secure and supervised manner. This research focuses on how this system is able to overcome the problems of losing money, the uncertainty of cash storage and the limited access of Santri's parents to track their children's spending. With the existence of a payment center or digital payment center in Pesantren, it is hoped to create a more structured, integrated and easily monitored financial system by the pesantren management and Santri's parents. (Wardi et al., 2019)

This study also aims to prove that the implementation of a non-monetary transaction system can improve financial accountability in the pesantren environment, which in turn can better support the achievement of educational goals. The hypothesis proposed in this study is that biometric technology, which combines fingerprints and barcodes, is able to create a secure, controlled and transparent financial environment that directly supports the effectiveness of educational programs in Tandır. In this way, the Santri can focus more on learning activities without being distracted by financial problems, and the Santri's parents have the certainty that the funds they send can be used optimally for their children (Husni, 2023b).

Islamic teachings stipulate that everything must be done in a planned, neat, correct, organized manner. In addition, the sequence of processes must be followed correctly and systematically. This also applies to managing money. To achieve the goals to be achieved effectively and efficiently, all of them require good, proper, and planned arrangements within a management framework. Good financial planning is certainly inseparable from good financial

management as well. Because a good financial management attitude starts from the implementation of a good financial attitude. It is expected that this study will give contribution of knowledge on pesantren digitalization, particularly with regard to Indonesia's non-cash financial management. Furthermore, other Islamic educational institutions that wish to enhance their financial governance by implementing a non-cash transaction system should use the study's findings as a guide.

## **METHOD**

This research uses a qualitative approach, where data is collected through field notes, interviews, documents and official records. It offers a more thorough, comprehensive, and in-depth empirical explanation of the phenomena that have been observed. The digitalization of the financial system at Al-Amien Prenduan Sumenep Islamic Boarding School is described in this study. Research investigating, comprehending, and experiencing phenomena is the exclusive focus of this study.

The researchers used various data collection techniques, including interviews with Pondok caretakers, payment centre staff, Santriwati's (female students) and Santri's (male students) parents, observation, and literature review. To determine the informants, the researchers used purposive sampling and snowball sampling techniques for broad categories of members. At the same time, secondary data comes from second-hand sources, not directly from the data source. In this case, secondary data was obtained from literature studies, including documents, books, files, archives, and information on the subject.

Data collection techniques are conducted in natural conditions, using primary data sources, with the main focus on interviews, observation and documentation activities. Structured and unstructured interview techniques were employed to obtain in-depth information about the financial arrangement of Santriwati in Pondok Pesantren Al-Amien Prenduan Sumenep. The researchers conducted interviews with 3 sources, namely the payment center staff, the Santri and the Santri's parents. The interview process involves the stages of questioning, recording, and documentation. The interview technique is also used if the researcher wants to know things from respondents that are more in-depth and the number of respondents is small or small. Observation is defined as a process of observation and memory relating to human behavior, work processes, and natural symptoms and when the observed respondents are not too large. Observation is a technique or way of collecting data by observing the financial regulations of Santriwati in the form of fingerprints. Additionally, there are two types of observation techniques: participant observation and non-participant observation. Regarding this study, the researchers employed non-participant observation, which means that the researcher was not directly involved and merely watched as the Santriwati financial regulations were planned. After recording and analysing the process, the researchers were able to conclude from the observations.

## **RESULTS AND DISCUSSION**

### **Formulation of Digitalization of the Financial System of Pondok Pesantren Al-Amien Prenduan Sumenep**

This study offers a thorough exploration of how the Al-Amien Financial System (AFS) is utilized to manage the finances of boarding schools. The adoption of AFS showcases the commitment of these institutions to leverage technology to enhance both financial efficiency and transparency. Furthermore, the evolution of the AFS from the APIP demonstrates the boarding school's dedication to embracing technological advancements to enhance and modernize its system functionalities. The insights gained from this development can serve as valuable guidance for other boarding schools contemplating the adoption of digital systems for their financial management (Nurudin, 2023b). This aligns with a comment made by one of the resource

persons—the general treasurer of the boarding school—during the interview process: *"The application currently in use is Al-Amien Financial System, which was previously known as APIP, or Pondok Fee Application"*.

The process of formulating financial regulations is carried out in layers and financial formulation starts from the new academic year. The findings show that the formulation of financial regulations was carried out in the 2020-2021 school year and for financial formulation is carried out at the beginning of each new school year through deliberations of the Kyai Assembly and involves several parties such as the Caregiver, Mudir Ma'ahid, and other related parts. This process involves criteria and considerations for the formulation of the nominal amount of payment fees which are considered based on the situation or market prices of basic commodities, looking at economic conditions, and the need for payment for services and goods. Rationalization thinking for nominal changes is delivered by considering factors such as increases in basic prices (Sumardi, 2023). As stated by Nurudin, as Mudir Ma'had:

*"The situation or the market prices of the goods determine the nominal amount of the payment fees in the pesantren and the kitchen finance. Regarding the nominal monthly school fee, also known as SPP, it is determined by the circumstances of the local community. in addition to purchasing goods and services"*.

The General Treasurer of the Islamic Boarding School conveyed the following message: *"This can be done in several years, taking into account the current economic situation. The economic situation at the time the policy is formulated, along with various considerations formulated deliberately between the Board of Kyai and the Board of Nyai"*.

