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SMART FINANCIAL MANAGEMENT IN ISLAMIC BOARDING SCHOOLS : EVALUATING THE E-BEKAL APPLICATION FOR TRANSPARENT AND ACCOUNTABLE GOVERNANCE

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Abstract :

This study examines the implementation of the E-Bekal application in the financial management system of Pondok Pesantren Nurul Jadid, with a focus on improving transparency, accountability, and efficiency in managing students' funds. The study emerged from the need to modernize pesantren financial governance in response to administrative complexity and the growing demand for more transparent institutional management. Before the implementation of E-Bekal, financial transactions were handled manually through the *Simpan Santri (SS)* and *Simpan Bekal Santri (SBS)* systems. These conventional mechanisms often caused problems such as recording inaccuracies, delayed reporting, limited access to financial information, and weak internal control over cash flow and fund usage. This research uses a qualitative case study approach, with data collected through observation, in-depth interviews, and documentation. The findings show that E-Bekal has transformed financial management from a fragmented manual system into an integrated digital system. The application records transactions automatically and in real time, reducing the risk of human error, strengthening monitoring mechanisms, and preventing misuse of funds. It also enables parents to monitor their children's financial activities directly, thereby increasing trust and participatory oversight. For pesantren administrators, E-Bekal facilitates the preparation of financial reports that are more accurate, systematic, and timely, while also improving administrative efficiency. In conclusion, the implementation of E-Bekal represents a significant step in the digital transformation of pesantren financial governance. The application not only enhances transparency and accountability but also increases operational efficiency. This study suggests that digital financial applications such as E-Bekal can serve as a strategic model for other Islamic boarding schools seeking to modernize their governance systems in the era of financial technology.

Keywords : *Islamic, Boarding School, Finance, E-Bekal*

INTRODUCTION

Islamic boarding schools (*pesantren*) as traditional Islamic educational institutions have distinctive management systems, including in financial management. So far, financial management in pesantren has been an integral

part of educational institution management that plays an important role in supporting the smooth operation of all pesantren activities. This is in line with the role of management in education in general, where the financial aspect becomes a crucial factor in supporting the achievement of institutional goals (Aep Tata Suryana, 2020). Islamic boarding schools (*pondok pesantren*) are the oldest Islamic educational institutions in Indonesia, having emerged approximately 300–400 years ago. Since then, pesantren have spread rapidly across the country. Some students (*santri*) even come from abroad or distant regions, willingly studying far from home to receive an education in pesantren, which are well known for their excellence in nurturing students, particularly in fostering religious discipline. This progress cannot be separated from the success of pesantren in responding to the challenges of the times in educating their students. From these institutions, many young generations are expected to become agents of change who contribute positively to society.

Islamic boarding schools (*pondok pesantren*) are educational institutions that function not only as centers for religious learning but also as independent social and economic institutions. In carrying out their activities, pesantren require a financial management system that is orderly, accountable, and transparent (Aep Tata Suryana, 2020). Transparency in financial management is an important aspect in building trust among parents or guardians of students and other stakeholders. However, in practice, many pesantren still face challenges in managing their finances systematically, particularly in terms of recording, reporting, and tracking the use of funds (Firdausiyah & Pratiwi, 2025).

Along with the rapid development of the times, Islamic boarding schools (*pesantren*) are required to adapt to various emerging challenges. One significant development can be seen in financial institutions, both banking and non-banking sectors, which have begun transitioning toward digitalization. Transactions are no longer carried out using cash, but instead utilize increasingly advanced technologies such as cards and mobile phones, transforming into e-money systems that are more practical and efficient (Firdausiyah & Pratiwi, 2025). As financial technology (*fintech*) continues to grow in Indonesia, pesantren as Islamic educational institutions have responded to these changes by adopting digital payment systems. This step is not merely a form of adaptation, but also part of a strategy to achieve more transparent, efficient, and accountable financial governance within pesantren. One example is Pondok Modern Darussalam Gontor. This pesantren has implemented an Electronic Student Card (*e-Card*) that functions as an identity card, attendance system, and digital payment tool within the pesantren environment. This technology enhances the efficiency of financial management and strengthens the internal management of the pesantren cooperative.

This transformation indicates that Islamic boarding schools (*pesantren*) are not only centers of religious education but also play a role in promoting digital financial inclusion in Indonesia. Students (*santri*) are educated to be technologically literate, financially responsible, and prepared to face the challenges of the digital economy in the future. This represents a strategic step

in bridging Islamic values with modern technological developments, enabling students not only to possess strong religious understanding but also practical competencies relevant to contemporary needs.

Furthermore, digitalization within the pesantren environment also has a positive impact on increasing the trust of parents or guardians and the wider community. With the availability of open and real-time access to information, financial management becomes more accountable and easier to monitor. This condition not only strengthens institutional governance but also expands the role of pesantren as adaptive institutions that respond to technological advancements, while contributing to the development of an inclusive digital financial ecosystem in Indonesia.

Along with the advancement of digital technology, Islamic boarding schools (*pesantren*) require a system capable of managing students' financial transactions efficiently (Nur Laila, 2026). In response to this need, the idea of developing E-Bekal emerged, a mobile application designed to facilitate parents or guardians of students at Pondok Pesantren Nurul Jadid in making payments for consumption fees, sending daily allowances, and supporting non-cash transactions for students within the pesantren environment in a practical and secure manner (Saifuddin & Alvan Fathony, 2023).

The emergence of electronic-based applications such as E-Bekal provides an alternative solution for developing a more integrated and transparent financial management system (Sugiono, 2022). The E-Bekal application is designed to assist pesantren in recording and monitoring the flow of students' funds in real time, ranging from daily expenses to other administrative needs. The use of this application represents a strategic effort to digitalize financial management in pesantren and to promote the implementation of good governance within Islamic educational institutions. Pondok Pesantren Nurul Jadid, as one of the largest pesantren in Indonesia, has taken a proactive step by implementing the E-Bekal application within its financial system. This initiative reflects the institution's commitment to achieving transparency and accountability in its internal financial governance (Islamiah et al., 2024). The E-Bekal application is one of the digital financial system innovations utilized by Pondok Pesantren Nurul Jadid Paiton Probolinggo as an effort to enhance transparency, accountability, and efficiency in managing both students' funds and institutional finances (AHZ, 2021).

