



Ta'amul: Journal of Islamic Economics

Vol. 2, No. 1, May 2023, E-ISSN: [2964-0644](https://doi.org/10.58223/taamul.v2i1.65)

Doi: <https://doi.org/10.58223/taamul.v2i1.65>

The Role of Islamic Boarding Schools in Increasing Digital Financial Literacy in Indonesia

Khotibul Umam

Institut Agama Islam Negeri Madura, Indonesia
Umamsibly@gmail.com

Yunadi

Institut Agama Islam Negeri Madura, Indonesia
adiyunadi112@gmail.com

Alkauzer

Institut Agama Islam Negeri Madura, Indonesia
kautsarktsr25@gmail.com

Try Istnawati

Institut Agama Islam Negeri Madura, Indonesia
tryitsna@gmail.com

Ulfatul Hasanah

Institut Agama Islam Negeri Madura, Indonesia
ulfatul.h05@gmail.com

Abstract

Keywords:
Literacy, digital
Financial,
Boarding
School

Digital financial services in Indonesia have developed significantly, and even several Islamic boarding schools have implemented digital financial services for various types of transactions. Islamic boarding schools, one of Indonesia's oldest educational institutions, certainly have an important meaning in increasing financial literacy in Indonesia. The application of digital financial services in Islamic boarding schools is a strategic step in increasing financial literacy from an early age, especially for students, so that they form good

habits in managing their finances in the future, such as knowing the meaning of money, having a habit of saving, and prioritizing needs over wants. Digital financial services in Islamic boarding schools can increase financial literacy for students and their parents because students are taught to manage their finances wisely by prioritizing their needs over desires. In addition, parents and Islamic boarding schools can instil the values of a good financial literacy philosophy while monitoring students' consumption levels through these digital financial services that they can access from their mobile phones.

Abstrak

Kata Kunci: *Layanan keuangan digital di Indonesia telah berkembang secara signifikan, bahkan beberapa pesantren telah menerapkan layanan keuangan digital untuk berbagai jenis transaksi. Pesantren yang merupakan salah satu lembaga pendidikan tertua di Indonesia tentunya memiliki arti penting dalam meningkatkan literasi keuangan di Indonesia. Penerapan layanan keuangan digital di pondok pesantren merupakan langkah strategis dalam meningkatkan literasi keuangan sejak dini khususnya bagi santri agar membentuk kebiasaan yang baik dalam mengelola keuangannya di kemudian hari, seperti mengetahui arti uang, memiliki kebiasaan menabung, dan mendahulukan kebutuhan daripada keinginan. Layanan keuangan digital di pondok pesantren dapat meningkatkan literasi keuangan bagi santri dan orang tuanya karena santri diajarkan untuk mengelola keuangan secara bijak dengan mengutamakan kebutuhannya daripada keinginannya. Selain itu, orang tua dan pesantren dapat menanamkan nilai-nilai filosofi literasi keuangan yang baik sekaligus memantau tingkat konsumsi santri melalui layanan keuangan digital yang dapat mereka akses dari ponsel mereka.*

Received: 11-05-2023, Revised: 27-05-2023, Accepted: 31-05-2023

© Khotibul Umam Yunadi, Alkauzer, Try Istnawati, Ulfatul Hasanah

Introduction

The 2022 National Financial Literacy and Inclusion Survey (SNLIK) conducted by the Financial Services Authority revealed that Indonesia's financial literacy index score only reached 49.68% (OJK 2023). The survey explains that out of 100 Indonesian residents, there are only around 50 people who have good financial literacy. In contrast, the rest need more literacy and skills to optimize the function of currency to be more productive. As an effort to expand financial literacy in Indonesia, Bank Indonesia 2014 introduced Digital Financial Services (LKD) in Indonesia by launching the National Non-Cash

Movement (GNNT), which aims to create an effective, efficient, safe and smooth payment system (BI 2020).

Digital Financial Services is an activity of payment and financial system services carried out in collaboration with third parties and using mobile-based and web-based technology facilities and devices in the framework of financial inclusion (BI, Bank Indonesia Regulation Number 16/8/PBI/2014 dated 8 April 2014 concerning Amendment to Bank Indonesia Regulation Number 11/12/PBI/2009 concerning Electronic Money (2014 Electronic Money)).