The purpose of implementing financial regulations for Santriwati. The purpose of implementing financial regulations is to enhance services for both Santri and their parents, reduce the risk of financial loss for the students, and establish a secure financial system. One effective measure in achieving these goals is the prohibition of cash transactions, which eliminates the need for students to carry cash while allowing for more efficient monitoring of finances. As noted by the financial officer, Farisul Haq: *"There are a lot of reasons, but I can only list two. Service comes first. Our goal is to give quality services to both students and their parents. Second, we want to reduce the students' financial losses. I believe these are the two main objectives. I believe there are still some more left."*

Subairi, a parent of Nuris Sayyidatul Arofah, a fifth-grade student from Pamekasan, expressed his thoughts on the matter: *"The students are protected from adverse events like financial loss and other dangers. Since students are not permitted to carry cash, the students' financial status at the boarding school is secure."*

Following that, one of the female Santri, Masrurrotul Fatimah from Bangkalan, shared her thoughts. She claimed to have witnessed the difference between cash and non-cash transactions: *"Well...now, I am rather economical, the money is regularly spent because I keep my expenses under control, so it's good. I'm not going to waste any more money. When using cash money was still permitted, I used to frequently waste money"*.

Stakeholder involvement during the process of formulating financial regulations Santriwati. The results show that the involvement of the Kyai Council, management, Mudir Ma'ahid and other related parties is very important in the formulation of financial regulations. Discussions are conducted to reach a consensus (Farisulhaq, 2023b). The Santri's parents are not directly involved in the formulation, but they can provide feedback through the Hiwari management. The internal management gives his blessing to the decision. This aligns with the remark made by the parent of Nayla Nazilatul Muniroh, a fourth-grade of MTA student from Sampang, who stated that: *"Although we have never been directly involved in the formulation of these financial regulations, we are allowed to communicate any ideas or suggestions through Hiwari board, which Pondok has appointed or chosen."*

After the decision is made, financial regulations are socialized to the Santris in several ways, including verbally, announcements on social media, institutional websites, circular letters, and direct greetings (Husni, 2023b). This was also said by Farisul Haq, to socialize the results of the decision from the deliberation, there are several ways, namely:

“We typically use two methods for socialization: first, we tell all of the students directly so that they are all aware of it, and then we communicate this to their parents via phone or email, etc. We also notify it online via each Ma'had's website, followed by each Ma'had's administrative system. If they are students of SAS TMI, SIS MTA, or MTA”.



**Figure 1 Transaction Access Notification on Website Page**

While Moh. Khoiri Husni said, in addition to through circulars and institutional websites, the socialization is conveyed through greetings, as stated that: *"We inform the students about it through media, announcements, or in-person meetings."*

The implementation of the regulations proved to be effective, with Santri's parents observing positive changes, such as financial security and a reduced risk of losing money. As well as the transparency of spending Santriwati's money is recognized as a practical benefit of non-cash regulations (Hadi, 2023). As stated by Abd. Hadi as a Santri's parents of Al-Amien Preduan Islamic boarding school, from Sampang, who stated that:

“Yes, I am aware that students are no longer required to carry cash due to the current Santri financial regulations, and instances of students losing money are hardly ever reported. God willing, the Santris's finances are safe as of right now. However, if the boarding school staff makes a mistake when entering the nominal cost of the Santris, it can be fixed. It's likely impossible to locate the money if the Santri has misplaced it, either due to their own carelessness or something else entirely”.

These findings reflect the process and outcomes of Pondok Pesantren Al-Amien Preduan Sumenep's financial policy changes.

**Table 1. Formulation of Financial System Digitalization of Al-Amien Prenduan Islamic Boarding School Sumenep**

No	Formulation of Digitalization of Financial System of Pondok Pesantren Al-Amien Prenduan Sumenep
1	Digital transformation in the Islamic Boarding School from APIP application to Al-Amien Financial System (AFS) in financial management.
2	The process of formulating financial regulations is carried out in layers and financial formulation starts from the new school year.
3	The purpose of implementing Santriwati financial regulations.
4	Involvement of related parties during the formulation process of Santriwati financial regulations.
5	The results of the decision to formulate financial regulations are socialized to Santri through several ways

### Implementation of Digitalization of the Financial System of Al-Amien Prenduan Islamic Boarding School Sumenep

Al-Amien Prenduan Islamic Boarding School Sumenep has successfully implemented a digital-based Santri financial system. Since 2021, the boarding school has used a special application, the Al-Amien Financial System (AFS), which supports various financial transactions of female students. This digitalization system facilitates detailed monitoring of payments through various business units in the boarding school, such as cashiers, telecommunication stall, and others. The digitalization of transactions in the boarding school aims to minimize the loss of Santri money, improve the accuracy of records, and provide ease of service for both Santri and Santri's parents. The AFS application also allows the boarding school to conduct more structured supervision of Santriwati finances, so that all payment processes become more controlled and transparent (Nurudin, 2023a). As stated in an interview with Sumardi that: *"The financial transactions of Santriwati can be managed automatically, as the treasurers or cashiers in each unit of the institution compile all transactions every ten days and submit these summaries to the General Treasurer"*.

