

## The Use of E-Bekal in Students' Financial Management: a Sharia Economic Perspective at the Nurul Jadid Islamic Boarding School

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### Abstract:

This study aims to analyze the implementation of the E-Bekal application in financial management for santri (Islamic boarding school students) at Pondok Pesantren Nurul Jadid from the perspective of Sharia Economics. This research employs a qualitative descriptive approach with a phenomenological method to understand the experiences of system users, including students, parents, and E-Bekal administrators. Data were collected through in-depth interviews, direct observation, and documentation studies, and analyzed using the Miles and Huberman model consisting of data reduction, data display, and conclusion drawing. The results indicate that E-Bekal improves efficiency, transparency, and financial accountability within the Islamic boarding school environment. Furthermore, the system contributes to developing students' financial discipline, fruitfulness, and adherence to Sharia values such as amanah (trustworthiness), qana'ah (contentment), and avoidance of israf (wastefulness). The study also identifies a gap between the digitally managed central pesantren and manually operated satellite areas, highlighting challenges in digital transformation. The novelty of this research lies in integrating Sharia economic values into a digital financial system and positioning E-Bekal as a medium for Islamic financial character education.

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## INTRODUCTION

Islamic boarding schools (pesantren) have long been known as Islamic educational institutions that not only teach religious knowledge but also shape the character, morals, and personality of their students. With the changing times, Islamic boarding schools now face various challenges, one of which is managing the financial system for students. To date, most Islamic boarding schools still use a manual system, where students' guardians send pocket money directly to the school's finance officer.



This system has been in place for a long time, but it often causes problems such as late recording, difficult oversight, and a lack of transparency (Assa'idi, 2021). Furthermore, because money is managed in cash, many students struggle to manage their finances and even tend to be wasteful and consumptive (Purnomo, 2020).

In response, the Nurul Jadid Islamic Boarding School (PPN) has developed a digital financial system called E-Bekal. Through this application, parents can directly top up their children's balances and monitor their expenses online. Students can also make transactions without carrying cash. This system not only simplifies financial management but also teaches the values of responsibility and discipline in managing pocket money. Furthermore, the use of E-Bekal aligns with the principles of Islamic economics, which emphasize responsibility (*amanah*), contentment (*qana'ah*), and the avoidance of waste (*israf*) (Huda, 2019).

From a Sharia economic perspective, economic activity is judged not only by its efficiency or profit, but also by its inherent moral values and blessings. According to Karim (2020), an Islamic economic system must balance material and spiritual aspects. This means that when Islamic boarding schools implement digital systems like E-Bekal, the most important thing is not only its convenience and practicality, but also how the system can foster students' awareness of managing money in accordance with Islamic teachings.

Several previous studies have also discussed digital financial systems in Islamic boarding schools. For example, Ghufroon's (2021) study emphasized the importance of digital systems in improving Islamic boarding school financial accountability, while Kusuma's (2022) study examined their impact on changing student consumption behavior. Meanwhile, Rahmawati and Lestari (2023) focused on how digital technology can improve students' financial literacy. However, few of these studies have explored the relationship between digital systems like E-Bekal and Sharia Economic values in depth.

Unlike previous studies, this study attempts to explore the deeper aspects of E-Bekal implementation, beyond its technical and efficiency aspects. The novelty of this research lies in how E-Bekal is viewed as part of the Islamic financial character education process in Islamic boarding schools. Therefore, this study discusses E-Bekal not only as a tool for digital transactions, but also as a medium for developing Islamic economic behavior for students, where they learn to be responsible, frugal, and honest in managing their money.

Furthermore, this study also uncovered an interesting phenomenon: the differences between the central and satellite areas of the Nurul Jadid Islamic Boarding School. The central area has fully implemented the E-Bekal system, while the satellite areas still use a manual system. From this, this study seeks to further explore the challenges of financial digitalization in Islamic educational institutions, particularly regarding technological readiness, human resources, and the acceptance of new cultures among students and boarding school administrators (Suprayogo, 2019).