The presence of digital financial services in Indonesia is the impact of the development of technology 4.0 which has changed people's transaction behaviour in transactions from cash to non-cash. Digital financial services are expected to increase public financial literacy when making transactions where people do not need to carry large amounts of money and avoid miscalculations or human errors during transactions. Many people currently use digital services in Indonesia: e-toll cards, credit cards, debit cards, Q-ris and others.

Aldrin Herwany, Chief Economist of Digital Banking (DBI), stated that the development of digital financial services in Indonesia would strengthen. This can be seen from the indicators of increasing mobile banking transactions, e-wallet top-ups and e-commerce transactions in Indonesia. In addition, Indonesia has the potential for digital consumers, which is supported by a demographic structure dominated by the millennial generation, internet and mobile phone penetration, which is quite high (Santia, 2021). Perry Warijo, the Governor of Indonesia, explained that the value of digital money transactions (electronic money) in January 2023 grew 26.08% on an annual basis or year on year (yoy), which reached IDR 36.57 trillion, digital banking transaction values increased by 27.96 % yoy to IDR 4,900.6 trillion. The value of payment transactions via ATM, debit, and credit cards rose 5.42% (YoY) to 689.09 trillion (Walfajri, 2023).

Since 2014, Bank Indonesia (BI) has continued to intensify the spirit of public financial literacy by promoting the spirit of the National Non-Cash

Movement (GNNT), which works with all parties, one of which is religious, educational institutions such as Islamic boarding schools (popes) (Mulyono, 2017). As one of the oldest educational institutions in Indonesia, Islamic boarding schools have the potential to accelerate financial literacy in Indonesia by introducing digital financial services within Islamic boarding schools. Based on statistical data from the Ministry of Religion of the Republic of Indonesia, there are around 36,600 Islamic boarding schools in Indonesia, with 2.4 million students and 370 thousand teachers (kiai/ustadz) (Ramadhani, 2022). Many Islamic boarding schools in Indonesia certainly have an important meaning in introducing financial literacy from an early age to students and the community, considering that Islamic boarding schools have a large network and influence among students, alumni and the surrounding community.

As a religious-based educational institution, Islamic boarding schools have an important role to play by the orienting understanding of financial literacy as early as possible to students so that they can shape the character and habits of students to manage their finances in the future, such as knowing the function of money, understanding consumption management, understanding the meaning from saving, and understand the meaning of prioritizing needs over wants. The success of Islamic boarding schools in increasing the financial literacy of students will certainly play a major role in growing the financial industry in Indonesia, one of which is by introducing digital financial services in Islamic boarding schools so that later it will produce students who are technologically literate for both transaction and investment activities. Digital financial services in Islamic boarding schools aim to facilitate financial management for students both for transaction service activities and recording and tracking transactions so that students can be more effective and efficient in using their money wisely.

Digital financial services in Islamic boarding schools can be used as a payment medium for every transaction within the Islamic boarding school environment, both for school administration payments and for the needs of

buying and selling food and minimum payments within Islamic boarding school environment. The e-money balance listed on the digital financial service application platform is issued based on money deposited at Islamic boarding schools in the form of savings. The electronic money balance will decrease when students spend it, and the balance will increase if students top up funds by adding a savings balance. The value of the money is stored electronically in a media server that can be transferred for transaction purposes and can increase when the user tops up his balance by adding savings.

Applying digital financial services at Islamic boarding schools can be a strategic step in increasing students' financial literacy from an early age. The Ministry of Education and Culture also states that the target of financial literacy in schools is increased facilities and infrastructure that support increasing financial literacy (Didik Suhardi, 2017). In this case, the existence of digital financial services in Islamic boarding schools is a means of the transaction as a visual aid that greatly supports financial literacy in Islamic boarding schools.

Method

Each study must explain the research methods used so that the research results can be accounted for. Researchers in this study used qualitative research with a case study approach by conducting comprehensive and in-depth data exploration related to the role of Islamic boarding schools in increasing financial literacy in Indonesia so that later they can produce valid, reliable and accountable conclusions. Data collection techniques were carried out using the documentation method by reviewing references and literature studies related to the research object. The data analysis process in this study was carried out by exploring and examining all references, theories and expert opinions to describe the subject matter of this research. Furthermore, researchers perform data reduction and make abstractions to make it easier for researchers to conclude. Furthermore, researchers tested the data's validity and drew conclusions related

to the role of Islamic boarding schools in increasing financial literacy in Indonesia.