Additionally, by reviewing these regular reports, financial officers can promptly address any errors identified in the field, as noted in an interview with Farisul Haq:

“As directed by the Pondok Financial and Wealth Supervisory Board, BPKK Pondok, our first action is to make financial reports transparent. Second, even though we occasionally run into problems, we continue to maintain control over the transaction history by using the history mechanism. The first thing we do is making transparent financial reports in accordance with the direction of the Pondok Financial and Wealth Supervisory Board, BPKK Pondok. Secondly, eee ... we continue to control the report through the history mechanism, so that we keep the transaction history under control, even though there are some obstacles. It's just an application, so sometimes we accidentally input twice, but we immediately fix it. Because the signs are clear, for example in certain seconds, certain minutes, it is written the same, but the students are also the same, we usually delete it immediately. If there is a slight delay, 1 second, let's say 2 seconds, we confirm it with Santri's parents but when the time is the same and the seconds are also the same, we immediately delete it. We check it daily, I myself usually check it after maghrib prayer”.

The non-cash transaction process serves as the primary method for managing the finances of Santriwati. In an interview with financial officer Farisul Haq, he explained that parents of the Santri can easily make interbank transfers by using the last four digits of the unique code found on the Santri Identification Number (NIS). This unique code serves as a special identification to ensure that the funds are received by the Santri concerned without error. This transfer can be

done easily through several channels, such as ATMs, E-Banking, and M-Banking, which allows Santri's parents to send money at any time as needed (Farisulhaq, 2023a). This is in accordance with what was conveyed by Nurudin, Mudir Ma'had at Ma'had Tahfidh Al-Qur'an Putri that: "The methods is non-cash or account-to-account transfers using each Santriwati's unique code. Cash is no longer used in the pesantren; everything needs to be digitalized.

Subairi, one of Santri's parents also said:

"I use an ATM to send money to my child using the destination BNI Putri account number, and I send the money straight to my daughter's savings by entering student's NIS back code number four on the nominal amount sent. For example, 102.973 is written as 100.000".

**INFO TAHFIDH**

AL-AMIEN PRENDUAN

مَعْلَمَةُ حَفِظِ الْقُرْآنَ مَعَهُ الْآمِنِينَ الْإِسْلَامِيِّ بِنْدُوَانِ

### CARA TRANSFER TABUNGAN SANTRI

- Pastikan nomer rekening yang dituju, benar. (No rekening Putra dan Putri, berbeda. Namun keduanya Bank Negara Indonesia -BNI)

PUTRA	PUTRI
<b>1991919234</b>	<b>1991919223</b>
an. Tahfidh Putra Al Amien Prenduan Yayasan ☎ 085325557020	an. Tahfidh Putri Al Amien Prenduan Yayasan ☎ 085325557070

- Pastikan menyertakan kode unik santri pada nominal transfer. Kode unik adalah 4 angka terakhir dari nis santri/wati.  
*Misal, NIS santri adalah 32021009876, maka kode unik santri adalah 9876. Sehingga, setiap akan transfer 500.000,- maka nominal yang harus ditulis Rp. 509.876,-. Jika akan transfer 100.000,- maka nominal yang ditulis 109.876,- dan seterusnya. Lebih lanjut, perhatikan format berikut:*

**Rp. X.XXY.YYY**

**Keterangan:**  
Y menunjukkan kode unik yang terdiri dari 4 digit angka.  
X merupakan puluhan ribu, ratusan ribu, satu juta dan seterusnya.

- Konfirmasi ke Payment Center, setelah transaksi/transfer sukses.

tahfidzalamien

Figure 2 Transfer Procedure on the Website Page

In the meantime, Abd. Hadi, one of the Santri's parents shared his opinion:

"We take technological advancements and applications offered by banks, such as e-banking, to avoid having to visit the bank or search for an ATM stall".



Figure 3 Information of Transaction Change on the Website Page

Similarly, Raudhatuz Zuhro, a Santri from Sumenep, expressed that:

"Eeee... fingerprints and bitoqoh barcodes or identification cards are already used as part of the Santriwati financial system in this boarding school. Therefore, my parents use an ATM to transfer money to the boarding school account, and then eee...for instance, if they wish to transfer IDR 500.000, my NIS is used to replace the four digits behind the amount. The same amount will be automatically deposited into my account later".

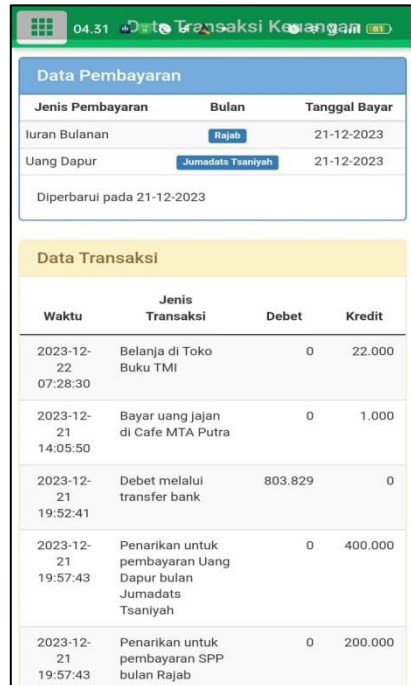
As part of the support for the implementation of financial digitization, the boarding school also provides facilities such as barcodes or ID cards to facilitate identification when Santriwati make transactions. This facility is used in every business unit and finance-related division in the boarding school, which aims to support the implementation of the digital system as a whole. This infrastructure is an important element in ensuring the smooth running of digital transactions in the pesantren, enabling more effective monitoring of all transactions that occur (Nurudin, 2023a). The boarding school also sets a special policy to limit the consumptive spending of Santriwati in the canteen. This policy aims to control the daily pocket money of Santriwati, although for non-consumptive needs, such as purchasing books or educational supplies, no special restrictions are applied. This restriction is supported by a monitoring system that allows Santri's parents to set their own spending limits. By using a barcode ID card, Santriwati can make transactions in the canteen, while purchases in other units such as cooperatives, laundry, and wartel, are not subject to restrictions (Farisulhaq, 2023a). This was also stated by Nurudin during the interview:

"Yes, it's possible to set the amount as long as it is at least Rp 100.000. While the standard amount is Rp 100.000, you also have the option to set it at Rp 500.000. You can adjust the amount between Rp 100.000 and Rp 500.000, but you have to ask for a special policy by consulting the boarding school administration and your parents"



This aligns with the statements shared by Raudhatuz Zuhro, a female student at Al-Amien Prenduan Islamic boarding school, during her interview:

“When we purchase any food from the canteen, "Your Snack Money Allotment" will appear on a monitor. Snacking will result in a weekly deduction of 100.000 from your account. The account is topped off with an additional 100.000 every Friday.



The screenshot displays a financial transaction interface. At the top, it shows the time 04.31 and the title 'Data Transaksi Keuangan'. Below this, there are two main sections: 'Data Pembayaran' and 'Data Transaksi'.

**Data Pembayaran**

Jenis Pembayaran	Bulan	Tanggal Bayar
Iuran Bulanan	Rajab	21-12-2023
Uang Dapur	Jumadats Tsaniyah	21-12-2023

Diperbarui pada 21-12-2023

**Data Transaksi**

Waktu	Jenis Transaksi	Debet	Kredit
2023-12-22 07:28:30	Belanja di Toko Buku TMI	0	22.000
2023-12-21 14:05:50	Bayar uang jajan di Cafe MTA Putra	0	1.000
2023-12-21 19:52:41	Debet melalui transfer bank	803.829	0
2023-12-21 19:57:43	Penarikan untuk pembayaran Uang Dapur bulan Jumadats Tsaniyah	0	400.000
2023-12-21 19:57:43	Penarikan untuk pembayaran SPP bulan Rajab	0	200.000

Figure 4 Payment History Information on the Website Page

Close oversight is enforced on transactions involving Santriwati, which includes an automatic system for withdrawing monthly tuition fees from their balances (Dzelifah, 2023). According to Nurudin: "Tuition costs Rp 200k, and meals cost Rp 365k. School fees, dorm fees, mineral water fees, and student organization fees are all included in the tuition cost. The entire amount of kitchen finance is set aside for kitchen needs.

A female student expressed a similar sentiment, stating: "Every month, funds are deducted for various expenses, including school fees, educational and meal costs. Additionally, there are deductions for examination-related necessities, such as special identification cards or calendars."

This policy ensures that all Santri can pay off their financial obligations regularly and on time. In addition, the boarding school also requires all transactions to be conducted in a cashless manner to increase security and prevent the risk of losing physical money. To maintain the consistency of the implementation of this policy, the boarding school routinely checks Santriwati lockers to ensure that no cash is stored (Nurudin, 2023a). Transparency in the financial management of Santriwati is supported by a structured reporting process and internal supervision. Every transaction is recorded properly, and financial reports are made regularly so that all relevant parties can monitor the financial development of the pesantren (Mubarok, 2023). Financial officers are responsible for ensuring data accuracy and consistency, making corrections if there is duplication or input errors, and conducting periodic internal audits (Husni, 2023a). In line with Nurudin's statement in the interview process:

“First of all, eeee...we provide the infrastructure needed to ensure that financial digitization runs smoothly. Each department has smaller finance-related divisions that have resources to help spread the use of financial digitalization. network with connections. The next step requires all boarding school employees and students to avoid using cash for transactions. The next step is to limit cash flow by requiring female students to take exams

on a regular basis. Last but not least, all business department and associated documentation must be converted to digital format”.



Figure 5 Cash Payment Ban on Website Page

In addition, the boarding school also involves Santri’s parents in monitoring their children's finances through the SIS MTA and SAS TMI applications. This application not only provides information related to Santriwati's balances and expenses in real-time, but also displays Santriwati's academic, tahfidz, and achievement data. By using this application, the parents of Santri can keep an eye on things from afar without having to be at the boarding school in person, which allows for improved clarity and engagement of Santri’s parents in their child’s educational process. This aligns with the statements of a Santri’s parent as stated below:

“We keep track of the student's financial situation using the SIS MTA app, which shows the students' spending and their remaining balance. The SIS MTA really assists us in managing this since we can oversee it via the app. Occasionally, our daughter let us know when their balance is getting low”.