User Category	Estimated Number
Resident Students (Mukim Santri)	± 8,000
Non-Resident Students (Non-Mukim Santri)	± 4,000
Parents/Guardians Using the Bekal Santri NJ Application	± 12,000 guardian accounts
MSMEs/Cooperatives Partnering with E-Bekal	Dozens of boarding school business units
Total User Ecosystem	> 24,000 users (students and guardians)

The implementation of digital systems such as E-Bekal also helps shape students' (*santri*) mindsets to become more disciplined and transparent in managing their finances. Students are no longer dependent on conventional systems; instead, they become accustomed to systematic and well-controlled transaction recording (Aripin et al., 2022). This habit indirectly fosters financial responsibility from an early age, while also increasing awareness of the importance of effective financial planning and management.

Pondok Pesantren Nurul Jadid Paiton Probolinggo is one of the largest Islamic educational institutions in the Tapal Kuda region, established in 1948 by the late KH. Zaini Mun'im, with the implementation of a modern pesantren-based educational approach. Its strong reputation in society is reflected in the increasing number of students (*santri*) coming from various regions across Indonesia as well as from abroad, such as Singapore and Malaysia (Misbah, 2024). The diversity of students' backgrounds and needs has encouraged the pesantren to develop systems capable of managing financial transactions more efficiently. From this need emerged the innovation of the E-Bekal application, a digital financial platform that facilitates parents or guardians in paying meal fees, transferring allowances, and enabling students to conduct non-cash transactions within the Nurul Jadid pesantren environment (Junaedi et al., 2025). The E-Bekal application originated from the *Simpanan Santri* (SS) program, which was a financial management service covering students' allowances, shopping funds, and daily needs during their stay at the pesantren (Islamiah et al., 2024). In July 2020, the program was transformed into *Simpanan Bekal Santri* (SBS), which later became the foundation for the development of the E-Bekal digital system. This application can be used across all cooperatives and canteens within Pondok Pesantren Nurul Jadid (Klein, 2020).

Problems that have frequently arisen in managing students' (*santri*) funds, such as money loss and misuse of allowances sent by parents, have become the background for the need for new innovations. Through the implementation of E-Bekal, all transactions within the pesantren are directed toward a cashless system, thereby minimizing such issues (Saifuddin & Alvan Fathony, 2023). The gradual implementation of this system has produced positive impacts, including improving students' financial discipline, reducing the risk of money loss, and facilitating administrators and parents in monitoring financial flows accurately and efficiently (Susana et al., 2011). In addition, various business units within the pesantren have also experienced increased productivity as a result of adopting digital transactions.

E-Bekal also functions as an evaluation and monitoring instrument for caregivers, administrators, and parents or guardians of students (*santri*). This system offers convenience in setting daily spending limits for students, enabling online money transfers, and providing automatic notifications related to expenditures. Currently, its use is limited to the area of Pondok Pesantren Nurul Jadid (Siregar, 2022). In the future, the development of E-Bekal is planned to expand, allowing it to be used for broader transactions such as e-toll payments, cash withdrawals, and transfers between users.

The study by Sugiono (2022) examines the effectiveness of E-Bekal implementation in reducing consumptive behavior among students (*santri*) at Pondok Pesantren Nurul Jadid (Febrianto, Jadid, et al., 2022), particularly in relation to efforts to minimize *israf* (excessive consumption), which is discouraged in Islam. Meanwhile, the study by Saifuddin & Alvan Fathony (2023) focuses on E-Bekal risk management to improve service quality, minimize potential issues in operational processes, and enhance students' understanding of electronic money usage. Both studies demonstrate that the implementation of E-Bekal not only impacts the control of students' consumptive behavior but also strengthens service systems and risk mitigation in managing digital transactions within the pesantren environment (Saifuddin & Alvan Fathony, 2023)

Meanwhile, this study focuses on examining how the implementation of the E-Bekal application contributes to the financial management process at Pondok Pesantren Nurul Jadid Paiton Probolinggo, particularly in terms of enhancing transparency, efficiency, and accountability. This focus includes identifying constraints, analyzing the benefits, and evaluating the impact of the application's use on the overall financial governance of the pesantren. Transparency is defined as the principle of openness in conveying relevant, accurate, and accessible information to stakeholders. In an organizational context, transparency refers to the practice of providing information in an honest, clear, and timely manner so that decisions and activities can be understood and monitored by the public or stakeholders. According to Windasari (2024), transparency also refers to the availability of public information and the ease of access for those who need it, including information related to finances, policies, and decision-making processes within an institution (Vita, 2021).

In the context of pesantren financial management, transparency refers to openness in fund management, which includes recording income and expenditures, as well as preparing financial reports that can be openly accounted for to students (*santri*), parents or guardians, administrators, and the wider community (Siregar, 2022). Transparency aims to build trust, ensure accountability, and prevent the misuse of funds. The research problems examined in this study include understanding the condition of financial management at Pondok Pesantren Nurul Jadid prior to the implementation of the E-Bekal application, as well as analyzing the impact of its use on the transparency and accountability of the pesantren's financial management (Maulana et al., 2020).

RESEARCH METHOD

This study was conducted using a qualitative approach to gain an in-depth understanding of how financial management is carried out at Pondok Pesantren Nurul Jadid through the use of the E-Bekal application. Through this approach, the researcher seeks to explore the experiences of administrators, the perceptions of users, and the various challenges that arise during the implementation process of the application (Hidayat, n.d.). Data were collected

through direct observation within the pesantren environment and in-depth interviews with administrators and related stakeholders. By employing a qualitative method, the researcher is able to interact directly with respondents, thereby obtaining a more comprehensive understanding of behaviors, motivations, and dynamics that occur in the context of E-Bekal usage (Kharissidqi & Firmansyah, 2022). In line, qualitative research provides space to understand phenomena holistically through language-based descriptions that emerge from natural settings. Data collection was carried out using three main techniques: observation, interviews, and documentation, in order to obtain a comprehensive understanding of the pesantren's efforts toward financial transparency through E-Bekal (Pamuji et al., 2025). The research process was conducted through several stages, starting from problem formulation, data collection, research design preparation, site selection, preparation of research instruments, to the analysis and presentation of findings. Thus, this study not only describes the implementation of E-Bekal but also narrates the researcher's journey in exploring the digital transformation of financial management within the pesantren.