Result and Discussion

In the Big Indonesian Dictionary, Islamic boarding schools are etymologically defined as dormitories where students study the Koran (Tn, 2023). Meanwhile, terminologically, pesantren is phrased with the word Pondok, which then shows a sense of a place where young people and adults learn in more depth about Islam (Sunaryo, 2017). In other words, students study religion under the guidance of a teacher known as a kiai. According to the Ministry of Religion of the Republic of Indonesia, Islamic boarding schools were only known for their existence and development after the 16th century (Nn, 2017).

The Islamic boarding school was first established by Sheikh Maulana Malik Ibrahim or Sheikh Maulana Maghribi, who died on 12 Rabiulawwal 822 H, coinciding with April 8, 1419 AD. According to Ronald Alan Lukens Bull, Sheikh Maulana Malik Ibrahim founded a boarding school in Java in 1999 AD to spread Islam in Java. However, it can be calculated that at least Islamic boarding schools have existed since 300-400 years ago. Seeing its old age, of course, can be used as an excuse that Islamic boarding schools have participated in educating the nation's life and become a national culture in the field of education in Indonesia (Muhtarom, 2005).

The perception of Islamic boarding schools has transformed the function of Islamic boarding schools, which are not only centres of religious education but have transformed into agents of community empowerment, which can later drive the economy both within the pesantren environment and the economy of the surrounding community. Ma'ruf Amin, as Vice President of Indonesia, emphasized the role of pesantren, which had been confirmed in Law No. 18 of 2019 concerning Islamic boarding schools, which mentions three main functions of Islamic boarding schools, namely.1)As a center for the cadre of

religious thinkers (Center of excellence), 2) as an institution for creating human resources (Human Resources), and 3) as institutions that carry out community empowerment.

Yusuf Faisal stated that the existence of Islamic boarding schools has three main objectives, namely: (1) to produce scholars who master religious sciences, (2) to educate the Muslim community so that they can implement religious sharia to develop Islamic civilization, and (3) to educate students to have basic skills relevant to religious communities (Faisal, 1995). Argued that the existence of these goals is very dependent on two things, the first depends on the form or platform of the pesantren, and the second depends on the teaching content of the pesantren, the leadership of the kiyai, their vision and orientation (Sunaryo, 2017).

In the current era of technological transformation, Islamic boarding schools must be able to transform and adapt in line with the changing times because Islamic boarding schools are responsible for presenting competent and quality human resources to the needs of people who adapt to the development of an all-digital era. Islamic boarding school managers should show a responsible attitude towards developing human resources, especially in strengthening students' financial literacy as a provision for later after they graduate from Islamic boarding schools. One of the efforts to strengthen students' financial literacy is by presenting digital financial services at Islamic boarding schools. As one of the largest educational institutions in Indonesia, Islamic boarding schools must have an active role in empowering the community, one of which is strengthening financial literacy through digital financial service programs in Islamic boarding schools. The existence of digital financial services at Islamic boarding schools is clear evidence that Islamic boarding schools can transform and adapt to all-digital developments to increase public financial literacy in Islamic boarding schools.

In the world of Islamic boarding schools, there are rules for keeping good old traditions and making new and better things) (المحافظة على القديم الصالح)

(والأخذ بالجديد الأصح). The rule explains that pesantren can practice things that have existed long ago and are still considered good and relevant to practice. As for the meaning of taking new and better things, it shows that the identity of Islamic boarding schools continues to be open in following existing developments and is willing to accept progress and renewal that is better and brings more benefit to society.

In short, pesantren can adapt to a changing context. This adjustment ability can be seen in their adoption of information technology, such as the existence of Islamic boarding schools that accept and implement digital financial services at Islamic boarding schools as an effort to introduce and improve the financial literacy of students. Given the strategic role of Islamic boarding schools in the social, cultural and community spheres, it is appropriate for Islamic boarding schools to promote good financial literacy through digital financial service platforms that Bank Indonesia has initiated as an initial step in strengthening financial literacy for students and the community within Islamic boarding schools.

Islamic boarding schools' participation in strengthening digital financial service literacy is a form of renewal in increasing students' understanding of the function of money and distinguishing between needs and wants in their transaction activities in spending their money. The students will later be equipped with an understanding of digital financial services, how to transact, and the rights and responsibilities of users of digital financial services in Islamic boarding schools. Kyai certainly has an important role in the success of digital financial services as a medium for increasing financial literacy in Islamic boarding schools, namely by supporting the digital financial services program by preparing the necessary infrastructure such as adequate internet networks, computers and servers. The paradigm of Islamic boarding schools, which so far has been considered old-fashioned and backward in terms of financial literacy, must be changed into an educational institution that understands financial

literacy in terms of financial management when consuming goods, saving money and investing.