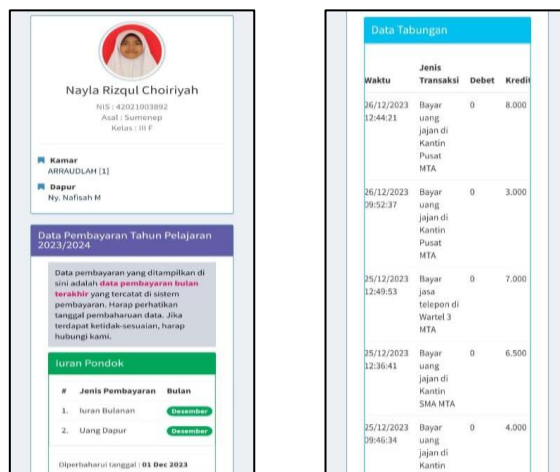


Figure 6 Savings History Information on the Website Page

In summary, Pondok Pesantren Al-Amien Prenduan Sumenep has efficiently established a digital financial system that is both effective and transparent, including the digitization of transactions and the engagement of Santri’s parents in overseeing finances. These measures enhance the quality of financial services within the pesantren and foster a safer, more organized financial setting for every Santri.

**Table 2** Implementation of the Digitalization of the Pesantren Financial System

No	Implementation of Digitalization of Pesantren Financial System
1	The implementation of financial regulations for Santriwati is conducted through a digital system.
2	The process of non-cash transactions includes transfers between banks made by the parents of Santri.
3	The pesantren offers facilities in every business sector and small finance-related areas to aid in the digitalization effort.
4	There are limitations placed on the daily allowance of Santriwati, particularly concerning spending in the canteen.
5	Financial guidelines and oversight of Santriwati within Islamic boarding institutions.
6	Santri's parents engage in oversight by utilizing the SIS MTA and SAS TMI applications.

### **Evaluation of the Digitalization of the Financial System of Al-Amien Prenduan Islamic Boarding School Sumenep**

Based on the results of the study carried out at Pondok Pesantren Al-Amien Prenduan Sumenep, the evaluation of how Santriwati's financial guidelines are applied reveals several significant insights. The implementation of this regulation is supported by various internal factors, but also faces a number of challenges that require special attention. The key elements that contribute to success are having well-trained personnel and sufficient technological frameworks, including applications like SIS MTA and the Al-Amien Financial System (AFS). According to a parent of a Santri:

“Clearly, there are reasons backing this execution, as detailed previously. With the facilities offered by the boarding school, including the SIS MTA application, we are able to monitor our children's spending habits or financial activities and can reduce negative occurrences since we do not carry cash”.

The presence of skilled personnel and the backing of Santriwati parents in carrying out transactions in line with established protocols enhance the effectiveness of financial management. This system not only improves recording accuracy, but also ensures security and transparency in Santriwati financial transactions (Nurudin, 2023a). This was also conveyed by Dzalifah, one of the financial officers who said:

“Yes, cooperation between canteen employees and staff from other pesantren departments can help with this implementation. When someone tries to use cash, for example, the staff at the pesantren does not accept it from Santriwati, and Santriwati themselves do not conduct cash transactions. Everyone here benefits from avoiding cash transactions because we have already developed this application and everything has been converted to a digital format, which will make our future reporting easier. This is important because it would be very difficult, for example, to record money like canteen earnings as part of the pesantren's income if someone received cash. Since money is involved rather than being taken out of the students' balance, this is problematic. The students' balance will be deducted if you use their finger, and that amount will be added to the canteen income that is listed on our application. In the Pesantren units, we can also view or monitor financial reports.

On the other hand, the implementation of this regulation faces challenges in technological aspects and limited digital understanding from some Santriwati's parents (Farisulhaq, 2023a). Some Santri's parents are less familiar with the use of Santriwati's unique code when transferring money, which causes recording errors (Dzelifah, 2023). Education of Santri's parents needs to be improved to prevent similar errors in the future. “*Actually, I might revise the solution related to*

*ustadzah's challenge. The challenge is more to the Santri's parents who are less familiar with IT. So, that's the challenge".*

Dzalifah then added:

"Yes, it's like a student's parent who finds it difficult to participate in launching an application called ... The system to use the unique code, most of the parents of the students do not use it, it was said that they didn't make it even though all the transfers can be done using the unique code, since it is in the nominal form and not as it previously was, In the past, the account number included the unique code, but currently, it is found in the nominal instead. Therefore, it automatically transfers straight to the savings of his child.

He also stated in his interview:

"Some parents of the students still don't understand how digital processes work. For example, they might forget to include the student's NIS in the payment amount. This poses a challenge for us, as failure to include the student's NIS means we cannot proceed with the processing here and must seek confirmation from our superiors. The consequence is that any funds transferred without the student's NIS will not be allocated directly to the student's savings, due to differences in the processing methods used compared to those who do include the student's NIS. If the students' parents overlook this detail, it could take a whole day".