RESULTS AND DISCUSSION

Results

Financial Management in Islamic Boarding Schools Before Using the E-Bekal Application

Financial management in Islamic boarding schools (*pesantren*) prior to the implementation of the E-Bekal application was generally traditional and simple. This system emerged from daily needs to manage students' (*santri*) funds manually, such as recording transactions in ledgers, using paper receipts, and having the treasurer directly handle cash management. This method had been used for a long time and was considered sufficient for the basic operational needs of the pesantren, particularly when the number of students and financial transactions was still relatively low.

In practice, financial records were maintained by manually writing each transaction in cash books. Transaction evidence in the form of paper receipts was stored as archives, while the treasurer was directly responsible for managing incoming and outgoing cash. This condition indicates that the system used was still at an early stage of accounting information system development. As explained by Romney and Steinbart, manual systems are characterized by paper-based recording, full human involvement, and minimal use of technology in data processing.

Although this system was considered effective in the past, particularly under simple operational conditions, the findings of this study indicate that manual systems have various limitations. One of the main constraints is the low efficiency in the process of recording and reporting financial data. Each transaction had to be recorded manually, which required more time and was prone to recording errors. In addition, retrieving transaction data was more difficult, as it required manually searching through archived books or stored

receipts.

This condition is in line with the theory proposed by Laudon, which states that manual systems tend to be unable to meet the needs of increasingly complex organizations. As the number of students (*santri*) and the volume of transactions increased, traditional systems became less effective and required transformation toward technology-based systems. This indicates that the development of information systems is an inevitable necessity for growing organizations.

From an accountability perspective, this condition also reflects limitations in delivering transparent financial information. As explained by Mardiasmo, accountability requires the availability of open information that can be accessed by stakeholders. However, in manual systems, such transparency is difficult to achieve optimally due to limitations in the presentation and distribution of information.

Nevertheless, it is important to understand that the manual system used by pesantren at that time was not entirely ineffective. In relatively simple operational contexts, this system was still able to function properly and meet the basic needs of financial management. The use of cash books and paper receipts was a common practice among many institutions in the early stages of organizational development. However, as the number of students and economic activities within the pesantren increased, financial management became more complex. The previously adequate manual system began to show its weaknesses, particularly in terms of efficiency, accuracy, and information transparency. Dependence on handwritten records slowed administrative processes, increased the likelihood of errors, and made it difficult to track data comprehensively. This condition indicates that the financial system lacked strong internal controls. Recording, storage, and reporting were often handled by a single individual, resulting in uneven information distribution. Furthermore, parents or guardians had limited access to financial information, indicating that transparency had not yet become a primary priority at that time.

Therefore, the financial management system prior to the implementation of E-Bekal can be seen as a natural adaptation to the conditions of the pesantren at that time. However, as operational needs became more complex, this system was no longer able to adequately meet the demands for transparency, accountability, and efficiency. This situation ultimately encouraged the need for transformation toward a more modern and integrated system through the E-Bekal application.

Based on an interview with the Head of E-Bekal, Mr. Nahrawi (Monday, October 20, 2025), prior to the implementation of the E-Bekal application, student financial management was carried out manually through the *Simpan Santri* (SS) system. This system was later replaced by *Simpan Bekal Santri* (SBS), which operated from June 2020 until the end of October 2020. Subsequently, on November 1, 2020, the E-Bekal application was officially implemented as an innovation to facilitate parents in managing and monitoring their children's finances at Pondok Pesantren Nurul Jadid Paiton Probolinggo.

In general, before the implementation of E-Bekal, financial management at Pondok Pesantren Nurul Jadid was still manual and traditional. Transactions were recorded using ledgers, physical receipts, and handwritten reports. Financial management was carried out by the treasurer and the pesantren's financial team, who were directly responsible to the caregivers and the foundation's management. However, this manual method led to various problems, such as the potential for recording errors, lack of transparency, and the risk of fund misuse, resulting in instability in financial management and limited accountability. Since financial data were not processed digitally, it was very difficult to trace the flow of funds, especially during large transactions or activities involving multiple funding sources. This condition created the possibility of recording errors and even indirect misuse of funds.

Common financial issues included delays in financial reporting due to the continued use of manual systems, which required a longer processing time. As a result, leaders were unable to make timely decisions based on the most up-to-date financial conditions (Firdaussiyah & Pratiwi, 2025).

Internal supervision was also minimal. Without an automated verification system, control over income and expenditures relied heavily on individual honesty and attentiveness. In a large institution such as Pondok Pesantren Nurul Jadid, which has numerous business and educational units, this situation posed a significant risk of financial problems (AHZ, 2021).

There were also difficulties in auditing and document storage. The large volume of financial documents in physical form complicated the annual audit process and increased the risk of document loss or damage (Misbah, 2024). Thus, the financial system prior to the use of E-Bekal can be considered inefficient, lacking transparency, and potentially leading to fund misuse, whether due to technical factors or weaknesses in supervision. This occurred because manual recording processes resulted in disorganized financial data that were difficult to monitor in real time. In addition, financial information could not be accessed quickly, requiring administrators more time to conduct checks or prepare reports. This condition reduced the effectiveness of supervision and increased the potential for errors or data discrepancies (Lubis & Nasution, 2025).

Thus, the presence of E-Bekal serves as a more efficient, accountable, and transparent digital solution in supporting the financial system of pesantren. Based on data from the female secretariat administrator, Ustadzah Suci Rahayu Agustini, S.Kom, the number of students (*santri*) at Pondok Pesantren Nurul Jadid reaches 6,783, making the implementation of E-Bekal highly beneficial in managing various financial transactions. In general, the implementation of E-Bekal in this pesantren can be considered highly effective, as it is capable of addressing financial management challenges in institutions with a large student population. In addition to improving administrative efficiency, this application also promotes the development of a stronger culture of financial transparency and accountability within the pesantren environment.