Against this backdrop, this study was conducted to analyze how the implementation of E-Bekal affects the consumption patterns of Islamic boarding school students and how Sharia economic values are applied within the system. It is hoped

that this research will provide new insights into the importance of digital innovations like E-Bekal as not only a form of modernization but also a means of internalizing Islamic values in daily financial management.

From a theoretical perspective, this research is expected to add to the literature on the relationship between digitalization and Islamic economics in Islamic boarding schools. Practically, the results are expected to serve as an example for other Islamic boarding schools seeking to develop digital financial systems without abandoning Islamic values. Thus, E-Bekal can be seen not only as a modern administrative system but also as a concrete manifestation of the application of Islamic economic principles in modern Islamic education.

## RESEARCH METHOD

This study employed a descriptive qualitative approach with a phenomenological method. This approach was chosen because it focused on deeply understanding the experiences, perspectives, and behaviors of E-Bekal application users at the Nurul Jadid Islamic Boarding School. A phenomenological approach was deemed most appropriate because the researcher wanted to explore the meaning of the real-life experiences of students, guardians, and application administrators, rather than simply measuring the extent of influence or specific quantitative results (Creswell, 2014).

The scope of this research is in the field of Islamic Economics and Islamic Boarding School Financial Management, with a primary focus on the implementation of the E-Bekal application and its impact on students' consumption patterns. The research focuses on understanding how the E-Bekal system is implemented, how students' consumption behavior changes after using the system, and the extent to which Islamic Economic values are applied in the digital financial system at Islamic boarding schools. The operational definitions in this research are explained as follows: 1) E-Bekal is a digital application system used by Nurul Jadid Islamic Boarding School to manage student finances in a cashless manner, including balance top-ups, purchasing transactions, and monitoring expenses. 2) The consumption pattern of students is the way students use money to meet their daily needs in the Islamic boarding school environment, both primary and secondary needs. 3) The Sharia Economic Values in this study include the principles of amanah (responsibility), qana'ah (simplicity), adil (balance), and avoiding israf (waste).

This research was conducted at the Nurul Jadid Paiton Islamic Boarding School in Probolinggo Regency, East Java. The location was chosen based on the consideration that this Islamic boarding school is one of the major Islamic educational institutions that has implemented an integrated digital financial system through the E-Bekal application, and that it has different systems between the central and satellite areas.

The data sources in this study consist of two types: primary and secondary data. Primary data were obtained directly from interviews, observations, and field documentation. Secondary data, meanwhile, were obtained from various literature, journals, books, and archives of internal Islamic boarding school policies related to the E-Bekal system and Islamic boarding school financial management.

Research informants were determined using purposive sampling techniques, which involve deliberately selecting informants based on their role and involvement in the research object (Sugiyono, 2016). The main informants in this study include: 1) Students who are active users of E-Bekal, to find out their experiences and changes in consumption behavior. 2) Parents of students, to find out their perceptions and the ease of managing their children's finances through a digital system. 3) Application managers and Islamic boarding school finance departments, to obtain information regarding policies, mechanisms, and challenges in implementing E-Bekal.

Data collection techniques were carried out through three main stages. First, direct observation of E-Bekal usage activities at Islamic boarding schools, including transaction patterns, how students shop, and their interactions with financial officers. Second, in-depth interviews were conducted semi-structured to allow researchers to obtain broader information while remaining focused on the research topic. Interviews were conducted with students, guardians, and application managers, lasting approximately 30–60 minutes for each informant. Third, documentation, namely the collection of supporting documents such as E-Bekal transaction data, Islamic boarding school financial reports, and photos of activities related to application use.

The collected data was then analyzed using the Miles and Huberman (2014) model, which includes three stages: data reduction, data presentation, and conclusion drawing. In the data reduction stage, researchers select and simplify data according to the research focus. The data presentation stage is carried out by organizing information in descriptive form for easy understanding and analysis. Meanwhile, the conclusion drawing stage is carried out continuously throughout the research process to discover patterns, meaning, and relationships between findings.