Furthermore, there are concerns from some Santriwati's parents dealing with their children's understanding of the value of money, especially when all transactions are non-cash. This requires an educational approach to foster Santriwati's financial awareness so that they can better understand the value of spending and be responsible for the money they have (Hida, 2023). Hida as one of the Santri's parents said:

"The drawbacks are mainly concern that students are increasingly less aware of the value of money and material possessions and also when a transaction error occurs, we as the parents also cannot control or correct directly. Yes, Ustadzah, I see that when they don't hold money, I see that their sense of the value of money is completely reduced. Because when they buy things, it seems as if everything is available, just put their thumbs up, but by holding money, they have a sense of anxiety, a sense of what is it, a little to set aside, to save. In the past, with my first child, he was able to save, so for example I gave him an allotment every week, even in 1 semester he could save his money up to 600 to 1 million, yes there is what yes there is a sense of anxiety about the money, because he knows the value of currency, now with all the thumbs like that, I'm worried that the children don't understand that the money they thumbed up was a lot hehe sometimes comparable to their groceries, well there was also one case, when I checked my child's groceries, how come it was up to 120 thousand, well when I called, eee your groceries I asked what you bought, namely counting only 80 thousand, well it turns out they also can't complain when there is an error like that. And also, for SIS MTA application, there needs to be more detailed transaction details so that it becomes information and control functions for student's parents."

The delay in inputting Santriwati financial data and the lack of detailed information in the SIS MTA and SAS TMI applications are also obstacles in this financial system. Some Santri's parents expect that information about the next month's expenses can be provided regularly. Direct monitoring and providing more detailed information to Santriwati and Santriwatis' parent can be a solution to improve this system (Maisaroh, 2017). Taufiqurrahman conveyed the same

thing but more to the SIS MTA application, he decided that: *"The application's drawback is that parents are occasionally taken aback by previously unidentified expenses because there is no notification about the next month's spending plan."*

In an effort to improve the quality of financial regulation implementation, the boarding school regularly holds internal meetings and evaluations. The internal evaluation team of the boarding school is responsible for assessing the program, identifying irregularities, and submitting reports on achievements and obstacles faced in the implementation of financial regulations. In addition to routine evaluations, educational efforts for Santri's parents continue to be intensified in order to increase their understanding of the system implemented in this boarding school (Husni, 2023a). Moh. Khoiri Husni conveyed that the form of the evaluation was: *"There is a body known as the Pesantren Financial and Wealth Supervisory Board, which is where information about irregularities or accomplishments is communicated. So that we don't have to walk alone, we implementers get a lot of support from everyone"*.

The pesantren also conducts ongoing evaluations of the AFS application to ensure that the financial system is running smoothly and in line with the practical needs on the ground. Pondok pesantren managers, including Moh. Khoiri Husni and Nurudin, play an active role in this evaluation process by continuously updating their knowledge related to digitalization. They also educate staff on the use of new technologies through training or courses. Awareness of the development of digital technology is an important factor that allows financial management in this boarding school to remain relevant and efficient (Husni, 2023a). *"We keep up to date on new information by taking courses, learning on our own, or undergoing training of some sort."*

The same thing was also conveyed by Nurudin, that one form of evaluation is:

*"Evaluation is carried out every month. At the beginning of the month through a financial reporting check. So, every unit of every institution is required to carry out financial conditions or transactions at the beginning of each month. For the previous month. Evaluation of the financial application itself, based on field studies. So, what we have to monitor the obstacles that occur in the field, as well as the improvement needs for upgrading the application. So, the application must be developed according to the need to overcome problems that arise during implementation. The science of digitalization is constantly evolving, so in order not to be outdated, or the applications we use are always up to date, we must also develop the IT personnel. Next, we follow digitalization outside the pesantren, especially those related to financial transactions between banks."*

Farisul Haq as one of the financial officers said that: *"The solution that we can provide is to continue to educate the parents, we continue to educate, we have made several videos of tutorial so that the parents can get a better understanding, eee ... using this application, so that's the solution."*

In addition to periodic evaluation of the application, the boarding school also pays attention to the expectations of the Santri's parents in improving a more responsive and accommodating financial system. For example, there is a hope that payment of tuition fees is prioritized by blocking Santriwati's pocket money first, so that it can increase discipline in fulfilling the obligation of tuition fees. The Santri also proposed a daily spending limit for Santri to control their consumptive spending in the pesantren environment.

Furthermore, the Santri's parents expressed hope for improving the services and responsibilities of the boarding school financial officers in terms of inputting Santri's financial data. This proposal arises in response to the delay in data input that sometimes occurs in the process of recording pocket money or Santriwati balances. In addition, the boarding school plans to implement a Santri savings system that allows periodic balance deductions. This system is expected to provide a more real saving experience for Santriwati, foster a sense of financial discipline and train them in managing finances responsibly. This is in line with what the caregiver of TMI Al-Amien Prenduan said:

“Well, the projection, isn’t it? ... the long-term projection is Lidia, if it’s possible we want to buy our own bank, hehehe. We have our own bank, but for the time being we are refining the current system. For instance, there is a case at TMI, so although there is an attempt to have some sort of savings in the application, there is none. The students will then go to the SPC office and state that "the money in my account is remaining 100,000", “I want to save 50.000” Therefore, this is one of our goals. Therefore, a lot of Santri’s parents—both boys and girls—suggest that. Usually, they will withdraw their savings during the holidays with non-cash money.”

Although there are still certain issues that need to be fixed, the research findings generally indicate that Pondok Pesantren Al-Amien Prenduan Sumenep has been successfully implementing Santriwati financial regulations. Support from the boarding school, skilled human resources, and cooperation from Santriwati’s parents have contributed positively to the smooth running of the financial system. By conducting regular evaluations and continuing to develop the existing digital system, the boarding school is expected to be able to achieve better financial management in the future, as well as create a supportive environment for financial education for Santriwati.