With such a large number of students, the use of a manual system

would be very difficult to control and poses risks of various financial management issues. The presence of E-Bekal makes the process more structured and easier to control, as all transactions are automatically recorded in the system. Furthermore, this system assists administrators in managing data more quickly and accurately, thereby preventing work overload. With these advantages, financial management within the pesantren becomes more structured and provides positive impacts for all stakeholders, including administrators, students, and parents or guardians.

E-Bekal has successfully reduced recording errors, accelerated reporting processes, facilitated supervision, and provided a sense of security for both students and parents in managing allowance funds. Administrators are also supported by a transaction tracking system that is far more organized, faster, and more accurate compared to manual methods. This innovation demonstrates that pesantren are capable of adapting to technological advancements without abandoning the fundamental values of Islamic education, while also showing that digitalization can strengthen overall institutional financial governance (Khansa Labiibah Hasna & Ma'wah Salsabila, 2025)).

Moreover, the success of E-Bekal in improving efficiency and accuracy in financial recording indicates a shift from traditional systems to more advanced digital systems. This aligns with the concept of financial management digitalization, where technology enables financial information to be processed more quickly, accurately, and effectively. According to Safitri (2022), digital systems can enhance data management and reduce human errors in recording. With automatic and real-time recording, financial data are not only used for reporting purposes but also serve as a basis for logical and evidence-based decision-making. Therefore, E-Bekal is not merely a daily operational tool but also a long-term strategy to strengthen sustainable financial management within the pesantren.

The E-Bekal application also enhances transparency in financial management, as every transaction is automatically recorded within the system. This allows not only administrators but also parents or guardians to monitor financial flows, thereby increasing trust due to greater openness. In addition, the system helps minimize the risk of errors and misuse of funds. From a management perspective, E-Bekal makes financial administration more practical and efficient, eliminating the need for manual recording, which is time-consuming and prone to errors. Therefore, E-Bekal is not merely a supporting tool but has become an essential solution in improving the quality of financial management in pesantren. The solution proposed in this study is the implementation of the E-Bekal application as a digital financial management system that replaces the traditional manual system previously used in pesantren. E-Bekal functions as an integrated platform for recording, monitoring, and reporting santri financial transactions in real time. Through this system, pesantren financial governance becomes more efficient, transparent, accountable, and controllable, while also reducing the risks of recording errors, delays in reporting, document loss, and potential misuse of

funds.

The implementation of the E-Bekal application at Pondok Pesantren Nurul Jadid not only transforms financial recording systems but also generates various positive impacts for all stakeholders involved in financial management. These impacts include improvements in transparency, efficiency, accountability, and behavioral changes in financial management practices.

For the pesantren, the implementation of E-Bekal contributes to enhancing the quality of financial governance in a more modern and professional manner. The integrated system enables financial data to be managed more systematically, accurately, and accessibly. This aligns with the principles of good governance, where transparency and accountability are key elements in institutional management. Consequently, public trust in the pesantren has also increased alongside the provision of more open information.

For administrators, E-Bekal provides convenience in administrative processes and financial reporting. Transactions that were previously recorded manually can now be processed automatically and in real time, reducing workload and minimizing the risk of recording errors. In addition, this system supports more effective supervision, as all transactions can be clearly tracked. With this system, administrators are also encouraged to work more linearly and responsibly in carrying out their duties.

For students (*santri*), the implementation of E-Bekal contributes to shaping more controlled and disciplined financial behavior. Students become more prudent in managing their funds due to transaction limits and transparent recording. This condition indirectly enhances students' financial literacy, as they learn to manage finances independently, responsibly, and with discipline. Moreover, the non-cash system reduces the risk of money loss, which was more common under conventional systems.

Meanwhile, for parents or guardians, E-Bekal provides a sense of security and trust in the management of their children's funds within the pesantren. Through the application, parents can directly monitor financial usage, enabling better control over their children's expenditures. This transparency fosters a more harmonious relationship between the pesantren and parents, as there is no longer an information gap in financial management.

Overall, the implementation of E-Bekal has had a significant impact on improving the quality of financial management in the pesantren. This impact is not limited to the technical modernization of financial administration, but also extends to institutional governance, stakeholder behavior, and the strengthening of public trust. From a technical perspective, E-Bekal has transformed the previously manual and paper-based financial system into a digital system that is more structured, accurate, and easier to monitor. Transactions that were formerly recorded in ledgers and supported by physical receipts can now be documented automatically through an integrated application. This reduces the possibility of recording errors, accelerates the preparation of financial reports, and makes it easier for administrators to trace financial data when needed.

In addition, the implementation of E-Bekal has contributed to behavioral changes among pesantren stakeholders. Administrators are encouraged to work more systematically because financial transactions are recorded digitally and can be monitored more easily. Students become more accustomed to a controlled and organized financial system, while parents or guardians gain better access to information regarding their children's financial activities. This condition gradually builds a culture of financial discipline, transparency, and responsibility within the pesantren environment. Thus, E-Bekal does not merely function as an administrative tool, but also as an instrument for improving financial literacy and accountability among the pesantren community.

Furthermore, E-Bekal strengthens trust between the pesantren and stakeholders, especially parents or guardians. In the previous manual system, access to financial information was limited, and monitoring depended heavily on administrative reports prepared by the treasurer or financial officers. Through E-Bekal, financial information becomes more accessible, traceable, and reliable. This openness helps minimize suspicion, reduce the risk of fund misuse, and strengthen confidence in the pesantren's financial management. Therefore, the application supports the development of a more transparent and accountable institutional culture.

The success of E-Bekal also indicates that digitalization can be effectively implemented in pesantren without disregarding the values and traditions of Islamic education. Instead, digital technology serves as a supporting instrument for strengthening good governance, efficiency, and public accountability. This demonstrates that pesantren are capable of adapting to technological development while maintaining their religious and educational identity. Therefore, the implementation of E-Bekal can be understood as an effective solution for establishing a financial management system that is transparent, efficient, accountable, and responsive to the increasingly complex needs of modern pesantren.