To ensure data validity, this study employed source and method triangulation techniques. This means that all data obtained from interviews will be compared with observations and documentation to ensure accuracy and consistency (Denzin, 2017). In this way, the research results are expected to reflect the actual conditions and be scientifically accountable.

Overall, this method was chosen so that the research could describe the implementation of E-Bekal not only from a technical perspective, but also from the behavioral and Islamic values contained within it. Through a phenomenological approach, researchers sought to understand the social realities on the ground as they exist, so that the results could provide a concrete picture of how a Sharia-based digital financial system is implemented in Islamic boarding schools.

## **RESULT AND DISCUSSION**

### **Result**

Implementation of the E-Provision System at Nurul Jadid Islamic Boarding School

Research results show that the implementation of the E-Bekal application at the Nurul Jadid Islamic Boarding School has brought significant changes to the financial management system of students. Prior to this system, almost all transactions at the boarding school were conducted manually. Students received cash from their guardians and then used it to purchase daily necessities at the boarding school

cooperative. This method is simple, but it often presents challenges, such as irregular recording, calculation errors, and difficulty for guardians to monitor the use of their children's funds (Assa'idi, 2021).

Before the introduction of E-Bekal, monitoring of students' finances relied solely on trust between guardians and the Islamic boarding school. Guardians often complained about the difficulty of tracking the use of their children's pocket money. With the implementation of E-Bekal, this trust was strengthened by clear, readily accessible data. This digital system has made the relationship between guardians and Islamic boarding school administrators more open and professional, as every transaction has a verifiable data trail (Rahman, 2021).

After the implementation of E-Bekal, the entire financial transaction process became more efficient, transparent, and easier to monitor. Through this system, students' guardians can send money digitally, which is immediately credited to the student's account recorded in the app. Every time a student makes a transaction at the Islamic boarding school's business unit, the system automatically records the expenditure. From an Islamic boarding school management perspective, this simplifies the audit and financial reporting process. Meanwhile, for students' guardians, this system provides a sense of security because their child's money is stored and used in a controlled manner.

In addition to facilitating transactions, the implementation of E-Bekal also helps Islamic boarding schools improve their financial reporting systems. Transaction reports, previously processed manually, can now be accessed in real time through a digital system. Each Islamic boarding school business unit, such as the cooperative and canteen, has been integrated, allowing for automatic financial data collection without the risk of error-prone handwriting. This strengthens institutional accountability and demonstrates the Islamic boarding school's ability to apply modern management principles in the context of Islamic education (Purnomo & Fauzan, 2022).

Another noticeable impact is the change in students' behavior in managing their personal finances. With the digital system, students become more aware of their remaining balances and spending. They are becoming accustomed to planning their needs and limiting spending on non-essential items. This pattern demonstrates a shift in consumption behavior from spontaneous to more rational and targeted. From a Sharia Economic perspective, this is a concrete manifestation of the application of the values of *qana'ah* (simplicity) and *amanah* (responsibility) in economic activities (Karim, 2020).

In addition to changing consumption behavior, E-Bekal also fosters digital financial literacy among Islamic boarding school students. They not only learn to manage their expenses but also understand how a modern financial system operates, still based on Sharia principles. This experience provides contextual learning relevant to their lives outside the Islamic boarding school. Thus, the Islamic boarding school has successfully introduced innovative economic education that is not only theoretical but also practical (Salsabila et al., 2023).

In other words, E-Bekal not only provides administrative convenience but also fosters financial awareness in accordance with Islamic principles. Students learn to use



money wisely, avoiding waste and excessive spending. This attitude is a concrete manifestation of the anti-israf value, which involves avoiding excessive consumer behavior. This finding aligns with Huda's (2019) view that in Islam, wealth management is not only a matter of financial ability but also of self-control and morals.