**Table 3** Evaluation of the Digitalization of the Islamic Boarding School Financial System

No	Table 3 Evaluation of Digitalization of Pesantren Financial System
1	Supporting factors for the implementation of Santriwati financial regulations are qualified human resources and adequate digital infrastructure.
2	Factors inhibiting the implementation of Santriwati financial regulations, technological challenges and limited digital understanding, limited information and understanding of the value of money, and delays in money input.
3	Monitoring and evaluation efforts through regular meetings and internal evaluation teams of the financial and wealth supervision section (BPKK), education to improve human resources and evaluation of the AFS (Al-Amien Financial System) financial application.
4	Expectations and future improvements, prioritization of compulsory payment of lodge dues and improved service and quick response.

## DISCUSSION

### Formulation of Digitalization of Financial System of Pondok Pesantren Al-Amien Prenduan Sumenep

The analysis of this research shows the significant transformation that has been achieved by Pondok Pesantren Al-Amien Prenduan in adopting digital systems through the Al-Amien Financial System (AFS) application as part of financial management. By utilizing information systems theory, AFS can be considered as a holistic financial management solution that promotes efficiency, transparency, and transaction accuracy. The adoption of digital technology in traditional institutions such as pesantren indicates success in overcoming cultural and organizational challenges to improve the effectiveness of financial management, in accordance with the theory of adoption of technological innovation (Setiawan et al., 2019) (Dagorn & Moulin, 2025; Fathony et al., 2021; Markussen et al., 2024).

In Islamic finance theory, AFS not only automates record keeping but also ensures compliance with the principles of Islamic finance. This digitalization strengthens the overall management of pesantren funds, ensuring that all transactions are accurately recorded and auditable. Digitalization of financial systems is an important strategy that enables sustainable and modern financial management, creating a new standard for other pesantren (Anwar et al., 2023, p. 45) (Reginald & Mawardi, 2015).

The process of formulating financial policies at Pondok Pesantren Al-Amien is carried out systematically and collaboratively at the beginning of each new academic year. This approach is relevant to the theory of financial policies that are adaptive and responsive to economic changes. The involvement of the Kyai Council, administrators, and related parties in policy formulation emphasizes the collegial aspect of decision-making, which ensures that financial decisions consider various views and perspectives. This process also reflects the responsibility of pesantren to consider external factors such as changes in the price of basic commodities in determining the nominal dues of Santriwati, demonstrating adaptation to relevant economic dynamics (Suroso, 2022, pp. 186–187).

In addition, the ban on the use of cash and the introduction of fingerprint technology as a non-cash transaction method demonstrate efforts to improve the efficiency, security, and transparency of financial transactions. Money function theory supports that non-cash is an efficient instrument in the payment process that reduces the risk of loss and minimizes errors in calculation. The application of fingerprints also serves as a control mechanism that supports financial literacy theory, where Santriwati are encouraged to understand and manage their financial transactions through a more modern system. This step is in line with efforts to improve financial literacy, although the program is not explicitly structured in the pesantren curriculum (Ansori, 2021, p. 2).

The importance of stakeholder participation is also seen through the role of the Kyai Council and the participation of Santri's parents. Their active participation shows a response to participatory theory in financial management, where the involvement of these parties ensures transparency and compliance with the policies implemented. Thus, boarding schools not only improve financial governance but also demonstrate a collaborative model in the implementation of inclusive financial regulations (Aziz & Firmansyah, 2024, p. 30) (Lee & Suh, 2022).

The socialization of financial policies through various media, both in person and digitally, demonstrates the implementation of modern and progressive policies. Information is conveyed to Santri and Santri's parents through oral communication, social media, and the pondok website, which reflects an approach consistent with public policy communication theory to ensure that all stakeholders understand and comply with existing regulations. The impact of the implementation of this policy is seen in the increase in Santri awareness and compliance with financial rules, creating a more structured and orderly financial climate (Sinaga, 2023, p. 58).

Overall, Pondok Pesantren Al-Amien Prenduan has been successful in the implementation of innovative digital financial policies, which are aligned with the theories of financial management, information systems, and financial literacy. These steps place the pesantren as a model that can be followed by other institutions in facing financial management challenges in the digital era, as well as showing that technological adaptation can run harmoniously with Islamic educational values. The researcher presents a flow chart designed to facilitate the reader's understanding of the formulation of Santriwati's financial regulations:



**Figure 7:** Formulation of Financial System Digitalization Regulation

### Digitalization of Al-Amien Prenduan Islamic Boarding School Sumenep's Financial System

The implementation of financial system digitalization at Pondok Pesantren Al-Amien Prenduan Sumenep shows a commitment to integrating technology with pesantren financial management, under the principles of financial literacy and financial efficiency. This step is implemented through the Al-Amien Financial System (AFS), which enables cashless and application-based financial management, such as E-Banking and M-Banking, to strengthen the accuracy and security of Santriwati transactions in daily activities (Soenjoto, 2023, pp. 86–87).

In line with previous research, this digitalization strengthens monitoring and control of Santriwati expenditures and limits consumptive spending in certain areas, such as canteens. The use of a unique code or Santri Identification Number (NIS) on Santriwati transactions facilitates secure identification and facilitates detailed recording, reflecting efforts to improve the efficiency of pesantren financial management. This strategy is supported by a policy to provide infrastructure and facilities in every pesantren business unit, from canteens to cooperatives, which also introduces Santriwati to digital financial technology (Majid et al., 2023, p. 1266).