The Implementation of E-Bekal to Prevent Financial Misuse at Pondok Pesantren Nurul Jadid Paiton Probolinggo

Financial misuse occurs when an individual or group utilizes funds that are not rightfully theirs for personal interests or other illegitimate purposes. In the context of pesantren financial management, such misuse can take various forms, including irregularities in record-keeping, embezzlement of funds, unauthorized use of funds, or even dishonesty in transaction reporting. These conditions are generally caused by weak supervisory systems, lack of transparency, and the continued use of manual recording systems, which are prone to errors and fraud.

The lack of adequate internal control is a primary factor contributing to financial misuse. Irregularities are more likely to occur when there is no clear separation of responsibilities among those who manage, record, and supervise financial activities. In addition, financial misuse may also result from a lack of financial knowledge and awareness of the importance of accountability. Such

misuse does not always occur intentionally; it can also arise from negligence or carelessness in managing funds.

Financial misuse has significant consequences for institutions and related stakeholders. For pesantren, it can reduce the trust of parents or guardians and damage the institution's reputation. For students (*santri*), misuse of funds may disrupt their ability to meet daily needs. Therefore, the use of the E-Bekal application can help ensure that all transactions are conducted transparently and accountably, thereby reducing the likelihood of financial misuse.

In addressing these challenges, Pondok Pesantren Nurul Jadid has begun utilizing the E-Bekal application as part of its financial management digitalization efforts. Through this application, every transaction can be monitored in real time and serves as a digital platform for financial transactions and reporting that can be clearly accessed by students, parents or guardians, and financial administrators (AHZ, 2021). Prior to the implementation of this digital system, financial management was carried out manually, which allowed for recording errors, reporting delays, and potential irregularities. With the E-Bekal application, all financial transactions are recorded automatically and systematically, enabling clear tracking of all fund flows. This results in a more transparent and accountable financial management system within the pesantren.

Furthermore, the E-Bekal application utilizes an integrated control system involving business units, parents or guardians, and pesantren administrators. Every transaction conducted by students is directly recorded in the system, and authorized parties can monitor these transactions. This multi-layered and real-time supervision enhances transparency and reduces the possibility of data manipulation or fund misuse (Zekeik & Sefian, 2025). The system does not rely solely on trust but is supported by technology that ensures the security and reliability of financial data.

The use of E-Bekal also fosters habits of responsibility in financial management. Administrators are required to become more professional in recording and reporting, while students become more disciplined in managing their funds. Therefore, the implementation of the E-Bekal application not only facilitates transactions but also strengthens internal control mechanisms to prevent financial misuse. This demonstrates that the digitalization of pesantren financial systems can significantly improve governance and institutional trustworthiness.

These conditions indicate that the weaknesses of manual systems are not only technical but also undermine trust and accountability within the pesantren. In financial management, transparency and accountability are two interrelated key principles. According to Wulandari & Idayanti (2023), transparency refers to the openness of financial information, allowing all stakeholders to clearly understand and monitor financial activities. When information is difficult to access and poorly organized, supervision becomes ineffective and may lead to distrust, particularly among parents or guardians.

Therefore, an integrated system is essential to monitor, control, and ensure accountability in financial processes in a transparent manner. This further confirms that digital transformation through E-Bekal is an appropriate solution to overcome the limitations of traditional systems.

The implementation of E-Bekal has had a significant impact on the financial management of pesantren, particularly in preventing the misuse of funds. Its roles and contributions are as follows:

1. Improved transparency and accountability. Every transaction, whether income or expenditure, is automatically recorded in the system and can be monitored by authorized parties in real time. This reduces the risk of report manipulation or concealment of financial information (Sugiono, 2022).
2. Stronger supervision. The application enables a digital verification process, where each transaction must be approved by more than one party (e.g., the treasurer and the head of the institution). This strengthens internal control and minimizes the possibility of fund misuse (Elinda et al., 2023).
3. More efficient audit processes. With the E-Bekal system, auditing becomes easier as all data are automatically stored within the system. As a result, verification can be conducted more quickly and accurately. Recording errors can be identified through transaction histories, allowing any irregularities to be detected immediately (Saifuddin & Alvan Fathony, 2023).
4. Efficiency in fund disbursement. Through the E-Bekal application, the distribution of funds for activities, student needs, and institutional purposes can be carried out directly without using cash. This approach minimizes the risk of lost funds or misuse by certain parties.

Based on the implementation of the E-Bekal application at Pondok Pesantren Nurul Jadid, it has had a significant impact on financial management, particularly in preventing the misuse of funds. These positive impacts are reflected in various changes that occurred after its implementation, including improvements in transparency, supervision, auditing, and efficiency in fund distribution.

First, in terms of transparency and accountability, E-Bekal provides a more open and integrated financial recording system. All transactions, both income and expenditures, are automatically recorded and can be monitored directly by authorized parties. This reflects the principle of transparency as proposed by Mardiasmo, which emphasizes openness of financial information as the foundation of public accountability. As a result, the risk of report manipulation or data concealment can be significantly reduced.

Second, in terms of supervision, E-Bekal strengthens the internal control system of the pesantren. Transactions cannot be processed without verification from relevant parties, such as the treasurer and institutional leaders. This step-by-step authorization mechanism aligns with the internal control framework of the Committee of Sponsoring Organizations of the Treadway Commission (COSO), which aims to prevent financial fraud. In practice, this digital verification effectively reduces the risk of fund misuse, as

no single individual has full control over the entire financial process. With structured and layered supervision, the likelihood of fraud is significantly minimized.

Third, regarding auditing, the E-Bekal application enhances both the efficiency and effectiveness of financial examinations. Transaction data are automatically stored within the system, facilitating tracking and verification without the need for manual recording. This is consistent with Arens' auditing theory, which states that reliable information systems support auditors and improve the accuracy of audit results. The study reveals that transaction histories in E-Bekal enable auditors to quickly detect errors or anomalies through a clear digital audit trail. As a result, the auditing process becomes faster, more accurate, and more transparent.