The novelty of this research is evident in its approach, which not only examines the efficiency of digital systems but also links their implementation to the development of Islamic economic character. Previous studies, such as those by Ghufroon (2021) and Kusuma (2022), have focused more on consumer behavior or administrative effectiveness. In contrast, this study views E-Bekal as an integrative medium between digital transformation and the internalization of the values of amanah (trustworthiness), qana'ah (saving), and anti-israf (sacrifice) within Islamic boarding schools (pesantren). From this perspective, E-Bekal is understood not only as a technological innovation but also as a means of economic da'wah relevant to the challenges of the digital era (Fauzi & Rohman, 2023).

#### Effectiveness and Social Impact of E-Provision

Based on the analysis, the implementation of E-Bekal has been proven to improve the effectiveness of the financial system in Islamic boarding schools. Transaction processes that previously required lengthy time can now be carried out quickly and accurately. Furthermore, this system also strengthens trust between student guardians and the Islamic boarding school institution because all transactions can be tracked digitally. The effectiveness of this system is measured not only by transaction speed but also by the increased accuracy of the Islamic boarding school's financial data. Previously, transaction reports were often delayed and the potential for recording errors was quite high. Through the digital system, every financial activity is automatically recorded so that it can be directly monitored by the finance department and the institution's leadership. This situation strengthens the principles of accountability and transparency as mandated by the concept of hisbah in Islamic economics, namely supervision carried out to ensure justice and order (Huda & Rahman, 2021). This situation reflects the principles of transparency and justice (adl) that are fundamental to the Islamic economic system (Karim, 2020).

E-Bekal also has a social impact on Islamic boarding school life. This system fosters a new culture among students and administrators, one of orderly administration, time efficiency, and responsibility for the use of funds. In the context of Islamic educational institutions, this demonstrates that digitalization not only improves the system but also strengthens the character of students who have good financial morals. In other words, E-Bekal serves as an instrument for Islamic financial character education, introducing ethical values into modern economic practices.

Furthermore, the implementation of E-Bekal (E-Provision) has fostered collective awareness within Islamic boarding schools about the importance of financial discipline. Students not only learn to manage their personal expenses but also understand how to manage the institution's finances more responsibly. Meanwhile, Islamic boarding school administrators are becoming accustomed to modern administrative systems that demand orderliness and accurate documentation. This cultural transformation is a crucial step in building more professional institutional governance, while maintaining

the Islamic values they have long upheld (Nasir & Fathurrahman, 2023).

This also reinforces the view that financial digitalization in Islamic boarding schools should not be understood as a form of secularization, but rather as a means to internalize Sharia values into a more efficient system. E-Bekal is clear evidence that Islamic principles can coexist with technological advances without losing their spiritual meaning. Another emerging social impact is an increased sense of social responsibility among students. With the E-Bekal system, students learn that money is not merely a tool to meet personal needs, but also a trust that must be used wisely. This awareness fosters empathy and solidarity among students, for example, by sharing balances to help friends in need. Such behavior is a concrete manifestation of the values of brotherhood and *maslahah*, two important concepts in Islamic economics that emphasize shared prosperity (Mufidah, 2022).

#### Comparison between Central Region and Satellite Region

One of the key findings of this study is the difference in financial system implementation between the central and satellite areas of Nurul Jadid Islamic Boarding School. In the central area, the E-Bekal system has been fully implemented and is part of the Islamic boarding school's daily economic activities. All business units are integrated, allowing comprehensive financial monitoring. Meanwhile, in the satellite areas, most financial activities still use manual systems due to limited infrastructure and human resources that are not yet fully prepared for change.

The differences between the two regions are not only due to technical aspects, but also influenced by cultural factors and the level of adaptation of Islamic boarding school communities to new technologies. Students and administrators in the central region are generally more accustomed to using digital devices due to frequent interaction with app-based administrative systems. Meanwhile, in the satellite regions, most administrators and students still rely on conventional methods due to age, habits, and a lack of training in using digital systems (Salsabila, 2022). This difference in readiness is one of the main challenges in unifying the overall Islamic boarding school financial management system.