The use of SIS MTA and SAS TMI applications, which involve Santri's parents in monitoring Santriwati expenditures, contributes significantly to financial literacy. Financial literacy studies show that parental involvement in monitoring their children's finances helps develop a better understanding of finance in the younger generation. Through this application, Santri's parents can access information on balances, expenses, and routine payments, creating a more transparent and structured ecosystem (Santi et al., 2023, p. 212)

The policy of limiting daily pocket money in this boarding school not only encourages efficiency, but also helps Santriwati understand the basic concepts of financial management independently. In its implementation, the boarding school also uses technology such as barcodes on ID cards and fingerprint machines to speed up and secure the identification process in transactions. This finding is relevant to previous research on the efficiency of technology-based financial systems that provide convenience and transparency in recording financial transactions (Widodo et al., 2023, p. 147).



Overall, digitalization at Pondok Pesantren Al-Amien Prenduan Sumenep has successfully integrated technological aspects in efficient and effective financial management. With the support of technology and the involvement of Santri's parents in financial monitoring, this pesantren not only improves the efficiency of financial management, but also builds financial literacy that has a positive impact on Santriwati and their families. The researcher presents a flow chart designed to facilitate the reader's understanding of the implementation of Santriwati financial regulations:



**Figure 8:** Implementation of Financial System Digitalization

### **Evaluation of the Financial System's Digitization at Al-Amien Prenduan Islamic Boarding School Sumenep**

The focus of Pondok Pesantren Al-Amien Prenduan Sumenep's financial system digitization is to integrate technology, parental cooperation, and high-quality human resources into Santriwati financial management. Human resources who comprehend the regulations and can use the SIS MTA and SAS TMI applications for precise transaction monitoring are essential to the effective implementation of this financial regulation (Badawi, 2024; Susilo, 2023, p. 1083). According to research that highlights the significance of technological infrastructure for the effective financial management of educational institutions, digital tools like fingerprints and barcodes also aid in accelerating access and controlling transactions (Emilia Rosa & Sugiono, 2022, p. 172).

Maintaining data accuracy and reducing errors requires the cooperation of parents through non-cash transfers and the use of unique codes in transactions. According to earlier studies, non-cash transactions improve the transparency and effectiveness of financial management (Agassi Dwi Putra et al., 2023, p. 1087). This pesantren's implementation of a cashless system enables more structured financial records and reports. However, the lack of digital literacy of some of Santriwati's parents is a challenge in this process. Transfer errors often occur due to a lack of understanding of technology, so special education is needed for parents to improve their ability to use digital systems (Mariani et al., 2024; Martini et al., 2024, p. 81; Wardi et al., 2019).

The pesantren has initiated regular meetings and established an internal evaluation team, called the Pondok Financial and Wealth Supervisory Board (BPKK), to monitor the implementation of financial regulations and ensure their sustainability. Through this monitoring,

the pesantren can respond quickly to various obstacles and optimize the function of the financial applications used (Pelu et al., 2024). This evaluation process reflects a systematic approach in maintaining the effectiveness of financial management in accordance with the digitalization policy in educational institutions (Aimah & Husain, 2022, p. 57; Hadiyan et al., 2024).

By concentrating on mandatory payments, the boarding school hopes to improve payment discipline in the future. It is also expected that restricting Santriwati's daily expenditures will help them manage their money more sensibly. Given the importance of financial discipline in religious education, this goal not only strengthens Santriwati discipline but also cultivates a responsible financial culture (Andriani & Hidayat, 2023, p. 216). To help the reader better understand the assessment of Santriwati financial rules, the researcher offers the following flow chart:



Figure 9. Evaluation of Financial System Digitalization Implementation.

## CONCLUSION

This study has discovered that Pondok Pesantren Al-Amien Prenduan Sumenep effectively applied digitalization in the Pesantren financial system, which enabled efficiency, transparency, and accuracy in recording transactions. These findings show that, despite their conservative traits, pesantren may adjust to digital technology and get past the difficulties with digital literacy that both Santris and their parents face. This discovery, which was only discovered after the research process, implies that technology advancements can be successfully adopted and used in a setting that emphasizes faith-based education. The idea that financial digitalization can increase the effectiveness and accountability of financial management in educational institutions is supported by this study. Additionally, this study offers a fresh perspective on the importance of Santri's parents' proactive support of digitization's success and its implications for transparency and financial compliance.

Applications like SIS MTA and SAS TMI allow families to have better financial monitoring, which strengthens the concept of participatory financial management in the context of faith-based education. This study also lends credence to the notion of Islamic finance and financial literacy in the context of pesantren, confirming that digital technology may be used effectively in an Islamic educational institution. This provides a unique perspective for other pesantren who may be considering digitalizing their financial systems.

However, this study has several limitations, particularly in terms of scope of location, as it is limited to Pondok Pesantren Al-Amien Prenduan Sumenep. The findings of this study cannot be applied to pesantren in different situations or places. As a result, additional study with a broader range of locations, a larger sample size, and a longitudinal approach is required to better understand the impact of financial digitization deployment in other faith-based educational institutions.

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