Fourth, in terms of efficiency in fund distribution, E-Bekal facilitates non-cash transactions for various student needs and institutional operations. This accelerates processes and reduces the risk of loss or misuse of physical funds. This efficiency is in line with the accounting information system theory proposed by Romney and Steinbart, which emphasizes that technology enhances the speed, accuracy, and reliability of financial data. Recording and reporting processes also become more structured and less prone to errors.

In addition, digital transactions improve fund security by minimizing the risk of physical loss and providing clear tracking mechanisms. Thus, the system is not only efficient but also secure in managing pesantren finances. Overall, this study demonstrates that the implementation of E-Bekal at Pondok Pesantren Nurul Jadid is aligned with relevant accounting and financial management theories. The system successfully enhances transparency, supervision, audit processes, and fund efficiency.

Furthermore, beyond improving financial data transparency, the implementation of E-Bekal also establishes a layered control mechanism involving administrators, pesantren business units, and parents or guardians. Each party has access according to their respective roles, ensuring that supervision does not rely solely on a single individual or unit. This system creates a form of collective oversight that inherently strengthens transparency. The more parties involved in monitoring and verifying the data, the lower the likelihood of actions that could cause financial harm.

Several strategic measures are required to optimize the use of the E-Bekal application at Pondok Pesantren Nurul Jadid in order to prevent the misuse of funds, namely:

1. Implementing a consistent transparency system with real-time transaction recording. Every inflow and outflow of students' (*santri*) funds must be automatically recorded in the system, allowing administrators and parents or guardians to track all transactions. This transparency is essential to prevent fund misappropriation and data manipulation.
2. Strengthening internal control systems through clear division of duties and authority. No single individual should have full control over the entire transaction process, from recording to reporting. The risk of fraud can be

minimized by separating responsibilities among those who perform data input, verification, and supervision. This is supported by the E-Bekal system itself, which restricts access based on user roles.

3. Conducting regular audits and evaluations of the system and financial reports. These audits can be carried out by both internal and external parties. Evaluations are also important to identify system weaknesses and implement timely improvements.
4. Enhancing the understanding of administrators and students regarding technology and financial management. All users of E-Bekal should be able to operate the system properly and understand the importance of managing funds securely and responsibly. With adequate knowledge, the risk of errors or misuse can be reduced.
5. Implementing transaction limitation controls on the use of students' funds. This system aims to prevent excessive or inappropriate spending. As an additional monitoring measure, automatic notifications can be sent to parents or guardians for every transaction conducted.

Based on the strategic measures outlined above, the implementation of the E-Bekal application in managing students' (santri) finances at Pondok Pesantren Nurul Jadid demonstrates strong alignment with various theories in the fields of financial management and internal control. This is evident from the strategic steps taken by the pesantren to optimize the use of the system in order to prevent the misuse of student funds.

From the perspective of transparency, the use of the E-Bekal application enables every financial transaction to be recorded automatically and in real time. All funds entering and leaving students' accounts can be directly monitored by administrators and parents or guardians. This indicates that the implementation of E-Bekal fulfills the principle of transparency as proposed by Mardiasmo, who emphasizes that transparency is a key factor in achieving accountable financial management free from irregularities. With this level of openness, the potential for data manipulation and fund misuse can be minimized, as all parties have access to the same information (Beck et al., 2014).

Furthermore, the transparency provided by the E-Bekal application also creates a psychological impact on its users, particularly students and administrators. They tend to be more cautious in conducting transactions, as all financial activities can be monitored. Therefore, the system functions not only as a recording tool but also as an effective mechanism of social control.

In terms of strengthening the internal control system, the clear division of duties and authority serves as a key strategy in managing E-Bekal. No single party has full control over the entire transaction process, from data input to verification and reporting. This aligns with the internal control framework proposed by the Committee of Sponsoring Organizations of the Treadway Commission (COSO), which emphasizes the importance of segregation of duties to prevent fraud. In practice, the E-Bekal system is also equipped with access restrictions based on user roles, ensuring that each individual can only access features relevant to their responsibilities.

The implementation of this internal control mechanism has proven effective in reducing the risk of fund misuse. With a clear division of responsibilities, each transaction process is monitored by more than one party, thereby minimizing the possibility of fraud. This demonstrates that the pesantren has applied the principle of prudence in managing digital-based financial systems.

Improving the understanding of administrators and students regarding technology and financial management is also a key factor in the successful implementation of E-Bekal (Monoarfa, 2021). Regular training and socialization programs help users understand how the system operates and the importance of proper financial management. This is in line with the financial literacy theory proposed by Lusardi, which states that individuals with higher levels of financial literacy are more capable of managing their finances wisely and avoiding errors.

The implementation of transaction limitation controls also represents an effective strategy in preventing fund misuse. These limitations include daily transaction limits, restrictions on the types of fund usage, and automatic notifications sent to parents or guardians. This aligns with the control theory proposed by Robert J. Mockler, which emphasizes that control is achieved through the establishment of standards, performance measurement, and corrective actions.

With these limitations in place, the use of students' funds becomes more controlled and aligned with actual needs. Notifications sent to parents or guardians also function as an additional layer of supervision, allowing every transaction to be monitored directly by the family. This creates a multi-layered monitoring system that further minimizes the risk of fund misuse.

The Implementation of E-Bekal to Achieve Financial Transparency at Pondok Pesantren Nurul Jadid

Before the implementation of the E-Bekal application, Pondok Pesantren Nurul Jadid faced various challenges in achieving financial transparency. The primary issue was the use of manual record-keeping in managing students' (santri) finances. This system resulted in disorganized financial data that were difficult to access quickly, leading to slow and inefficient reporting. Consequently, accurate and timely information could not be effectively provided to stakeholders, particularly parents or guardians.

Limited access to information also hindered transparency. Parents or guardians had no direct means to monitor the use or expenditure of their children's funds, resulting in restricted information that depended solely on reports from administrators (Hanum et al., 2022). This created an information imbalance between managers and parents, which could reduce trust in the pesantren's financial management.

Another issue was weak supervision and internal control. In manual systems, recording and reporting relied heavily on specific individuals, making the process prone to errors and irregularities. Without automated verification and clear audit trails, transactions were difficult to track accurately. As a result,

the risk of fund misuse was higher and more difficult to detect at an early stage.