This situation indicates that the digitalization process in Islamic boarding schools still faces challenges in terms of technological readiness and work culture. However, it is precisely from this difference that the significance of this research emerges. The novelty of this study lies in the comparative analysis of the implementation of digital systems in two different regional contexts within a single Islamic boarding school, a topic that has not been widely explored in previous research. Through this comparison, this study presents a more comprehensive picture of the dynamics of digital finance implementation in Islamic educational environments, including supporting and inhibiting factors.

This comparison also demonstrates the disparity in technology access between regions within the same institution. Central regions receive adequate internet network support and devices, while satellite regions still face limitations in basic facilities. This prevents the E-Bekal implementation from being implemented simultaneously across all Islamic boarding schools. However, efforts to integrate the system are being carried out in stages through training, provision of technological resources, and intensive

mentoring from the application development team. With this strategy, it is hoped that all Islamic boarding schools will be able to implement the digital system evenly in the future (Rahman & Syukron, 2023).

Furthermore, observations revealed that satellite areas still using manual systems tend to face higher administrative risks, such as recording errors and slow fund distribution. Meanwhile, in central areas, digital systems ensure security and order in transaction processes. This finding underscores the importance of digital readiness as an indicator of successful Islamic boarding school financial management in the future.

Observations also show that these differences in systems impact the level of discipline and orderliness of financial administration in each region. In the central region, the implementation of digital systems encourages administrators to work more systematically and data-driven. Meanwhile, in satellite regions, obstacles persist, including delays in financial reporting and recording errors caused by manual processes. This situation demonstrates that digitalization is not merely a technical tool but also a factor in shaping a more orderly and professional work culture within Islamic boarding schools (Amin, 2021).

#### Integration of Sharia Economic Values in the Implementation of Digital Systems

E-Bekal is not just a digital system for managing students' pocket money, but also a means to apply the principles of Islamic economics in real life. Through this system, the value of *amanah* (trustworthiness) is reflected in students' honesty and responsibility when using money. The value of contentment is seen in their ability to restrain themselves and avoid excessive spending. The value of *adl* is realized through a fair and transparent system, where every transaction is clearly recorded and accountable.

The Islamic economic values internalized through the E-Bekal system are not only applied theoretically but also through behavioral habits. Students learn to balance needs and desires and understand that excessive spending is a form of *israf* (excessive spending), which is prohibited in Islamic teachings. This process demonstrates that digital systems can be an educational tool that instills Islamic financial awareness, not simply a financial management tool (Hafidz, 2022). Thus, E-Bekal serves a dual role: administrative efficiency and the formation of ethical economic character.

Digital systems like E-Bekal also align with the principle of *maslahah* (public welfare) because they benefit all parties, including students, guardians, and Islamic boarding school administrators. Guardians feel secure knowing their children's funds are used according to their needs, students are helped in learning to manage their finances, and Islamic boarding schools gain an orderly and efficient administrative system. This demonstrates that digitalization can coexist with Islamic teachings, as long as it remains grounded in ethical and moral values.

In addition to impacting individuals, the implementation of sharia principles through the E-Bekal system also creates a healthy and equitable economic environment for Islamic boarding schools. The transparency built into this system fosters trust among all parties involved. Guardians feel confident that the funds they entrust are being used according to their children's needs, while Islamic boarding school administrators more easily monitor financial activities. Institutionally, this aligns with



the Islamic principle of hisbah, which is the effort to maintain goodness and prevent deviations in economic activities (Zamzami, 2021).

In theory, this aligns with Rahmawati and Lestari's (2023) argument, which explains that Islamic economic education should instill spiritual awareness through practical economic practices. E-Bekal, in this context, is not only a modern means of transaction but also a contextual and practical implementation of Islamic values in the economic lives of Islamic boarding school students. The application of Islamic economic values through this digital system also fosters new habits among students, namely self-control in their use of money and an understanding of the meaning of responsibility for each transaction. Students are not only required to be frugal but are also taught the meaning of blessings in wealth management, that money managed properly will bring benefits. In this way, Islamic boarding schools not only produce students who are academically intelligent but also possess moral awareness in managing finances in accordance with Islamic values (Amin & Rofiq, 2023).