Islamic boarding schools can increase financial literacy by educating students on digital financial services. Financial literacy and education for students need to be given early on because the financial knowledge and experience instilled will be internalized within the students to form the character and habits of managing their finances in the future as a good culture, such as knowing the meaning of money, saving habits, and prioritizing needs, from the desire to share values (OJK, Financial Literacy for Early Childhood: What is Important? 2023). Increasing financial literacy in Islamic boarding schools is not only based on the availability of quality reading related to financial literacy. However, it must also be supported by financial transactions through digital financial service programs in Islamic boarding schools in forming a consumptive mindset and behaviour in prioritizing primary, secondary and secondary needs. Tertiary.

Islamic boarding schools can implement digital financial services in the pesantren environment as learning media to create financially literate ecosystems. In this case, Islamic boarding schools can become the main socialization agents in educating students about digital financial services and the formation of financial management behaviour carried out within the Islamic boarding school environment through the direct practice of digital financial services in terms of buying food in canteens, paying tuition fees, saving in cooperatives. Boarding schools and others. Through digital financial services, Islamic boarding schools can introduce this platform as well as understand the financial planning and governance of students in managing the money they receive from their parents every month, such as by teaching students to have the habit of saving, giving and not living extravagantly by prioritizing needs over wants. In addition, the application of digital financial services in Islamic boarding schools will also encourage parents to be involved in the students' learning process about finance because parents can supervise all financial

transactions carried out by students from their respective homes through applications on their mobile phones. (Suraya 2017).

The experience of digital financial services learned and practised by students while studying at Islamic boarding schools is expected to increase the student's financial literacy. Digital financial services at Islamic boarding schools can use cards to shop like those at the Puncak Darussalam Pamekasan Islamic boarding school (e-Nuqud). The results of interviews with students at the Puncak Darussalam Islamic Boarding School explained that in carrying out transaction activities, the students prioritized their needs over their wants because they were limited by spending limits every day; not even a few of them set aside the remaining balance limit for savings (Yusuf, 2019).

The Nurul Jadid Islamic boarding school also uses transaction cards (E-cards) under the name E-Bekal. The use of e-provisions at the Nurul Jadid Islamic Boarding School is very helpful for Islamic boarding schools to know the Islamic boarding school's financial expenditure. In addition, parents can set transaction limits for students according to what is determined by the parents of the students, which can later reduce the level of waste students in shopping and make students learn to independently manage their financial management (Sofian Syaiful Rizal 2021).

The Nurul Amanah Islamic Boarding School in Bangkalan has also implemented a card-based digital financial service called E-Nura. Pondok Pesantren Nurul Amanah has made a Standard Operating Procedure (SOP) related to the application of E-Nura, which includes SOPs: (1) Procedures for transactions using electronic cards, (2) procedures for saving and checking balances, (3) procedures for adding registration, (4) procedures for adding and reducing stock, (5) procedures for reporting, and (6) procedures for shop and mini-bank employees in operating electronic card-based businesses. Applying this SOP encourages a more modern and orderly management of Islamic boarding school business transactions (Dzikrullah, 2017).

Besides using the card system, Islamic boarding schools use a fingerprint system when shopping, such as those at the Al Amin Prenduan Sumenep Islamic Boarding School (SASTMI). The results of interviews with parents of students stated that the application of fingerprints was a transaction breakthrough because it introduced a modern finger-based financial system which is rarely found in today's society. The SASTMI application allows parents to access transaction activities carried out by students as the parent's responsibility to help direct and educate students in shopping (Hakim, 2023).

Based on the results of the researchers' observations, there are several steps taken by Islamic boarding schools in introducing digital financial literacy at Islamic boarding schools such as distributing transaction cards (E-cards) to all students and then distributing virtual accounts as a substitute for account numbers to parents of students. Islamic boarding schools carry out outreach through the use of transaction card-based non-cash transaction applications (E-cards) to parents of students, besides that Islamic boarding schools also socialize non-cash transactions based on transaction cards (e-cards) to all traders in the Islamic boarding school environment and the last step, the management section IT will connect the Internet network in all cooperatives (Sofian Syaiful rizal 2021).