On the other hand, the time-consuming process of preparing financial reports also hindered decision-making. Delays in information meant that pesantren leaders were unable to access up-to-date financial conditions, leading to less optimal decisions. This indicates that the previous system did not support transparency, which requires openness, speed, and accuracy of information.

From these issues, it can be concluded that financial transparency was not optimal prior to the implementation of a digital system. Therefore, innovation was necessary to address the weaknesses of the manual system, leading to the adoption of the E-Bekal application as a more transparent, accountable, and efficient financial management solution.

The implementation of the E-Bekal application at Pondok Pesantren Nurul Jadid represents an effort to enhance financial transparency. In this context, transparency refers to the openness of information regarding the management of students' funds, which can be accessed by both pesantren administrators and parents or guardians. Prior to E-Bekal, financial information tended to be limited and inaccessible due to manual systems, leading to a lack of clarity and reduced trust in fund management.

With the introduction of E-Bekal, all financial transactions are recorded and stored digitally within an integrated system. Tracking the flow of funds becomes easier, as manual recording has been replaced by automatic and real-time processes. Administrators can prepare financial reports more quickly and accurately, while parents or guardians are able to monitor their children's financial activities at any time. This condition increases data transparency and reduces the likelihood of data manipulation.

Based on interviews with administrators and parents or guardians, E-Bekal has had a significant impact on financial transparency within the pesantren. Through this application, every transaction can be monitored directly by both the pesantren and parents. Administrators can access comprehensive financial reports without waiting for manual summaries, while parents can clearly observe how their children's funds are used. They are able to monitor and review transaction histories at any time through the application, creating a more transparent relationship between the pesantren and parents. Dual supervision by administrators and parents enhances financial openness and accountability (Cncbindonesia, 2023). According to one administrator, this has strengthened trust between the pesantren and parents, as all financial processes are now more transparent and accountable.

This condition indicates that E-Bekal functions not only as a financial recording tool but also as a medium for improving communication between the pesantren and parents. With open access to information, parents no longer feel concerned about how their children's funds are managed, as all transactions can be monitored directly. In addition, this transparency encourages administrators to be more careful and responsible in managing finances. Thus, the system not only improves transparency but also strengthens trust and collaboration

between the pesantren and parents in financial management.

The openness of information through the E-Bekal application also promotes participatory supervision involving multiple stakeholders. Parents are no longer merely financial contributors but also indirectly participate in monitoring fund usage. This form of supervision evolves from being solely internal to a combination of internal and external oversight. The more individuals who have access to information, the lower the risk of irregularities.

Transparency through E-Bekal not only provides access to information but also builds stronger trust among the pesantren, administrators, students, and parents. All stakeholders can actively participate in monitoring, creating an automatic form of social control. According to Maulana (2020), transparency in financial reporting significantly improves report quality and stakeholder trust in an institution. In this context, transparency is no longer passive as merely a provider of information but becomes an active mechanism for preventing irregularities. Therefore, E-Bekal not only improves financial management but also strengthens institutional integrity as a whole.

Furthermore, the transparency provided by this system fosters a culture of accountability within the pesantren. Every transaction must be justifiable, as it is automatically recorded and can be traced. This encourages administrators to work more professionally, with discipline and adherence to regulations (Susana et al., 2011). Indirectly, this leads to more organized and trustworthy financial management within the pesantren.

Several strategic measures are required to enhance financial transparency, particularly through the implementation of E-Bekal at Pondok Pesantren Nurul Jadid, namely:

1. Financial transaction records should be conducted digitally and in real time. To avoid delays in information and minimize recording errors commonly found in manual systems, all inflows and outflows of funds must be automatically recorded in the system, ensuring that financial information remains up-to-date and accessible at any time.
2. Providing access to financial information for relevant stakeholders. In this context, parents or guardians can easily monitor how their children's funds are used through the E-Bekal application. Pesantren administrators can also access comprehensive financial reports. This openness of access reflects the principle of transparency.
3. Preparing financial reports periodically and systematically. Reports generated from the E-Bekal system must be clear, accurate, and easy to understand. Regularly prepared daily, monthly, and annual reports will support evaluation processes and enhance trust in the pesantren's financial management.
4. Establishing an effective monitoring and control system. In addition to information openness, transparency also requires continuous supervision. With a strong control system, each transaction can be verified and monitored, thereby preventing irregularities or data manipulation.

5. Enhancing the capacity of human resources involved in digital financial management. System users and pesantren administrators should receive proper training on the use of the E-Bekal application and the importance of financial transparency. With adequate competencies, the system can function effectively and transparency objectives can be achieved.

6. Utilizing notification features and audit trails within the system. Every action performed during transactions is recorded in the system and can be traced when necessary. This feature serves as an effective control mechanism, as it provides clear evidence for every transaction conducted.

E-Bekal also promotes transparency through the standardization of transaction workflows. Prior to the implementation of the E-Bekal application, each business unit or financial division often used different recording formats, making it difficult to compile comprehensive financial reports. With the introduction of E-Bekal, all transactions follow a uniform workflow, standardized recording methods, and an integrated system. This standardization ensures that financial data are more consistent and easily accountable.

Furthermore, the application enhances transparency by implementing automatic limitations and monitoring of students' (santri) financial expenditures. E-Bekal can restrict daily spending limits, reject transactions when balances are insufficient, and record every transaction attempt. These features not only protect students but also help parents or guardians understand their children's spending patterns based on actual data. This automated supervision also serves as an early prevention mechanism in financial management. With predefined limitations set by the system, the risk of excessive or unnecessary spending can be minimized from the outset. This indicates that transparency in E-Bekal is not merely about providing information but also about protection, as it helps prevent errors before they occur. Thus, the system functions not only as a transaction recording tool but also as a regulator of students' financial expenditures (Febrianto, Widad, et al., 2022).

The well-organized transaction data stored within the E-Bekal application also facilitate the analysis of students' spending patterns. This information can be utilized by the pesantren or parents to evaluate and make informed decisions, such as determining appropriate allowance limits or providing financial education. With accurate and measurable data, supervision becomes more rational and evidence-based. Ultimately, this level of transparency not only enhances openness but also improves the overall quality of financial management.