## DISCUSSION

Compared to previous research, this study presents a new perspective because it not only discusses administrative efficiency but also highlights the moral and spiritual values in the digitalization of Islamic boarding school finances. Previous studies, such as those by Ghufron (2021) and Kusuma (2022), have focused on technical aspects and consumption behavior. Meanwhile, this study links digital systems with Islamic financial character education and presents a comparative analysis between digital and manual systems in the same Islamic boarding school. These findings also indicate that digital systems like E-Bekal can serve as a model for other Islamic educational institutions in managing finances based on Sharia principles. Through a combination of transparency, efficiency, and Islamic values, this system can overcome classic problems that often arise in the management of student funds, such as late distribution and lack of control over fund use (Hasanah, 2023). Thus, the implementation of digital technology in Islamic boarding schools is not merely an adaptation to current developments but also a manifestation of the actualization of the principles of hisbah and maslahah in the economic governance of Islamic institutions.

Thus, the novelty of this research lies in three main aspects. First, it integrates digital financial technology with Islamic economic values conceptually and empirically. Second, it broadens the analytical focus to include moral and social dimensions, where digital systems are considered a medium for character formation in Islamic boarding schools (santri). Third, it presents a contextual comparison between two different systems (digital and manual), thus providing a concrete picture of the transition of Islamic boarding school finances to a digital era based on Islamic values. Furthermore, this research also makes an important contribution to the development of theory in modern Islamic economic studies. Digitalization is often viewed as a value-neutral process, yet in the context of Islamic boarding schools, technology can actually be a means of Islamic economic da'wah (Islamic economic propagation). These findings enrich the literature review by confirming that technological innovation can act as an instrument for shaping economic ethics based on Islamic teachings (Fauzi, 2022). This

approach opens new opportunities for further research, particularly in developing the concept of digital Islamic finance grounded in moral and spiritual values, rather than simply economic efficiency.

These findings demonstrate that digitalization is not a threat to Islamic values, but rather an opportunity to strengthen them. Islamic boarding schools, as values-based educational institutions, can actually be pioneers in the application of sharia-compliant technology. With systems like E-Bekal, Islamic boarding schools are not only administratively efficient but also capable of developing a generation of students who are financially savvy and possess Islamic character.

Practically, the implications of this research can serve as a reference for policymakers at Islamic boarding schools and other Islamic educational institutions to begin preparing digital infrastructure that aligns with Islamic economic principles. This step not only strengthens financial governance but also helps foster Islamic financial literacy among students. Islamic boarding schools can collaborate with Islamic financial institutions to provide a secure, transparent digital platform that supports the development of students' financial character (Maulana, 2023). This also demonstrates that digitalization can align with the vision of Islamic boarding schools as educational institutions that integrate knowledge, faith, and morals.

## **CONCLUSION**

The implementation of the E-Bekal system at Nurul Jadid Islamic Boarding School has transformed the institution's financial management from a manual, less transparent process into an efficient, accountable, and sharia-compliant digital system. Beyond improving administrative performance, E-Bekal also functions as an educational medium that shapes students' financial discipline and Islamic economic character, grounded in the values of amanah (trustworthiness), qana'ah (contentment), and adl (justice). This integration of managerial efficiency and spiritual education demonstrates that digital transformation in Islamic boarding schools can strengthen governance while internalizing Islamic economic values.

Furthermore, the study emphasizes that digitalization in Islamic boarding schools should not be viewed merely as technological modernization, but as a moral process that aligns innovation with Islamic principles. E-Bekal represents the synergy between technology and spirituality supporting transparency, accountability, and hisbah (ethical oversight) in institutional management. The findings offer a model for other Islamic educational institutions seeking to adopt technology responsibly, ensuring that modernization enhances, rather than diminishes, their Islamic identity and mission.

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of Islamic education management and the development of sharia-based digital financial systems.

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