The results of digital financial services in Islamic boarding schools have a big impact on students and parents of students because parents can control their child's finances without having to go to boarding schools, as well as parents play a full role in controlling the negative effects of misuse of students' pocket money (Sofian Syaiful Rizal 2021). In general, there are several benefits to implementing digital financial services at Islamic boarding schools; for students and parents of students, digital financial services can educate them in terms of financial management, such as the existence of transaction limits imposed by parents on students, the existence of transaction security for students because the digital financial service system at Islamic boarding schools is equipped with a PIN to minimize theft. Parents have full control over

evaluating the consumption behaviour of students. As for Islamic boarding schools, digital financial services record transactions properly and smoothly can find out stock-taking of merchandise in real-time and can report prices, costs, and financial reports quickly and precisely.

The conditions of Islamic boarding schools have great potential to increase the financial literacy of students, parents and the community within the Islamic boarding school environment. The government, Bank Indonesia and related ministries continue to support the implementation of digital financial services in Islamic boarding schools as a provision for students to learn to manage their finances properly and wisely, especially in prioritizing needs so that the understanding and experience of digital financial services practices gained while undergoing education at Islamic boarding schools are expected to enable students to be able to manage their finances after they have completed their education at Islamic boarding schools, both for consumption, savings and investment activities. Digital financial services at Islamic boarding schools are an upstream-to-downstream approach based on education in the context of education/literacy development of inclusive finance at Islamic boarding schools and the people who live around them.

Conclusion

Islamic boarding schools, one of Indonesia's oldest educational institutions, have an important role in increasing financial literacy for students, alumni and the community within the pesantren environment. Digital financial services at Islamic boarding schools are expected to increase the financial literacy of Islamic boarding schools and the community within the Islamic boarding school environment. Digital financial services at Islamic boarding schools have a big impact on students and parents of students because parents can control their children's finances without having to go to the Islamic boarding school via their mobile phones. In addition, parents can play a full role in controlling the negative effects of misuse of students' pocket money. In

general, there are several benefits to implementing digital financial services at Islamic boarding schools; for students and parents of students, digital financial services can educate them in terms of financial management, such as the existence of transaction limits imposed by parents on students, the existence of transaction security for students because the digital financial service system at Islamic boarding schools is equipped with a PIN to minimize theft. Parents have full control over evaluating the consumption behaviour of students. As for Islamic boarding schools, digital financial services make transactions recorded properly and smoothly, can find out stock-taking of Islamic boarding schools' merchandise in real-time, and can report prices, costs, and financial reports quickly and accurately. The application of digital financial services in Islamic boarding schools is a strategic step in increasing financial literacy from an early age, especially for students to form good habits in managing their finances in the future, such as knowing the meaning of money, having a habit of saving, and prioritizing needs over wants,

References

- BI. 2020. *Elektronifikasi*. Accessed 2023. <https://www.bi.go.id/id/fungsi-utama/sistem-pembayaran/ritel/elektronifikasi/default.aspx>.
- . 2014. "Peraturan Bank Indonesia Nomor 16/8/PBI/2014 tanggal 8 April 2014 tentang Perubahan Atas Peraturan Bank Indonesia Nomor 11/12/PBI/2009 tentang Uang Elektronik (Electronic Money)." *www.bi.go.id*. Accessed 2023. https://www.bi.go.id/elicensing/helps/PBI_160814-Emoney.pdf.
- Didik Suhardi, Hamid Muhammad, Harris Iskandar, Sumarna surapranata, Hilmar farid, Daryanto, Totok Suprayitno. 2017. *Materi Pendukung Literasi Finansial*. Jakarta: Kemendikbud.
- Doni003. 2023. "Hari Santri, Wapres Tekankan Fungsi Pesantren sebagai Agen Pemberdayaan." Accessed 2023. [https://www.kominfo.go.id/content/detail/37633/hari-santri-wapres-tekankan-fungsi-pesantren-sebagai-agen-pemberdayaan/0/berita#:~:text=Di%20dalam%20UU%20tersebut%20di%20sebutkan,resources\)%2C%20dan%20sebagai%20lembaga%20yang](https://www.kominfo.go.id/content/detail/37633/hari-santri-wapres-tekankan-fungsi-pesantren-sebagai-agen-pemberdayaan/0/berita#:~:text=Di%20dalam%20UU%20tersebut%20di%20sebutkan,resources)%2C%20dan%20sebagai%20lembaga%20yang).
- Dzikrullah. 2017. "Optimalisasi Bisnis Pondok Pesantren dengan elektronisasi Sistem Pembayaran Studi Kasus Pondok Pesantren Nurul Amanah Bangkalan Madura, ." (Jurnal Dinar: Jurnal Ekonomi dan Keuangan Islam).
- Faisal, Jusu Amir. 1995. *Reorientasi Pendidikan Islam*, (Jakarta. Gema Insani Press.
- Hakim, Lukmanul, interview by Khotibul Umam. 2023. *Peran Pondok Pesantren dalam Meningkatkan literasi Keuangan Digital Masyarakat* (Februari).
- Muhtarom, H. 2005. *Reproduksi Ulama di Era Globalisasi: Resistansi Tradisional Islam*. Yogyakarta. Accessed 2023.
- Mulyono, Yaqub. 2017. "BI Gandeng Ponpes Aplikasikan Layanan Keuangan Digital." <https://news.detik.com/berita-jawa-timur/d-3760424/bi-gandeng-ponpes-aplikasikan-layanan-keuangan-digital>.