Therefore, E-Bekal does not merely provide access to information but also establishes a financial system that is structured, standardized, and automatically controlled. This is what strengthens and ensures financial transparency within the pesantren (Windasari, 2024).

Discussion

The research findings show that before the implementation of the E-Bekal application, the student financial management system at Pondok Pesantren Nurul Jadid still relied on manual methods through cash books, physical receipts, and written reports. Initially, this system was considered adequate because it was able to meet administrative financial needs under relatively simple operational conditions. However, as the number of students increased to 6,783 and financial transactions became more complex, the manual system began to reveal various limitations. These findings are consistent with the information systems theory proposed by Romney and Steinbart, which states that manual systems are characterized by a high dependence on human labor, the use of physical documents, and minimal utilization of technology, making them vulnerable to recording errors and delays in information presentation.

These findings also confirm the view of Laudon and Laudon that organizations experiencing growth require more modern information systems to support operational complexity. In the context of Pondok Pesantren Nurul Jadid, the increasing number of students and transaction volumes made manual recording less effective. Difficulties in data tracing, delays in report preparation, and the high potential for human error indicate that traditional systems are no longer able to meet the efficiency demands of modern organizations. Therefore, digital transformation through the implementation of E-Bekal became a strategic necessity rather than merely a technological innovation.

From an accountability perspective, the study found that the manual system was unable to optimally achieve openness of information. Parents or guardians had very limited access to information regarding the use of their children's funds, making external supervision almost impossible. These findings reinforce the public accountability theory proposed by Mardiasmo, which emphasizes that transparency is a key prerequisite for accountable financial management. When financial information is difficult to access and controlled only by certain parties, stakeholders' trust in the institution tends to decline.

The implementation of E-Bekal has proven capable of overcoming many of these weaknesses through an integrated digital system. The study found that all student financial transactions could be recorded automatically and in real time, thereby improving administrative efficiency and reducing the risk of recording errors. These findings align with the concept of financial digitalization, which explains that the use of information technology can improve the speed, accuracy, and quality of financial data management. Safitri (2022) argues that digital systems are able to reduce human error while enhancing data processing effectiveness. Thus, the success of E-Bekal demonstrates that digitalization plays an important role in modernizing pesantren financial governance.

The study also found that E-Bekal had a significant impact on improving financial transparency. Parents or guardians could directly monitor

the use of funds through the application, creating openness of information that had previously been unavailable in the manual system. These findings support the study by Hanum et al. (2022), which states that open access to information can strengthen relationships between institutional managers and stakeholders. In the pesantren context, the transparency generated by E-Bekal not only increased parents' trust but also strengthened the institution's legitimacy as a professional and accountable organization.

In addition to improving transparency, the implementation of E-Bekal strengthened the internal control system in financial management. The study showed that every transaction had to go through a clear verification and authorization mechanism, ensuring that no single party had full control over the entire financial process. These findings are consistent with the COSO internal control framework, which emphasizes the importance of segregation of duties as a means of preventing fraud. With a clear division of authority among those who record, verify, and supervise transactions, the risk of fund misuse can be significantly minimized.

In terms of preventing fund misuse, the study found that E-Bekal functions as an effective supervisory instrument through its audit trail system and automatic transaction recording. Every financial activity is digitally documented and can be traced at any time. These findings support Arens' auditing theory, which states that reliable information systems improve audit effectiveness because they provide complete and easily verifiable transaction evidence. With the existence of a digital audit trail, any irregularities can be detected more quickly, reducing opportunities for fraud.

The results also indicate that E-Bekal positively influenced students' financial behavior. The system encouraged students to manage their allowances more responsibly because every transaction was transparently recorded and could be monitored by their parents. This finding can be explained through Lusardi's financial literacy theory, which argues that access to good financial information improves individuals' ability to manage money wisely. Therefore, E-Bekal functions not only as an administrative tool but also as a medium for financial education that helps shape more responsible financial behavior among students.

From the perspective of parents or guardians, the study found that E-Bekal increased their sense of security and trust in the management of their children's funds within the pesantren. Before the application existed, parents received only limited information and could not directly monitor fund usage. After the implementation of E-Bekal, parents gained real-time access to financial information, enabling more effective supervision. This condition fostered a more harmonious relationship between the pesantren and parents because the information gap in student financial management was reduced.

Furthermore, the successful implementation of E-Bekal demonstrates that digitalization can be effectively applied in pesantren environments without eliminating the Islamic educational values that form the institution's identity. Instead, technology is utilized as a means to strengthen good governance,

improve accountability, and build public trust. These findings show that pesantren are capable of adapting to technological developments while maintaining their Islamic character and traditions.

CONCLUSION

Based on the results of the research and discussion, it can be concluded that the implementation of the E-Bekal application at Pondok Pesantren Nurul Jadid represents a strategic step in transforming the financial management system from a manual approach into a digital, integrated, and more modern system. Prior to the implementation of E-Bekal, the financial management system faced various challenges, including limited transparency, the risk of recording errors, weak supervision, and slow reporting processes. These conditions indicate that the manual system was unable to meet the demands of effective and accountable financial management.

After the implementation of E-Bekal, there has been a significant improvement in terms of transparency, accountability, and efficiency in financial management. All transactions are automatically recorded in real time and can be accessed by relevant stakeholders, thereby facilitating monitoring and evaluation processes. In addition, the system is capable of minimizing the potential for fund misuse through integrated control mechanisms and layered supervision. Thus, the E-Bekal application functions not only as a financial recording tool but also as an effective internal control system.

The implementation of E-Bekal has had a positive impact on all stakeholders involved, including the pesantren, administrators, students (*santri*), and parents or guardians. The resulting transparency enhances trust, strengthens relationships among stakeholders, and fosters a culture of discipline and responsibility in financial management. This demonstrates that digitalization through E-Bekal not only improves the quality of financial governance but also supports the realization of good governance within the pesantren environment.

Therefore, it can be affirmed that the E-Bekal application is an effective and relevant innovation in addressing the challenges of pesantren financial management in the digital era. The implementation of this system is expected to continue to be developed and serve as a model for other pesantren in achieving financial management that is transparent, efficient, and accountable.

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