- Nn. 2017. *Agus Sunaryo, identitas pesantren vis a vis perubahan sosial*, CV. Pustaka Ilmu Group Yogyakarta, 2017 (CV. Pustaka Ilmu Group Yogyakarta). Accessed 2023.
- OJK. 2023. *infografis Hasil Survei Nasional Literasi dan Inklusi Keuangan Tahun 2022*. Januari 06. Accessed 2023. <https://www.ojk.go.id/id/berita-dan-kegiatan/info-terkini/Pages/Infografis-Survei-Nasional-Literasi-dan-Inklusi-Kuangan-Tahun-2022.aspx>.
- OJK. 2023. "Literasi Keuangan Bagi Anak Usia Dini: Apa Pentingnya?" <https://sikapiuangmu.ojk.go.id/FrontEnd/CMS/Article/20629>.
- Ramadhani, Muhammad Ali. 2022. "Pesantren: Dulu, Kini, dan Mendatang." <https://kemenag.go.id/read/pesantren-dulu-kini-dan-mendatang-wkgol>.
- Santia, Tira. 2021. "Perkembangan Keuangan Digital akan Semakin Pesat di 2021." Accessed 2023. <https://www.liputan6.com/bisnis/read/4461006/perkembangan-keuangan-digital-akan-semakin-pesat-di-2021>.
- Sofian Syaiful rizal, Hanifatul Qomariyah, Fenti Nur Aisyah. 2021. "Strategi pengelolaan belanja santri melalui e-bekal di pondok pesantren nurul jadid wilyah Al-Hasyimiyah." *Jurnal TRILOGI: Jurnal Ilmu Teknologi, Kesehatan, dan Humaniora*.
- Sofian syaiful rizal, Hanifatul Qomariyah, Fenti Nur Aisyah. 2021. "Strategi pengelolaan belanja santri melalui e-bekal di pondok pesantren nurul jadid wilyah Al-Hasyimiyah, ." (*Jurnal TRILOGI: Jurnal Ilmu Teknologi, Kesehatan, dan Humaniora*).
- Sunaryo, Agus. 2017. *Identitas Pesantren Vis a Vis Perubahan Sosial*. Yogyakarta: CV. Pustaka Ilmu Group. Diakses 2023.
- Suraya, Nidia. 2017. "BI Luncurkan Layanan Keuangan Digital Pesantren." Accessed 2023. <https://ekonomi.republika.co.id/berita/ekonomi/keuangan/17/12/06/p0jp12383-bi-luncurkan-layanan-keuangan-digital-pesantren>.

Tn. 2023. *Kamus Besar Bahasa Indonesia (KBBI)*.
<https://www.kbbi.web.id/pesantren>.

Walfajri, Maizal. 2023. "Transaksi Uang Elektronik Capai Rp 36,57 Triliun di Januari 2023." Accessed 2023.
<https://keuangan.kontan.co.id/news/transaksi-uang-elektronik-capai-rp-3657-triliun-di-januari-2023>.

Yusuf, Maulana, interview by Khotibul Umam. 2019. *Peran Pondok Pesantren dalam Peningkatan Literasi Keuangan Digital* (September).

Zhang, Mohammad Nabil Almunawar Patricia Ordóñez de Pablos, 12. Pennsylvania: IGI Global published Book.